

Social Monitoring Report

Project Number: 43309-013

March 2017

CAM: Provincial Roads Improvement Project

(Loan 2839/8254/3442 and Grant 0278)

Fourth Quarter Report for Design and Implementation of Income
Restoration Program (Road 150B, NR53 and 151B)

August to October 2016

Prepared by Social Development Consultant for Inter-Ministerial Resettlement Committee (IRC), Resettlement Department, Ministry of Economy and Finance, Kingdom of Cambodia and Asian Development Bank.

This social monitoring report is a document of the borrower. The views expressed herein do not necessarily represent those of ADB's Board of Directors, Management, or staff, and may be preliminary in nature. Your attention is directed to the "terms of use" section of this website. In preparing any country program or strategy, financing any project, or by making any designation of or reference to a particular territory or geographic area in this document, the Asian Development Bank does not intend to make any judgments as to the legal or other status of any territory or area.



Social Development Consultant

No. 6A street 280 Sangkat BoengKengkang 2, Khan Chamkarmon, Phnom Penh
Tel: +855 (0)16 947 694 Email: monyrith.sdc@gmail.com

KINGDOM OF CAMBODIA

Nation Religion King

Social Development Consultant

**Fourth Quarter Report for Design and Implementation of
Income Restoration Program**

CAM: Provincial Roads Improvement Project (150B, NR53 and 151B)



August to October 2016

Submitted to

General Department of Resettlement (GDR)

Ministry of Economic and Finance (MEF)

Inter-Ministerial Resettlement Committee (IRC)



ACCRONYMS AND ABBREVIATION

ADB	: Asian Development Bank
AHs	: Affected Households
APs	: Affected Persons
DMS	: Detailed Measurement Survey
DPs	: Displaced Persons
DRSCs	: District Resettlement Sub-Committees
EA	: Executing Agency
EDPs	: Economically Displaced Persons
EMO	: External Monitoring Organization
FGDs	: Focus Group Discussions
GMS	: Greater Mekong Sub-region
GRC	: Grievance Redress Committee
HHs	: Households
IPP	: Indigenous Peoples Plan
IRC	: Inter-Ministerial Resettlement Committee
IRC-RD	: Inter-Ministerial Resettlement Committee Resettlement Department
LARP	: Land Acquisition and Resettlement Plan
MEF	: Ministry of Economy and Finance
NGO	: Non-Government Organization
PDPs	: Physically Displaced Persons
PIB	: Project Information Booklet
PICs	: Project Implementation Consultants
PMU	: Provincial Management Unit
PRSC	: Provincial Resettlement Sub-Committee
PRSC-WG	: Provincial Resettlement Sub-Committee Working Group
RCS	: Replacement Cost Survey
GDR	: General Department of Resettlement
GDR-MEF	: General Department of Resettlement of Ministry of Economy and Finance
ROW	: Right-of-Way
RP	: Resettlement Plan
RSC	: Resettlement Sub-Committee
SES	: Socioeconomic Survey
SHGs	: Self-help Groups

CONTENTS

ACCRONYMS AND ABBREVIATION.....	i
CONTENTS.....	ii
EXECUTIVE SUMMARY	iii
I. PROJECT BACKGROUND	1
II. SCOPE OF INCOME RESTORATION PROGRAM	1
i. Geo-demographic Profile of the AHs	2
III. THE INCOME RESTORATION PROGRAM.....	3
3.1 Project Strategy.....	3
3.2 Objectives	3
3.2.1 General Objective	3
3.2.2 Specific Objective.....	4
3.3 Activities	4
3.4 Project Approach & Methodology.....	4
3.5 Establishment of Self-Help Group (SHG).....	6
3.5.1 Concept of SHG.....	6
3.5.2 Main characteristics of SHGs	7
3.5.3 Specific Approach for Setting up SHGs	8
3.5.4 Training to SHG.....	9
IV. INCOME RESTORATION PROGRAM ACHIEVEMENT	9
4.1 The Basic of Self Help Group.....	9
4.2 Self Help Group Activities Achieved in the Previous Quarter	10
4.2 Self Help Group Activities Achieved in Quarter 4	13
V. CONCLUSION	15
ANNEXES	16
Annex 1: Attendance of Authorities, management committee and AHs.....	16
Annex 3: Savings book sample.....	25
Photos of Activities.....	34

EXECUTIVE SUMMARY

This fourth-quarter report for design and implementation of Income Restoration Program presents a summary, community process accomplished from August to October 2016. Constantly from the previous quarters, the survey has clearly provided every AH's detail information which can be used wisely in quarter four to offer training programs that we think are suitable in their respective areas as well as in the current market. During this quarter, AHs were consulted on their living conditions, business and employment opportunities, personal needs and training course selections. Moreover, the AHs were also encouraged to actively participate in and fully support the program and to provide specific information pertaining to their socioeconomic situation regarding specific livelihood skills which may need to be developed or strengthened.

In quarter 4, IRP team has conducted monthly meetings with each group. However, prior to the first monthly meeting with each group, the team had conducted two meetings with the members of the management committee to discuss about SHG policy, roles and committee responsibilities. Moreover, the team also trained them how to write down the monthly savings of all members in a book, the loans and loan repayments in a book, and the total amount of money in the fund in the cashbook.

In addition, during monthly meetings, the team asked the group members to repeat what they learnt last month and made sure that all the points mentioned a month ago were repeated and understood, and to explain how to make savings, to reduce unnecessary expenses and to choose suitable, successful business regarding to current market.

To sum up, after forming 6 SHGs and conducting monthly meetings, the team can see that the group formations have brought out the hidden talent and leadership qualities among the members. More importantly, most of the SHG people reported that they feel they get more respect; not only in the community, but their own family members treated them more respectfully. Therefore, it can be concluded that after joining the SHG the members have improved their status in family, become helpful in family finance and sometimes helped others too.

I. PROJECT BACKGROUND

The Rural Roads Improvement Project aims to rehabilitate an aggregate of approximately 176 km of provincial road (PR) 314D, national road (NR) 13, PR150B, NR53, and PR151B, located in Prey Veng, Svay Rieng, Kampong Chhnang, and Kampong Speu provinces, to paved condition to provide a safer, cost-effective provincial road network with all-year access to markets and other social services for provincial centers of southeastern and mid-western Cambodia. The Project is financed through a loan from the Asian Development Bank (ADB). The Ministry of Public Works and Transport (MPWT) is the Executing Agency. The major impacts caused by the Project in the rehabilitation of PR150B, NR53, and PR151B include demolition of structures used for residence and business, and acquisition of occupied land in the road right-of-way (ROW).

Based on the results of DMS conducted on March – December 2013, a total of 198 AHs will be eligible to participate in the Income Restoration Program that will be developed and implemented for AHs severely affected by the loss of their productive assets or main structures, landless AHs, and AHs falling under vulnerable group. Those are (i) 19 AHs losing 10% or more of their productive agriculture land; (ii) 93 AHs headed by elderly; 33 AHs headed by women; 1 AH living under poverty line; 16 landless AHs; 2 AHs with disability and 34 AHs whose houses are entirely affected.

II. SCOPE OF INCOME RESTORATION PROGRAM

Kampong Chhnang and Kampong Speu province are the provinces to be covered under the income restoration program. The ToR has indicated that there are totally 198 households (Kampong Chhnang consisting of 194 AHs and Kampong Speu consisting of 4 AHs) which are severely affected by the rehabilitation of the Project in the rehabilitation of PR150B, NR53, and PR151B and hence would need to be included under the design and implementation of income restoration program as shown in *Table 1*. The Project Team including the team leader, assistant team and field staff have already met the eligible AHs for assessing their socio economic situation as a consequence of the rehabilitation of PR150B, NR53, and PR151B and their inclusion in the income restoration program designed to address their specific needs.

The income restoration program (IRP) envisaged for the severely affected and vulnerable households will focus on the provision of alternative or supplemental livelihood activities that will be designed with the AHs by the NGOs/Agency to be hired for the program. Said alternative or supplemental livelihood activities will be supported with skills training.

The Project Team then undertook a comprehensive socio-economic and needs assessment with all affected people using the survey form prepared by IRP team and consultation with local officials, commune and village leaders. The majority of the families were met and interviewed by the Team following the assistant from the local officials, commune leaders, village leaders, and other. Some families, however, could not be reached by the Team, even though the Team has tried very hard, spent a lot time waiting and used every possible means. And some other households could not be identified by the village leaders.

i. Geo-demographic Profile of the AHs

Kampong Chhnang, with a population of 472,616, is a Cambodian province. It is a small province 91 Kilometres from Phnom Penh and it is in the alluvial plain of central Cambodia. It is drained by the Tonle Sap, a tributary of the Mekong River. As shown in Table 1, in Kampong Chhnang, 194 AHs have been affected by the rehabilitation of PR150B, NR53, and PR151B, residing in 3 districts and 9 communes.

Regarding to its location next to the Tonle Sap Lake, Kampong Chhnang's population is predominantly in fishery and rice plantation involved. Especially the provincial capital Kampong Chhnang, which is an easygoing river port town that is worth a visit, focuses on fishery and therefore features a big fishery port. It is, easy to get to from Phnom Penh via national road number 5, passing by the former capital of Udong.

Kampong Chhnang's economy consists basically of fishery, rice and fruit cropping and several garment factories. Especially rural households depend on agriculture and its related sub-sectors.

Thnal Totoeng market and Teouk Phos market are the business areas that can provide various business opportunities to the people along project area. People can have small farm and rice plantation or grow some vegetable in their house area and bring product to the market. As a study with officers from micro-finance institutions, families in Kampong Chhnang province depend on their children to work in the factories which are not far from home.

Kampong Speu, with a population of 716,517, is a southwest province of the country, and its capital is Krong Chbar Morn. The province is bordered the provinces of Pursat and Kampong Chhnang to the north, Kandal to the east, Takeo to the southeast, Kampot to the south, and Koh Kong to the west. As shown in Table 1, in Kampong Speu, 4 AHs have been affected by the rehabilitation of PR150B, NR53, and PR151B, residing in 1 district (Thpung) and 1 commune (Am Laeng). See the Annex 7 about the project location map.

Kampong Speu's economy consists basically of rice and fruit cropping and fishery. It's also noted by its famous palm sugar and wine. Especially the rural households depend on agriculture and its related subsectors.

There are only 4 households in Kampong Speu province so they will be included to the group of household in Kampong Chhnang for training such as money savings, animal raising, rice farming and skill training, and observe for job placement.

Table 1: Number of Eligible Affected Households by Location

Province	District	Commune	Total	Road
Kampong Chhnang	Kampong Trolach	Ta Ches Khang Keut	31	150BE
		Ta Ches Khang Lech	7	150BW
		Chhouk Sor	40	
	Samaki Meanchey	Khmar Chmar	31	
	Teuk Phos	Ah Phivath	42	53
		Khleng Porpok	2	

		Cheab	15	
		Toul Khpos	18	
		Kbal Teuk	8	
Kampong Speu	Thpong	Am Laeng	4	151B
Total			198	

III. THE INCOME RESTORATION PROGRAM

3.1 Project Strategy

Generally, the overall strategy of the IRP is to stabilize the livelihood or sources of sustenance for AHs by focusing on diversified to generate or improve income while facilitate AHs with knowledge and skills for long-term livelihood production and management. Specifically, the income restoration program under the rehabilitation of PR150B, NR53, and PR151B project in the Cambodia (Kampong Chhnang and Kampong Speu), will be undertaken over a period of two years. The indicative work plan includes the design and implementation of the sustainable income restoration for affected people by the project, which together account for 198 affected households.

The indicative work plan includes carrying out situational and needs assessment surveys to be served as baseline studies to identify and substantiate key areas for action, as well as the means for achieving the desired outcomes, designing IRP and SHG establishment, SHG follow up and problem solving, the provision of training programs, practice & apply their training skills to actual business activities, conduct of SHG Audit and preparation of exit strategy, conduct of Post-Evaluation Survey (results framework), and follow up activities and final evaluation.

The Project Team is fully aware that a successful income restoration program requires the adoption of a holistic approach and that the training plan for the program must be well prepared. Thus, it is important that such a holistic approach is incorporated through better understanding as well as effective planning and budgeting. A comprehensive training program strategy for the income restoration program will address the needs of all the APs and be coordinated by various NGOs and other micro-finance agencies. It is extremely crucial that the project team must work closely with all parties involved in the program both at the policy level, donors, local authorities, NGOs, APs, and related individuals and organizations and under the supportive supervision of the General Department of Resettlement (GDR) of the Ministry of Economy and Finance.

3.2 Objectives

3.2.1 General Objective

Objective of the IRP are to (a) maximize the use of remaining productive lands for food production; (b) create occupational opportunities through vocational trainings and job creating; (c) provide technical advice for those who want to venture into business. It will also include capacity building interventions for local authorities and mass organizations in program management and implementation.

3.2.2 Specific Objective

The specific project objective is to restore or improve the socio-economic conditions of the total of severely affected and the vulnerable households by means of: (i) provide special assistance to severely affected & vulnerable households; (ii) provide opportunity of employment; and (iii) supplemental livelihood activities to be designed.

The main purpose of this report is to follow up and report for the IRP of the Project in the rehabilitation of PR150B, NR53, and PR151B and valuated the training program that is suitable for the current situation of local market and their capability to join the new setting training IRP activities and to review the current socioeconomic conditions, skills, strengths and weaknesses of the affected persons (APs) losing out their household assets and capacities because of the Project in the rehabilitation of PR150B, NR53, and PR151B and set out the strategy and key steps involved in the implementation of the income restoration program for the severely affected households (AHs) a defined in the agreed 2014 project RP. The report also specifies the various activities and actions commencing with the review of existing documents and development of tools and materials for training needs assessment, organization of the training programs and delivery of key project outputs based on the specific tasks specified in the project TOR. This Inception report describes the project approach and methodologies, self-help group formation and organization, organization of training program, financial bank credit assistant, a detailed work plan, and terms of reference for the project.

3.3 Activities

Main activities of the IRP are: (i) provide appropriate technology for AHs whose remaining lands are still viable to implement effective livelihood models or having demand to start their business/service; (ii) organize additional training courses to ensure full skill obtained and (iii) provide consultation on suitable training courses, job introduction, business opportunities to set the link between these mentioned-above factors. Other aids for enterprises/firms recruiting project labors, especially ones providing practical trainings to labors will also be taken into account. All the supports for conducting different activities of the IRP will be directly to the responsible organizations or agencies which the activities are taken place.

3.4 Project Approach & Methodology

The methodology proposed under the project is based on a combination of the needs assessment and income restoration approach, constant consultation with stakeholders, and implementation of best practices. In accordance with the terms of reference and the project proposal, the approach and methodology (see Figure depicted below) will utilize the needs assessment instrument, consultations, and training activities, focusing on the improvement of living conditions and provide necessary skills for the affected people. These include:

- a. Review all related and existing documents regarding the rehabilitation of PR150B, NR53, and PR151B project and those severely affected households in all the two designated provinces: Kampong Chhnang and Kampong Speu.
- b. Consult and desk review with project-concern officers on project issues and seek possible recommendation on way forward

- c. Prepare situational and needs assessment survey instrument and pre-test the instrument as well as submit the instrument to the project concern officers for endorsement.
- d. Conduct field visit to the respective areas of all 198 target APs within 2 different provinces (Kampong Chhnang: 198 APs, and Kampong Speu: 4 APs) to:
 - *analyze of their existing sources of livelihood to serve as a baseline data on pre-Project incomes and living standards and as an evaluation measure for the achievement of the project at its end.*
 - *detail profiles of the severely affected households and their members including: information on gender, age group, education, productive skills, household size, and livelihood preference.*
 - *identify of key socio-economic problems facing the participating AHs and suggestions on ways and means to help them overcome said problems.*
 - *learn about their needs and preferences in their living condition improvement and livelihood activities*
 - *observe and witness their current living conditions, challenges and needs as well as to consider possible means that would allow them improve and generate incomes.*
- e. Consult with key stakeholders in the designated provinces both provincial departments and NGOs in the project area for possible recommendations and effective intervention. The meeting and consultation aim at identification of employment opportunity & skills needed for APs in the project area and possible intervention in the rehabilitation of the railway project.
- f. Establish and form self-help groups (SHG) of the participating APs, the grouping could be people living in the same village or commune and/or nature of livelihood activities. Activities in the formation of the self-help groups will include:
 - *Organize initial meeting to each location, each meeting consists of around 20 to 30 participants which prefer them to/as two groups to be setup. The meeting will facilitate all participants to initiate and identify their own group members. The meeting would preferably be with the women of the target group and discuss:*
 - Objectives of Self Help Groups
 - What a Self Help Group is
 - Operating principles
 - Weekly meetings
 - Management Committee
 - Regulations
 - End of the year distribution of profit
 - *Provide technical support to each group in the formulation of internal groups' regulation, principles, and its vision with the participation of all group's members from each group.*
 - *Facilitate the meeting to support the each SHG in the formulation of internal group regulation, principles, and its vision. The meeting consists of one day for each group. Support the group in electing their management committee by ballot.*

- Explain that the group will write its own regulation. Guide them through the example regulation and make them decide on
 - the amount savings that the members will deposit every month
 - the loan term
 - the interest rate on loans
 - the time and place of the monthly meeting
- Provide training to all SHGs' committees on the group management, leadership and organizational and financial management for officers;
- Provide training to all SHGs' committees on simple bookkeeping, capital management, and minutes taking and group's report writing.
- Provide needed guidance and support to the officers of the self-help groups
- SHG follow up, monitoring and support
- g. Identify the appropriate livelihood activities for all severely APs to participate in the program.
- h. Provide training program and activities to all participating APs.
- i. Assist in identifying and encourage the appropriate livelihood activities for each AP household based on the skill acquired, knowledge and resources of each member and that of their self-help groups and that will ensure that the household has the capacity to provide for its daily sustenance.
- j. Identify existing or planned programs of the Government, NGOs, and other agencies operating in the project area for possible link-up to the IRP.
- k. Prepare a gender strategy that will enhance opportunities for women to participate in the decision-making process and to learn new skills for use in their chosen livelihood activities.
- l. Assist APs in setting-up their respective financial and credit management policy, system and procedures.
- m. Continue to provide follow up activities & on-going support to APs in applying their skills to business activities to make sure that APs are self-sustain and self-dependent in generating their incomes.

3.5 Establishment of Self-Help Group (SHG)

3.5.1 Concept of SHG

The concept developed by various organizations in Cambodia for resettlement projects, for reintegration of migration groups and other vulnerable group to assist in restoring their livelihood and it found feasible for disadvantage community in all rural areas. Traditionally, SHGs have been set up by communities with different arrangement to support the community needs such as pagoda committee, an association of people formed to undertake specific tasks, and the traditional solidarity groups. They are usually formed on their own, and function based on certain norms developed by themselves.

SHG is defined differently for different purposes. For the purpose of resettlement activities, the SHG could be defined as a small autonomous, non-political group of people living in the

same vicinity of near each other and sharing common concerns, who come together voluntarily to work for their mutual personal, social and economic development.

All members are responsible for the obligation of their groups and needs to participate actively in the group activities. The SHG can be last very long or short depending on dynamic of socio-economic conditions.

3.5.2 Main characteristics of SHGs

Small Group: The concept encourages formation of small groups in order to enable effective participation of all members. Generally, groups with members ranging from 15 - 20 have found to be very effective. If the size is too small, it may result in less seriousness among members of the group.

Homogeneous: If the members belong to the same social and economic strata, if they have similar concerns, and if there is a natural affinity among them, it becomes very easy to work as a group.

Functional and fully participation: The group has to meet regularly, at least twice a month. All members need to attend all meetings.

Autonomous: The groups are autonomous in their functions. They operate base on their own bylaws, rules and regulation. All members meet together and decided the rules and regulation based on concerns. The group is accountable to itself in terms of its functioning.

Collective Leadership: Though the groups have a Representative, Assistant and Treasurer, the office bearers cannot take any involvement in on their decision. All decisions are made in the group meetings when all members are present. All decisions are therefore made in consensus. The position of the office bearers is seen more as responsibility than as power. Nevertheless, the office bearers are rotated regular basis to avoid concentration of power in the hands of a few.

Membership Voluntarily: The group forms on its own based on the concept explained to them. Membership in a group is to be decided between the prospective member and the other members of the group, and not by anybody else.

Non-Political: The SHGs expressly state that they will not discuss any political agenda. Here politics means party-related politics. Members are free to have their own political affiliation, which may differ from member of member within the group. Their issues however, are not discussed in the group meeting.

Mutual Help: The SHGs strive for the personal social and economic development of the members, though mutual help.

Regular Savings: The SHGs focuses on savings and credit activities for mutual help. Saving is not from surplus, but from whatever little the members can put aside from their consumption. The group members collectively decide the size of the amount saved and the frequency of saving.

Interests of SHGs vary depending on their needs. It is necessary to introduce interests of at least at two levels:

- Community level needs which shall include collective interests for community such as water and sanitation, health, education and improvement of other social activities.

- Household and individual needs which may include food security, clothing, shelters, and access to credit, self-confidence and social recognition which can be addressed by small group rather than whole community.

3.5.3 Specific Approach for Setting up SHGs

1. *Public awareness of benefits of SHGs: It is important to inform community about the benefit of SHG to encourage their participation in the process. A guideline for public communication and awareness will be developed using simple Khmer words easy to understand by all type of people in Community. The general principle of the SHG will be included in the public communication guideline.*
2. *Identification of membership in the group shall be voluntary. All members of a group have to mutually agree to work with each other. The team will facilitate identification of membership but will avoid influent in the process.*
3. *Building leadership for group leader is essential. The whole group is responsible and accountable all decisions which need to ensure that all functions are performed out smoothly. It needs to ensure that the group leader will not make any decisions unilaterally in the leadership; it should be in consensus through meeting with majority of members attended. The leadership group could include a Chief, Secretary and Accounts. Detail tasks and responsibilities of the leadership group and members will be defined and communicated to all SHGs.*
4. *Assist in establishing bylaws and norms to carry out their tasks smoothly and with greater efficiency. Bylaws are made for their own convenience and not to create obstacles. The SHGs formulate their own rules and regulations. This is an expression of the group's autonomy.*
5. *Assist each SHG to identify purpose and goals by providing them as much as possible most relevant information.*
6. *Assist in setting up savings and credit activities appropriate for SHGs because they meet important needs of the members and foster a high level of self-reliance. It generally needs revolving funds to help establish saving/credit funds for each SHG. These revolving funds will be managed through a commercial bank account, possibly ACLEDA bank and the team will help to negotiate with the Bank to get most benefit on fee charges and minimum deposit. In fact, this saving is small SHGs is not really savings in a conventional way. It is not money kept aside for a specific purpose. It is not even available to withdraw at all.*
7. *The team will assist the SHGs to make their rules that all members save regularly and equally.*
8. *Assist in establishing bookkeeping. Apart from help in maintaining records of the various activities of the group, the book also helps in making the group more transparent. These may include:*
 - *Saving book, to maintain the saving detail of members*
 - *Cash-book, to record all monetary transactions of the group*
 - *Loan ledger, to record loan particulars of each member*

- Individual savings and credit pass book, given to each member of the group

3.5.4 Training to SHG

Training is an important for capacity building. This will include both informal and formal ways of training. *Informal training takes place in the routine meetings of the SHGs, in the form of on-the-job learning, of book keeping, facilitation group meeting, and through discussion on topics of interest.*

Formal training, on the other hand, is deliberately planned sessions, based on a joint analysis of the training needs. The training may involve sessions on various aspects of the group dynamics such as meeting facilitation, decision making, leadership, problem solving and conflict resolution, and on credit management and book keeping.

Curriculum for training will be developed based on the needs identified during the needs assessment. Some curriculums already exist but may need to adapt to knowledge of participants.

It is also aimed at creating awareness on the social and personal development aspect. Basic knowledge of human rights, gender, ecology and environment, and any other issues will also provide to the members as appropriate.

IV. INCOME RESTORATION PROGRAM ACHIEVEMENT

4.1 The Basic of Self Help Group

- Self Help Groups are groups of 15 to 30 women or men who want to improve their living conditions by setting up their own savings and loan fund.
- The fund is owned by the group and consists of the savings of the members. The fund is used to make short-term loans with interest to members. The profit of the fund (i.e. the interest on loans plus fines) is divided to the members of the group at the end of the year.
- The group comes together every month to collect savings and to give out loans. The members of the group choose where the meetings are held. The important thing is that the location is big enough for all the members and quiet. The meetings should be short and at a convenient time for everyone.
- The participation of all the members in the meeting is important. The attendance of all the members guarantees the correctness of the accounts and the success of the group.
- The members of the group will elect a management committee of at least 3 members: a president, a person responsible for the savings and loan administration, and a person responsible for agricultural and vocational training.
- The project will train the management committee in basic accounting:
 - A book in which the monthly savings of all members are written down
 - A book in which the loans and loan repayments are written down
 - A cashbook in which the total amount of money in the fund is written down
- Apart from this, all the members will have their individual savings and loan book.
- It is the responsibility of all members:
 - To deposit the same amount of savings every month
 - To pay their loans plus interest back on time

- If the members cannot carry this responsibility, the group will not be successful. It is therefore important to select members who are reliable.
- The group will make some decisions, which will be written down in the group regulation, such as:
 - The amount of savings that all members will contribute every month
 - The loan term
 - The interest rate on loans
 - The amount of fine for late repayment
 - The amount of fine for non-attendance without good reason
- The group will keep some cash at hand at all times for emergency loans. Emergency loans are loans that can be given any day of the month to group members who have a sick person or an accident in the family, and need money urgently. Emergency loans are free of interest.
- At the end of the year, all of the loans need to be paid back. During the last meeting of the year, the members will receive their part of the profit. They can jointly decide:
 - To keep the savings plus profit in the fund
 - To keep the savings in the fund and take the profit home (recommended)
 - To take the savings and profit home and start again.

4.2 Self Help Group Activities Achieved in the Previous Quarter

***Meeting with local authorities for establishing SHGs**

The IRP team met with the village authorities and explained them what Self Help Groups are. In addition, the team also mentioned that the groups would not receive any loans or grants from the project and that the Self Help Groups can best be composed of women. The reason is that women generally manage the household money in our country, Cambodia. Because of this, they have more experience in managing money wisely. During this step, the IRP team also met with the men of the target group and explained them what Self Help Groups are and mentioned that, for the success of the Self Help Groups, women need their husband's support and understanding. More importantly, the team asked for cooperation from the authorities including district officials, commune officials and village officials in order to smoothly implement the program.



Figure 9 & 10: Meeting with Khma Chhmar and with Akpivadh Commune Officials

***Meeting with Affected Heads of Household**

The team met with the heads of households, especially the women who had decided to form a Self Help Group. Meeting with the heads of households of the target group and discuss:

- Objectives of Self Help Groups
- What a Self Help Group is
- Operating principles
- Monthly meetings
- Management Committee
- Regulations
- Agricultural and technical training programs
- End of the year distribution of profit



Figure 11: Meeting with AHs in Chhouk Sar commune



Figure 12: Meeting with AHs in Akpivadth commune

After having gathered all the AHs in each commune to discuss all the above-mentioned points, 6 Self Help Groups have been formed as listed in the table below.

Table 9: List of Self-Help Groups created in 6 different communes

No.	Name of Self Help Group (SHG)	Central Location
1	Sonsom Prak Choukchey Khum Ta Ches Group (SHG 1)	Ta Ches
2	Reak Chamroern Khum Chhouk Sar Group (SHG 2)	Chhouk Sar
3	Ruob Ruom Dermbey Chivakphcab Group (SHG 3)	Khna Chhmar
4	Akphivadth Chouy Khuon Eng Group (SHG 4)	Akphivadth
5	Bro Maul Phol Group (SHG 5)	Cheab
6	Sonsom Rongroerng Group (SHG 6)	Tuol Khpuos

Furthermore, IRP team explained that in this meeting the group would elect its management committee and decide on its internal regulation. The team also clearly explained the different positions in the management committee: what is the role and what is the desired profile of the president, the person responsible for the savings and loan administration, and the person responsible for agricultural and vocational training. We supported the group in electing their management committee by ballot. All the committees are allowed to be elected for two

mandates of two years. As a result, the management committee consisting of at least three members have been created and listed in the table below.

Table 10: Self Help Group Management Committee

No.	Self-Help Group	SHG Management Committee		
		President of SHG	Saving & Loan committee	Training Committee
1	SHG 1	Mr. Pech Sanorn Tel: 095 72 17 47	Mrs. KEO Sam An Tel: 097 55 12 193	Mr. NGUON Vy Tel: 096 99 85 723
2	SHG 2	Mr. Kung Soeum Tel: 097 52 17 986	Mr. CHOU Sokha Tel: 017 61 87 88	Mr. RES Maut Tel: N/A
3	SHG 3	Mr. KEO Doeun Tel: 066 78 91 23	Mrs. VOR Lang Tel: 031 22 21 456	Mrs. VONG Thorn Tel: N/A
4	SHG 4	Mr. SOK Sothy Tel: 071 63 67 865 Mrs. KUNG Sorn (Dep.) Tel: N/A	Mr. KORNG Kroch Tel: 077 501 671	Mr. DUONG Choeun Tel: 097 42 95 393
5	SHG 5	Mr. POUV Neang Tel: 097 39 13 931	Mr. THIM Thet Tel: N/A	Mrs. CHEA Norn Tel: 092 31 15 02
6	SHG 6	Mr. CHEA Piseth Tel: 096 66 74 737	Mrs. TOUCH Yon Tel: 096 38 79 120	Mrs. SOS Srey Aun Tel: 097 61 857 61



Figure 13 & 14: Elected management committee in Akpivadth commune (Left) and in Khna Chhmar commune (Right) together with commune officials attending the election and certifying that the groups have been officially created.

4.2 Self Help Group Activities Achieved in Quarter 4

In quarter 4, after the SHGs were created, IRP team has conducted monthly meetings with each group. However, prior to the first monthly meeting with each group, the team had conducted two meetings with the members of the management committee (See [Annex 1.1 & 1.2](#) for their attendances!) to discuss about SHG policy, roles and committee responsibilities. Moreover, the team also trained them how to write down:

- the monthly savings of all members in a book
- the loans and loan repayments in a book
- and the total amount of money in the fund in the cashbook

§ See [Annex 2](#) for savings book sample!

In the meeting, all of the abovementioned information was also delivered to the groups wisely by IRP team to make sure that the groups understood well about the process of savings and loan transactions as well as to gain more trust. In addition, IRP team also explained clearly that the group would write its own regulation by guiding them through the example regulation and make them decide on:

- the amount of savings that the members will deposit every month
- the loan term and the interest rate on loans
- the time and place of the monthly meeting
- fines on late repayment of loans
- fines on non-attendance (without good reason)

§ See [Annex 1.3](#) for SHG member lists attending monthly meeting with IRP team!

Below are the photos during the meeting with SHGs in two different communes: Ta Ches and Chhouk Sar.



Figure 15: Saving and Loan training in Ta Ches



Figure 16: Saving and Loan training in Chhouk Sar

Moreover, the meeting also contained many more agendas including:

- Asked the group members to mention what they have learnt (both opportunities and challenges) in the previous meeting
- Found solutions to the conflicts in the group
- Explained how to implement emergency savings for group members when they are in need urgently
- And the explained the selection process of members to the training program.

After the meeting, the groups achieved that monthly meetings would take place on the same day every month and at the same place.

Table 12: Meeting location of each SHG

	Self Help Group	Meeting location	In commune of
1	SHG 1	Sala Bon Phum Snay	Ta Ches
2	SHG 2	Phnom Krong Pagoda	Chhouk Sar
3	SHG 3	Ke Raksmei Pagoda	Khna Chhmar
4	SHG 4	Sala Bon	Akphivadth
5	SHG 5	President's house (Pouv Neang)	Cheab
6	SHG 6	Mongkul Khan Pagoda	Tuol Khpuos

In the following monthly meetings, the team asked the group members to repeat what they learnt last month and made sure that all the points mentioned a month ago were repeated and understood. Below photos are the activities during the meeting that IRP team was providing courses in Akphivadth commune (figure 17 & 18) and in Khna Chhmar commune (figure 19 & 20) on how to make savings, to reduce unnecessary expenses and to choose suitable, successful business regarding to current market.

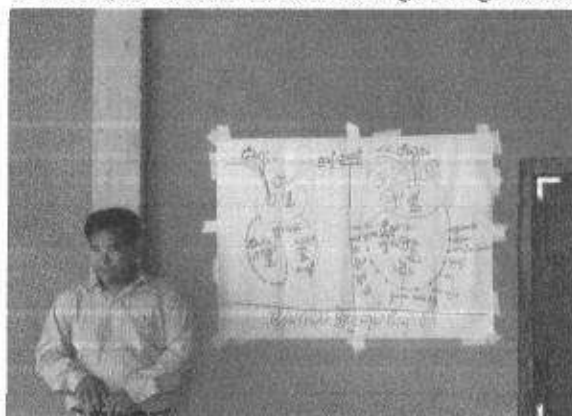


Fig. 17 & 18: Mr. South Sophon is providing the courses to the group in Akphivadth commune.

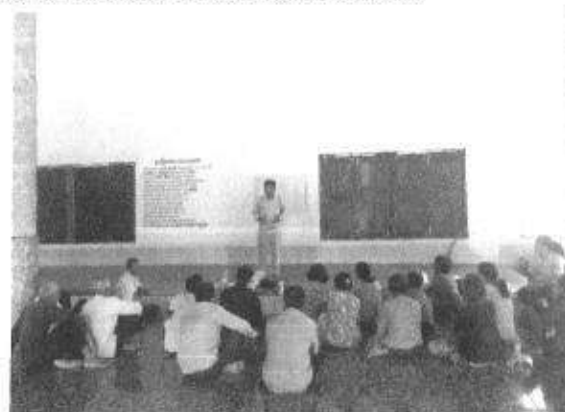


Fig. 19 & 20: Mr. South Sophon is providing the courses to the group in Khna Chhmar commune.

V. CONCLUSION

Community preparation and facilitation is a crucial aspect which is often not done well because very little is known about why and how Self Help Groups can contribute to the community economy and to what extent Self Help Groups might underpin community self-reliance. However, after conducting 4 monthly meetings with each group in these quarters, the team can see that the group formations have brought out the hidden talent and leadership qualities among the members. More importantly, most of the SHG people reported that they feel they get more respect; not only in the community, but their own family members treated them more respectfully.

Therefore, it can be concluded that after joining the SHG the members have improved their status in family, become helpful in family finance and sometimes helped others too.

ANNEXES

Annex 1: Attendance of Authorities, management committee and AHs

Annex 1.1: Management Committee of Self Help Groups attending the meeting with IRP team from 28-29 August 2016

28-Aug-16
 1. វិទ្យាស័ក - អគ្គនាយក
 2. វេជ្ជ សុខា - ប្រធាន
 3. វេជ្ជ សុខា - ប្រធាន
 4. វេជ្ជ សុខា - ប្រធាន
 5. វេជ្ជ សុខា - ប្រធាន
 6. វេជ្ជ សុខា - ប្រធាន
 7. វេជ្ជ សុខា - ប្រធាន

2. វិទ្យាស័ក - អគ្គនាយក
 1. វេជ្ជ សុខា - ប្រធាន
 2. វេជ្ជ សុខា - ប្រធាន
 3. វេជ្ជ សុខា - ប្រធាន
 4. វេជ្ជ សុខា - ប្រធាន
 5. វេជ្ជ សុខា - ប្រធាន
 6. វេជ្ជ សុខា - ប្រធាន
 7. វេជ្ជ សុខា - ប្រធាន

3. វិទ្យាស័ក - អគ្គនាយក
 1. វេជ្ជ សុខា - ប្រធាន
 2. វេជ្ជ សុខា - ប្រធាន
 3. វេជ្ជ សុខា - ប្រធាន
 4. វេជ្ជ សុខា - ប្រធាន
 5. វេជ្ជ សុខា - ប្រធាន

29-8-16

ល.រ	ឈ្មោះ	តំណភ្ជាប់	ថ្ងៃ	ឈ្មោះ	តំណភ្ជាប់	ថ្ងៃ	ឈ្មោះ	តំណភ្ជាប់
1	វេជ្ជ សុខា	ប្រធាន	28/8/16	វេជ្ជ សុខា	ប្រធាន	29/8/16	វេជ្ជ សុខា	ប្រធាន
2	វេជ្ជ សុខា	ប្រធាន	28/8/16	វេជ្ជ សុខា	ប្រធាន	29/8/16	វេជ្ជ សុខា	ប្រធាន
3	វេជ្ជ សុខា	ប្រធាន	28/8/16	វេជ្ជ សុខា	ប្រធាន	29/8/16	វេជ្ជ សុខា	ប្រធាន
4	វេជ្ជ សុខា	ប្រធាន	28/8/16	វេជ្ជ សុខា	ប្រធាន	29/8/16	វេជ្ជ សុខា	ប្រធាន
5	វេជ្ជ សុខា	ប្រធាន	28/8/16	វេជ្ជ សុខា	ប្រធាន	29/8/16	វេជ្ជ សុខា	ប្រធាន
6	វេជ្ជ សុខា	ប្រធាន	28/8/16	វេជ្ជ សុខា	ប្រធាន	29/8/16	វេជ្ជ សុខា	ប្រធាន
7	វេជ្ជ សុខា	ប្រធាន	28/8/16	វេជ្ជ សុខា	ប្រធាន	29/8/16	វេជ្ជ សុខា	ប្រធាន

29-8-16

ល.រ	ឈ្មោះ	តំណភ្ជាប់	ថ្ងៃ	ឈ្មោះ	តំណភ្ជាប់	ថ្ងៃ	ឈ្មោះ	តំណភ្ជាប់
1	វេជ្ជ សុខា	ប្រធាន	28/8/16	វេជ្ជ សុខា	ប្រធាន	29/8/16	វេជ្ជ សុខា	ប្រធាន
2	វេជ្ជ សុខា	ប្រធាន	28/8/16	វេជ្ជ សុខា	ប្រធាន	29/8/16	វេជ្ជ សុខា	ប្រធាន

Annex 1.2: Management Committee of all Self Help Groups attending the meeting with IRP team from 12-16 October 2016

បញ្ជីគណៈកម្មាធិការក្រុមប្រឹក្សាអប់រំសហគមន៍ (ក្រុមប្រឹក្សាអប់រំសហគមន៍)								
ល.រ	ឈ្មោះ	ស្រី	ប្រុស	សរុប	កម្រិត	កម្រិត	កម្រិត	កម្រិត
1	គាត់ ហ៊ុន ឈន់	អាយុ ៤០	៤០	៨០	៨០	៨០	៨០	៨០
2	គាត់ ហ៊ុន ឈន់	អាយុ ៤០	៤០	៨០	៨០	៨០	៨០	៨០
3	គាត់ ហ៊ុន ឈន់	អាយុ ៤០	៤០	៨០	៨០	៨០	៨០	៨០
4	គាត់ ហ៊ុន ឈន់	អាយុ ៤០	៤០	៨០	៨០	៨០	៨០	៨០
5	គាត់ ហ៊ុន ឈន់	អាយុ ៤០	៤០	៨០	៨០	៨០	៨០	៨០
6	គាត់ ហ៊ុន ឈន់	អាយុ ៤០	៤០	៨០	៨០	៨០	៨០	៨០
7	គាត់ ហ៊ុន ឈន់	អាយុ ៤០	៤០	៨០	៨០	៨០	៨០	៨០
8	គាត់ ហ៊ុន ឈន់	អាយុ ៤០	៤០	៨០	៨០	៨០	៨០	៨០
9	គាត់ ហ៊ុន ឈន់	អាយុ ៤០	៤០	៨០	៨០	៨០	៨០	៨០
10	គាត់ ហ៊ុន ឈន់	អាយុ ៤០	៤០	៨០	៨០	៨០	៨០	៨០
11	គាត់ ហ៊ុន ឈន់	អាយុ ៤០	៤០	៨០	៨០	៨០	៨០	៨០
12	គាត់ ហ៊ុន ឈន់	អាយុ ៤០	៤០	៨០	៨០	៨០	៨០	៨០
13	គាត់ ហ៊ុន ឈន់	អាយុ ៤០	៤០	៨០	៨០	៨០	៨០	៨០
14	គាត់ ហ៊ុន ឈន់	អាយុ ៤០	៤០	៨០	៨០	៨០	៨០	៨០
15	គាត់ ហ៊ុន ឈន់	អាយុ ៤០	៤០	៨០	៨០	៨០	៨០	៨០
16	គាត់ ហ៊ុន ឈន់	អាយុ ៤០	៤០	៨០	៨០	៨០	៨០	៨០
17	គាត់ ហ៊ុន ឈន់	អាយុ ៤០	៤០	៨០	៨០	៨០	៨០	៨០
18	គាត់ ហ៊ុន ឈន់	អាយុ ៤០	៤០	៨០	៨០	៨០	៨០	៨០

Annex 1.3: Management Committee and AHs of Self Help Group attending the meeting with IRP team from 25-29 October 2016

➤ AHs from Ta Ches Commune (12 AHs)

បញ្ជីគណៈកម្មាធិការក្រុមប្រឹក្សាអប់រំសហគមន៍ (ក្រុមប្រឹក្សាអប់រំសហគមន៍)										
ល.រ	ឈ្មោះ	ស្រី	ប្រុស	សរុប	កម្រិត	កម្រិត	កម្រិត	កម្រិត	កម្រិត	កម្រិត
1	គាត់ ហ៊ុន ឈន់	អាយុ ៤០	៤០	៨០	៨០	៨០	៨០	៨០	៨០	៨០
2	គាត់ ហ៊ុន ឈន់	អាយុ ៤០	៤០	៨០	៨០	៨០	៨០	៨០	៨០	៨០
3	គាត់ ហ៊ុន ឈន់	អាយុ ៤០	៤០	៨០	៨០	៨០	៨០	៨០	៨០	៨០
4	គាត់ ហ៊ុន ឈន់	អាយុ ៤០	៤០	៨០	៨០	៨០	៨០	៨០	៨០	៨០
5	គាត់ ហ៊ុន ឈន់	អាយុ ៤០	៤០	៨០	៨០	៨០	៨០	៨០	៨០	៨០
6	គាត់ ហ៊ុន ឈន់	អាយុ ៤០	៤០	៨០	៨០	៨០	៨០	៨០	៨០	៨០
7	គាត់ ហ៊ុន ឈន់	អាយុ ៤០	៤០	៨០	៨០	៨០	៨០	៨០	៨០	៨០
8	គាត់ ហ៊ុន ឈន់	អាយុ ៤០	៤០	៨០	៨០	៨០	៨០	៨០	៨០	៨០
9	គាត់ ហ៊ុន ឈន់	អាយុ ៤០	៤០	៨០	៨០	៨០	៨០	៨០	៨០	៨០
10	គាត់ ហ៊ុន ឈន់	អាយុ ៤០	៤០	៨០	៨០	៨០	៨០	៨០	៨០	៨០
11	គាត់ ហ៊ុន ឈន់	អាយុ ៤០	៤០	៨០	៨០	៨០	៨០	៨០	៨០	៨០
12	គាត់ ហ៊ុន ឈន់	អាយុ ៤០	៤០	៨០	៨០	៨០	៨០	៨០	៨០	៨០

➤ AHs from Chhouk Sar Commune (14 AHs)

បញ្ជីឈ្មោះអាយត្យាប្រាស្រ័យទាំង១៤ (ឃុំចក្រសារ)										
ល.រ	ឃុំ	ឈ្មោះ	ភេទ	ឆ្នាំ កំណើត	ឈ្មោះបុគ្គល ដែលប្រកាស	ល.រ	ភេទ	ឆ្នាំ កំណើត	ឈ្មោះបុគ្គល ដែលប្រកាស	ល.រ
កំណត់ថ្នាក់	កំណត់ថ្នាក់	ឈ្មោះ	ក្រសែង	2	ឡី ឡី	63				
កំណត់ថ្នាក់	កំណត់ថ្នាក់	ឈ្មោះ	ក្រសែង	3	ឆោ ឡី	53				
កំណត់ថ្នាក់	កំណត់ថ្នាក់	ឈ្មោះ	ក្រសែង	4	អ៊ិន អេង (៧)	75				
កំណត់ថ្នាក់	កំណត់ថ្នាក់	ឈ្មោះ	ក្រសែង	5	ភីម ឈ	63				
កំណត់ថ្នាក់	កំណត់ថ្នាក់	ឈ្មោះ	ក្រសែង	6	អ៊ុំ អេ	65				
កំណត់ថ្នាក់	កំណត់ថ្នាក់	ឈ្មោះ	ក្រសែង	7	ចល់ ឡីម	60				
កំណត់ថ្នាក់	កំណត់ថ្នាក់	ឈ្មោះ	ស្រី	8	ភីម ឈ	66				
កំណត់ថ្នាក់	កំណត់ថ្នាក់	ឈ្មោះ	ស្រី	9	គង់ ឈ្មៃ	66				
កំណត់ថ្នាក់	កំណត់ថ្នាក់	ឈ្មោះ	ស្រី	10	ភីម ឈ្មៃ (ប្រើកម្រ)	49				

កំណត់ថ្នាក់	កំណត់ថ្នាក់	ឈ្មោះ	ស្រី	11	គុយ ឈ	60				
កំណត់ថ្នាក់	កំណត់ថ្នាក់	ឈ្មោះ	ស្រី	12	ចិន ឈ	59				
កំណត់ថ្នាក់	កំណត់ថ្នាក់	ឈ្មោះ	ស្រី	13	ឆោ ឈ	65				
កំណត់ថ្នាក់	កំណត់ថ្នាក់	ឈ្មោះ	ស្រី	14	ប្រា ឈ្មៃ	49				
កំណត់ថ្នាក់	កំណត់ថ្នាក់	ឈ្មោះ	ស្រី	15	ឆោ ឈ	38				
កំណត់ថ្នាក់	កំណត់ថ្នាក់	ឈ្មោះ	ស្រី	16	ចល់ ឈ	43				
កំណត់ថ្នាក់	កំណត់ថ្នាក់	ឈ្មោះ	ស្រី	17	គុយ ឈ (៧)	40				
កំណត់ថ្នាក់	កំណត់ថ្នាក់	ឈ្មោះ	ស្រី	18	ប្រា ឈ	70				
កំណត់ថ្នាក់	កំណត់ថ្នាក់	ឈ្មោះ	ស្រី	19	គុយ ឈ	61				
កំណត់ថ្នាក់	កំណត់ថ្នាក់	ឈ្មោះ	ស្រី	20	គុយ ឈ	66				
កំណត់ថ្នាក់	កំណត់ថ្នាក់	ឈ្មោះ	ស្រី	21	គុយ ឈ	62				

➤ AHs from Akphivadth Commune (25 AHs)

បញ្ជីអង្គការសង្គមស្រុកក្រវាញ (ឈ្មោះអង្គការ)											
ល.រ	ឈ្មោះ	ប្រភេទ	ទីតាំង	លេខ រៀង	សមាជិកសរុប/សមាជិកស្រី	លេខ សមាជិក	លេខ 50x		សមាជិកសរុប ស្រី/សរុប	សមាជិកស្រី សរុប	សមាជិកស្រី សរុប
							ស្រី	សរុប			
កំណត់សម្គាល់	ទឹកថ្កល	អភិវឌ្ឍន៍	ស្រែ	1	ម៉ត ហ៊ុន	75	/				
កំណត់សម្គាល់	ទឹកថ្កល	អភិវឌ្ឍន៍	ស្រែ	2	ធួន ឈៀន	59	/				
កំណត់សម្គាល់	ទឹកថ្កល	អភិវឌ្ឍន៍	ស្រែ	3	ស្រី ឈន់	72	/				
កំណត់សម្គាល់	ទឹកថ្កល	អភិវឌ្ឍន៍	ស្រែ	4	ស្រី ឈន់	64	/				
កំណត់សម្គាល់	ទឹកថ្កល	អភិវឌ្ឍន៍	ស្រែ	5	ស្រី ឈន់	67	/				
កំណត់សម្គាល់	ទឹកថ្កល	អភិវឌ្ឍន៍	ស្រែ	6	ស្រី ឈន់	48	/				
កំណត់សម្គាល់	ទឹកថ្កល	អភិវឌ្ឍន៍	ស្រែ	7	ស្រី ឈន់	61	/				
កំណត់សម្គាល់	ទឹកថ្កល	អភិវឌ្ឍន៍	ស្រែ	8	ស្រី ឈន់	54	/				
កំណត់សម្គាល់	ទឹកថ្កល	អភិវឌ្ឍន៍	ស្រែ	9	ស្រី ឈន់	60	/				

កំណត់សម្គាល់	ទឹកថ្កល	អភិវឌ្ឍន៍	ស្រែ	10	ស្រី ឈន់	62	/				
កំណត់សម្គាល់	ទឹកថ្កល	អភិវឌ្ឍន៍	ស្រែ	11	ស្រី ឈន់	65	/				
កំណត់សម្គាល់	ទឹកថ្កល	អភិវឌ្ឍន៍	ស្រែ	12	ស្រី ឈន់	59	/				
កំណត់សម្គាល់	ទឹកថ្កល	អភិវឌ្ឍន៍	ស្រែ	13	ស្រី ឈន់	63	/				
កំណត់សម្គាល់	ទឹកថ្កល	អភិវឌ្ឍន៍	ស្រែ	14	ស្រី ឈន់	76	/				
កំណត់សម្គាល់	ទឹកថ្កល	អភិវឌ្ឍន៍	ស្រែ	15	ស្រី ឈន់	39	/				
កំណត់សម្គាល់	ទឹកថ្កល	អភិវឌ្ឍន៍	ស្រែ	16	ស្រី ឈន់	67	/				
កំណត់សម្គាល់	ទឹកថ្កល	អភិវឌ្ឍន៍	ស្រែ	17	ស្រី ឈន់	67	/				
កំណត់សម្គាល់	ទឹកថ្កល	អភិវឌ្ឍន៍	ស្រែ	18	ស្រី ឈន់	74	/				
កំណត់សម្គាល់	ទឹកថ្កល	អភិវឌ្ឍន៍	ស្រែ	19	ស្រី ឈន់	70	/				
កំណត់សម្គាល់	ទឹកថ្កល	អភិវឌ្ឍន៍	ស្រែ	20	ស្រី ឈន់	56	/				

➤ AHs from Cheab and Khlong Porpork Commune (13AHs)

បញ្ជីអគ្គិសនីស្រូវស្រែប្រាំង (បង្កើតឡើង)											
ល.រ	ឈ្មោះ	ភេទ	ក្រុម	លេខ អគ្គិសនី	ឈ្មោះស្រូវ/ស្រែ ស្រែ	កម្រិត		ប្រភេទស្រូវ ស្រែ	ប្រភេទស្រូវ ស្រែ	ប្រភេទស្រូវ ស្រែ	ប្រភេទស្រូវ ស្រែ
						ប្រភេទ	ប្រភេទ				
កំពង់ឆ្នាំង	ទឹកជ្រូក	ប្រុស	គោកប	1	ស្រែ ១ (ស្រែ)	28		/			
កំពង់ឆ្នាំង	ទឹកជ្រូក	ប្រុស	គោកប	2	ស្រែ ២ (ស្រែ)	33		/			
កំពង់ឆ្នាំង	ទឹកជ្រូក	ស្រី	គោកប	3	ស្រែ ៣ (ស្រែ)	51		/			
កំពង់ឆ្នាំង	ទឹកជ្រូក	ស្រី	គោកប	4	ស្រែ ៤ (ស្រែ)	63		/			
កំពង់ឆ្នាំង	ទឹកជ្រូក	ស្រី	គោកប	5	ស្រែ ៥ (ស្រែ)	63		/			
កំពង់ឆ្នាំង	ទឹកជ្រូក	ស្រី	គោកប	6	ស្រែ ៦ (ស្រែ)	47		/			
កំពង់ឆ្នាំង	ទឹកជ្រូក	ស្រី	គោកប	7	ស្រែ ៧ (ស្រែ)	88		/			
កំពង់ឆ្នាំង	ទឹកជ្រូក	ស្រី	គោកប	8	ស្រែ ៨ (ស្រែ)	74		/			
កំពង់ឆ្នាំង	ទឹកជ្រូក	ស្រី	គោកប	9	ស្រែ ៩ (ស្រែ)	66		/			

កំពង់ឆ្នាំង	ទឹកជ្រូក	ស្រី	ទឹកជ្រូក	10	ស្រែ ១០	77		/			
កំពង់ឆ្នាំង	ទឹកជ្រូក	ស្រី	ទឹកជ្រូក	11	ស្រែ ១១	65		/			
កំពង់ឆ្នាំង	ទឹកជ្រូក	ស្រី	ទឹកជ្រូក	12	ស្រែ ១២	70		/			
កំពង់ឆ្នាំង	ទឹកជ្រូក	ស្រី	ទឹកជ្រូក	13	ស្រែ ១៣	58		/			
កំពង់ឆ្នាំង	ទឹកជ្រូក	ស្រី	ទឹកជ្រូក	14	ស្រែ ១៤	70		/			
កំពង់ឆ្នាំង	ទឹកជ្រូក	ស្រី	ទឹកជ្រូក	15	ស្រែ ១៥	66		/			
កំពង់ឆ្នាំង	ទឹកជ្រូក	ស្រី	ទឹកជ្រូក	16	ស្រែ ១៦	45		/			
កំពង់ឆ្នាំង	ទឹកជ្រូក	ស្រី	ទឹកជ្រូក	17	ស្រែ ១៧	67		/			

ព្រះរាជាណាចក្រកម្ពុជា
ជាតិ សាសនា ព្រះមហាក្សត្រ



សៀវភៅសន្សំប្រាក់ដោយយុត្តាធិការ

រៀបចំនិងរក្សាសិទ្ធិដោយ
ក្រុមហ៊ុនប្រឹក្សាអភិវឌ្ឍន៍សង្គម (SDC)

ឈ្មោះសមាជិកសន្សំប្រាក់

ធ្វើនៅថ្ងៃទី ខែ ឆ្នាំ

I. ប្រវត្តិ

ក្រុមជួយខ្លួនឯង គឺជាក្រុមប្រជាពលរដ្ឋតូចមួយស្វ័យគម្របធ្វើនយោបាយ ដែលរស់នៅជិតគ្នាហើយចែករំលែកគ្នា ប្រារព្ធមត្តា ដែលស្ម័គ្រធ្វើការរួមគ្នា ដើម្បីអភិវឌ្ឍន៍សេដ្ឋកិច្ច សង្គម និង បុគ្គលទៅវិញទៅមក។ សមាជិកទាំងអស់ចូលរួម ដោយផ្ទាល់ និង ពេញលេញតាមតួនាទីរបស់ក្រុមទាំងអស់។ ក្រុមជួយខ្លួនឯង នៅទីនេះបានផ្តោតទៅលើការសន្សំ និង សកម្មភាពគណនា។ ក្រុមសន្សំប្រាក់ជោគជ័យយុត្តាធិការ បានបង្កើតឡើងនៅ ថ្ងៃទី ២៨ ខែ កក្កដា ឆ្នាំ២០១៦ ស្ថិតនៅក្នុងឃុំ តាជេស ស្រុក កំពង់ត្រឡាច ខេត្ត កំពង់ឆ្នាំង។

II. ទស្សនៈវិស័យ

ជួលដីនិគ និងធ្វើការសំរេចចិត្ត រៀនជំនាញថ្មីៗ ដើម្បីយកទៅចិញ្ចឹមជីវិត សង្គមគ្រួសារដែលបានជ្រើសរើសនិង បានទទួលជំនាញបច្ចេកទេស និង ទីផ្សារបង្កើនមុខរបរតាម រយៈពេលក្រុមជួយខ្លួនឯង។

III. បេសកកម្ម

- តាមរយៈគម្រោងនេះប្រជាជនរងគ្រោះ ទាំងអស់នឹងទទួលបានផលប្រយោជន៍ជាច្រើនដើម្បីឆ្លើយតបនឹងការបាត់បង់ដូចជា៖
- 1. ការបណ្តុះបណ្តាលលើជំនាញអាជីព ការទទួលបានជំនាញបច្ចេកទេស ទីផ្សារ និងការបង្កើតមុខរបរ។
 - 2. ការចូលរួមក្នុងក្រុមជួយខ្លួនឯង
 - 3. ការទទួលបាននូវជំនាញអាជីពសមស្របដែលអាចអោយគ្រួសារមានលទ្ធភាពផ្គត់ផ្គង់ជីវភាពរស់នៅប្រចាំថ្ងៃ។

IV. គោលដៅ

ធ្វើការសន្សំប្រាក់ឆ្ពោះទៅរកជ្រឹង ពង្រីកមុខរបរ និងធ្វើអោយជីវភាពគ្រួសារមានភាពប្រសើរឡើង។

V. គោលបំណង

នៃការបង្កើតក្រុមជួយខ្លួនឯង ដើម្បីលើកកម្ពស់ជីវភាពស្ត្រីប្រាក់ចំណូល ជាលក្ខខណ្ឌសេដ្ឋកិច្ចសង្គម និងជួយគ្រួសារពួកគាត់ដោយផ្ទាល់ការផ្តល់ជំនាញ មុខរបរនិងធ្វើអោយពួកគាត់មានជីវភាពកាន់តែប្រសើរឡើង។

*****លក្ខខណ្ឌដើម្បីចូលរួមជាសមាជិកក្រុម**

- ១. ជាគ្រួសារដែលមានទីតាំងនិងផ្ទះស្ថិតនៅតំបន់អភិវឌ្ឍន៍របស់គម្រោងផ្លូវថ្នល់ គំរោងនៃការស្តារឡើងវិញនូវជីវភាពរបស់ប្រជាជនដោយស្របនឹងសេដ្ឋកិច្ច និង ហិរញ្ញវត្ថុ ដែលអនុវត្តន៍គំរោង ដោយក្រុមហ៊ុន អេស ឌី ស៊ី (SDC) ប្រឹក្សាអភិវឌ្ឍន៍សង្គម ។
- ២. ត្រូវចូលរួមប្រជុំអោយទៀងទាត់ដើម្បីធ្វើការពិភាក្សាដោះស្រាយបញ្ហានិងធ្វើសេចក្តីសំរេចចិត្តរួមគ្នា
- ៣. ត្រូវចូលរួមដោយស្ម័គ្រចិត្ត និង ចូលរួមក្នុងការសន្សំប្រាក់ទៅតាមគោលការណ៍របស់ក្រុមតែមួយ ។
- ៤. ត្រូវចូលរួមគ្រប់សកម្មភាពរបស់ក្រុមដើម្បីធានាថាសេដ្ឋកិច្ចរបស់គ្រួសារមានលក្ខណៈល្អប្រសើរ។
- ៥. ត្រូវធ្វើការគោរពនូវបទបញ្ជា និង បទបញ្ជាគឺរបស់ក្រុម ។

I. គោលការណ៍របស់ក្រុម

- ១- សមាជិកទាំងអស់ត្រូវចូលរួមអោយបានទៀងទាត់នៅក្នុងការប្រជុំរបស់ក្រុមដើម្បីពិភាក្សាលើកបញ្ហាដោះស្រាយបញ្ហា និង ធ្វើសេចក្តីសំរេចចិត្ត
- ២- សមាជិកទាំងអស់ត្រូវចូលរួមគ្រប់សកម្មភាពផ្សេងៗទៀតក្រៅពីក្រុមរបស់ខ្លួនដែលពុំអោយផលប្រយោជន៍របស់

សង្គម និងក្រុមរបស់ខ្លួនទាំងអស់។

៣- សមាជិកទាំងអស់ត្រូវដាក់លុយសន្សំអោយបានរៀងរាល់ខែតាមលក្ខណៈដែលបានធ្វើការព្រម ព្រៀងគ្នាក្នុងក្រុម ។

៤- ត្រូវមានការប្រជុំយ៉ាងហោចណាស់អោយបាន ២ ដង ក្នុង ១ ខែ និង ត្រូវមានរៀងរាល់ខែ។

៥- ការផ្តល់អាទិភាពចំពោះការខ្ចីសមាជិកក្រុម ត្រូវអោយសិទ្ធិចំពោះប្រាក់កម្ចីណា ដែលបន្ទាន់ទៅដល់ អ្នកទីទ័លក្រជា អាទិភាព ។

៦- មិនត្រូវមានកំណើតឡើងនៅក្នុងគ្រួសារ និង ធ្វើកំណើតឡើងវិញដែលអោយប៉ះពាល់ដល់អ្នកដទៃ និង ក្រុមជួយខ្លួនឯង ។

៧- បើមានសមាជិកណាម្នាក់ដកចេញពីក្រុមត្រូវផ្តល់នូវប្រាក់ដើមរបស់គេត្រឡប់មកវិញក្នុងរយៈពេលសន្សំ ។

៨- ត្រូវបញ្ឈប់ពីសមាជិកភាពរបស់ក្រុមចំពោះករណី៖

- សមាជិកណាដែលធ្វើអោយប៉ះពាល់ដល់ប្រយោជន៍រួមរបស់ក្រុម
- ស្តីស្តីដកចេញពីក្រុមដោយខ្លួនឯងមានមូលហេតុសារម្យ
- មិនអនុវត្តតាម គោលការក្រុម បទបញ្ជា និង គោលការណ៍
- សមាជិកណាដែលលក់លែងចេញពីក្រុមត្រូវសងមកក្រុមវិញទាំងអស់នូវប្រាក់ដែលជំពាក់ក្រុម។

II. គោលការណ៍ខ្ចី និង ប្រើប្រាស់ទុនក្នុងក្រុម

១- លក្ខខណ្ឌខ្ចី៖

- ត្រូវភ្ជាប់មកជាមួយនូវរបាយការណ៍ប្រជុំដែលបានព្រមព្រៀង និង សំរេចពីសមាជិកក្រុម ដោយមានភ្ជាប់ជាមួយនូវហត្ថលេខារបស់គណៈកម្មការក្រុម ។

- មានទីលំនៅជាក់លាក់នៅក្នុងភូមិ និង ជាអ្នកដែលបានចូលជាសមាជិករបស់ក្រុមជួយខ្លួនឯង

- ត្រូវធ្វើការបំពេញបែបបទដើម្បីខ្ចីដោយមានចុះហត្ថលេខា វិ ស្នាមមេដៃជាផ្លូវការពី តំណាងនៅក្នុងក្រុម។

- ត្រូវភ្ជាប់មកជាមួយនូវផែនការមុខរបរ និងបញ្ជាក់ពីគោលបំណងអោយបានច្បាស់លាស់។

- ឧស្សាហកម្មរោងចក្រមានការទទួលខុសត្រូវ និងចូលរួមគ្រប់សកម្មភាពកម្មវិធីនៅពេលដែលមានប្រជុំ និង ការបណ្តុះបណ្តាលផ្សេងៗ។

- ត្រូវធ្វើការសងប្រាក់ និង ដើម ទៅតាមពេលវេលា និង តាមគោលការណ៍របស់សមាជិក ក្រុមដែលបានកំណត់ និង ឯកភាព។

២- អត្រាការប្រាក់ដែលក្រុមបានសំរេចសំរាប់ការខ្ចី៖ ២% ក្នុងរយៈពេល១ខែ

៣- រយៈពេលនៃការខ្ចីប្រាក់៖ គ្រប់សមាជិកខ្ចីប្រាក់មានតែ រយៈពេលចាប់ពី១ ខែ ដល់១២ ខែប៉ុណ្ណោះ។ បើករណីចង់ខ្ចីបន្ត អ្នកខ្ចីត្រូវទូរទាត់អោយអស់ទាំងការទាំងដើមទើបមានសិទ្ធិខ្ចីបន្ត និង បំពេញបែបបទសារជាថ្មីទៀត។

៤- ការសងប្រាក់ខ្ចី៖ ការសងប្រាក់កំរើ អាចសងរំលោះ ឬ សងដុល ទៅតាមការឯកភាពរបស់សមាជិក

៥- ការអនុម័តឥណទាន៖ ត្រូវសំរេចដោយសមាជិកក្នុងក្រុម និង ជួយសំរេចសំរួលដោយគណៈកម្មការ និងប្រធានក្រុមជួយខ្លួនឯង។

៦- ប្រាក់សន្សំរបស់ក្រុម៖ ត្រូវទុកដាក់ក្នុងធនាគារដែលមានការទទួលស្គាល់ដោយធនាគារជាតិនៃកម្ពុជា

៧- ការដកប្រាក់ពីធនាគារ៖ តម្រូវអោយមានការចុះហត្ថលេខារបស់អ្នកតំណាងសមាជិកក្រុមដោយមាន ការឯកភាពគ្នាចំនួនពី ៣ រូប ទៅ ដើម្បីបញ្ជាក់អំពីតម្លាភាពរបស់ក្រុម ។

៨- ប្រាក់ពិន័យ៖ ត្រូវធ្វើឡើងចំពោះសមាជិកណាដែលសងយឺត ផ្ទុយពីកិច្ចសន្យា លើប្រាក់សំណង ដែលលើសពី ១៥ ថ្ងៃនៃការសង (រំលោះ) ត្រូវទទួលការពិន័យ ២០០៛ ទៅលើប្រាក់ដើម។

III. ការបែងចែកផលប្រយោជន៍បានមកពីការប្រាក់

ការសងប្រាក់

- សំណងត្រូវសងប្រាក់ណែនាំរាល់ខែទាំងដើមទាំងការប្រាក់។
- រាល់សមាជិកខ្ចីប្រាក់ត្រូវបង់ការប្រាក់ ២% ក្នុង១ខែ។

ការប្រាក់ដែលទទួលបាន ត្រូវធ្វើការបែងចែកជាពីរចំណែក៖

១/ ១.៥% សំរាប់សមាជិក

២/ ០.៥% សំរាប់គណៈកម្មការប្រើប្រាស់ក្នុងផ្នែករដ្ឋបាល

IV. គោលដៅ

ត្រូវមានវេចនាសម្ព័ន្ធដីកនាំ ដូចខាងក្រោមនេះ ៖

1. ប្រធានក្រុម ០១ រូប
2. គណៈកម្មការខ្ចី សង និងសន្សំប្រាក់ និងសង្គ្រោះជំនួន ០១ រូប
3. គណៈកម្មការអភិវឌ្ឍន៍និងវិជ្ជាជីវៈ ០១ រូប

V. តួនាទីនិងការទទួលខុសត្រូវ

តួនាទីប្រធានក្រុម

1. គ្រប់គ្រងរួមនិងការវាស់ស្ទង់ និងដឹកនាំក្រុមក្នុងការធ្វើផែនការ
2. រៀបចំការវាស់ស្ទង់ប្រចាំត្រីមាស រាយការណ៍ជូនគណៈកម្មការទាំងមូល និងការធ្វើផែនការ ប្រចាំឆ្នាំ
3. សម្របសម្រួលគណៈកម្មាធិការរួមគណៈកម្មាធិការទាំងនិងជាបន្ទាន់ជាមួយនឹងក្រុម និងប្រជុំជាប្រចាំ ៣ ដងក្នុងមួយខែ។
4. គាំពារក្រុមក្នុងការទំនាក់ទំនងផ្សេងៗ
5. ជួយពិនិត្យរាល់ ប្រតិបត្តិការគណនេយ្យរបស់ក្រុមរួមមានសៀវភៅធនាគារបញ្ជីកត់ត្រាប្រាក់ចំណូល - ចំណាយឯកសារដែលពាក់ព័ន្ធផ្សេងទៀត។ និង

តួនាទីរបស់ប្រធានគណៈកម្មការសន្សំ គណនា និងសង្គ្រោះ

1. ពិនិត្យនិងសម្រេចនូវរាល់សំណើប្រាក់ឧបត្ថម្ភសង្គ្រោះបន្ទាន់របស់សមាជិកក្រុម
2. គ្រប់គ្រងក្នុងការប្រើប្រាស់នូវថវិកាសុវត្ថិភាពសហគមន៍
3. ជួយរៀបចំនូវរបាយការណ៍ ប្រាក់សន្សំប្រចាំខែ ប្រចាំឆ្នាំ
4. កត់ត្រានិងរៀបចំបញ្ជីស្នាមសៀវភៅសន្សំប្រាក់សំរាប់សមាជិកក្រុម និងសៀវភៅគណៈកម្មាធិការ
5. ធ្វើរបាយការណ៍និងបង្ហាញទិន្នន័យប្រាក់សន្សំរបស់សមាជិកក្រុមរៀងរាល់ខែ

តួនាទីរបស់ប្រធានគណៈកម្មការផ្នែកបណ្តុះបណ្តាលជំនាញ និង កសិកម្ម

1. កំណត់នូវវគ្គបណ្តុះបណ្តាលដែលជាតម្រូវការរបស់សមាជិកក្រុម
2. កត់ត្រានូវរាល់របាយការណ៍នៃវគ្គបណ្តុះបណ្តាលរៀងរាល់ខែដាក់ជូនប្រធានក្រុម
3. ធ្វើកំណត់ហេតុនៃរាល់ការប្រជុំក្រុម
4. ធ្វើរាល់លិខិតទាក់ទងទាំងឡាយ
5. ជួយរៀបចំនូវរបាយការណ៍នៃការអនុវត្តថវិកា

VI. អំពីការប្រជុំនិងបោះឆ្នោតគណៈកម្មាការក្រុម

1. ប្រធាន អនុប្រធាន និងគណៈកម្មាការក្រុមមានសិទ្ធិអោយគេបោះឆ្នោត ចំនួន២អាណត្តិហើយក្នុង១អាណត្តិ ចំនួន២ឆ្នាំ។
2. រាល់ការប្រជុំរបស់គណៈកម្មាការ ត្រូវធ្វើក្នុងរយៈពេល ១ខែ ម្តង រឺលើសពីនេះប្រសិនបើមានការស្នើ សុំពីប្រធាន ត្រូវមានក្រុមចូលរួមប្រជុំ លើសពីពាក់កណ្តាលនៃសមាជិកទាំងមូល ។ ក្នុងការសម្រេចរបស់គណៈ កម្មាការ ក្រុម អាចយកជាការបានលុះត្រាតែការអនុម័តទទួលបានសំលេង ៥០% +១ នៃសមាជិកដែលបានចូលរួមប្រជុំទាំងអស់ ។
3. នៅពេលមានសមាជិកភាគ នៃគណៈកម្មាការប្រតិបត្តិណាម្នាក់ ត្រូវបានបាត់បង់ ។ ក្រុមត្រូវបើកអង្គប្រជុំមួយដើម្បីពិនិត្យពិភាក្សា នឹងសម្របសម្រួលជ្រើសរើសសមាជិកក្រុមណាម្នាក់មកជំនួស វិញ ។
4. ក្នុងករណីបាត់បង់ប្រធានគណៈកម្មាការក្រុម ត្រូវបើកអង្គប្រជុំពិសេសមួយ ដើម្បីធ្វើការពិនិត្យ ពិភាក្សា និងសម្រេចជ្រើសរើស អនុប្រធាន អោយទទួលធ្វើជាប្រធានស្តីទី រហូតដល់មានការបោះឆ្នោតជ្រើសរើស ប្រធានពេញសិទ្ធិឡើងវិញ ។

តារាងសៀវភៅសមាជិកសន្សំប្រាក់

ឆ្នាំ ២០១៦

ល.រ	ថ្ងៃ ខែ ឆ្នាំ	ប្រាក់សន្សំប្រចាំខែ		ប្រាក់ដក	ប្រាក់សរុប	សមតុល្យ មុខបេរ	ហត្ថលេខាគណៈកម្ម ការសន្សំនិងសង្គ្រោះ	ហត្ថលេខាប្រធាន ក្រុមជួយខ្លួនឯង
		សន្សំមុខបេរ	សន្សំសង្គ្រោះ					
០១								
០២								
០៣								
០៤								
០៥								
០៦								
០៧								
០៨								
០៩								
១០								
១១								
១២								
	សរុបប្រចាំឆ្នាំ							

ធ្វើនៅថ្ងៃទី.....ខែ.....ឆ្នាំ២០.....

ហត្ថលេខា

លោក.....

ប្រធានក្រុមជួយខ្លួនឯង