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Third Quarter Report for Design and Implementation of Income
Restoration Program (NR13 and PR314D)

January to March 2017

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.

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

CAM: Provincial Roads Improvement Project (NR13 and PR314D)



January to March 2017

Submitted to

General Department of Resettlement (GDR)

Ministry of Economic and Finance (MEF)

Inter-Ministerial Resettlement Committee (IRC)

ASIAN DEVELOPMENT BANK



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 People's 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 |

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EXECUTIVE SUMMARY

This third quarter report for design and implementation of Income Restoration Program present a summary, an analysis of data implementation to result from step to step and the meeting with local authorities from January to March 2017. This income restoration program or in abbreviation IRP under the rehabilitation of NR13 and PR314D project in Cambodia will be undertaken over a period of two years in two provinces (Svay Rieng and Prey Veng). The indicative work plan includes the design and implementation of the sustainable income restoration for affected people by the project, it's was not so different from last quarterly that 93 appointed severely affected households who have been considered eligible for IRP were reached by IRP team, but the remaining 27 AHs still were not reach, IRP didn't consider it as the blocking point. In contrast, follow-up for next quarter, the data was confirmed clearer figure that 12 AHs were in repeated names in the target listing, 2 AHs were not in the target area, and 13 AHs were not yet reached even IRP team tried 2 times already to meet them based on critical reason. However, IRP team in collaboratively with local authorities will continue and try on their best to meet with them and to certify the double name and no existing name in the village, this is to set as the main follow-up and action next quarter.

Under implementation of SHG Creating stage, the committees were fully responsible for verbal invitation, especially gathering target people to the meeting even at that time they all were confronted with busy hour of commune election campaign and conducting. This's to give an appreciation to committee patient and time management until they successfully create the Self-Help Group based on each target area. Before the SHG creating, there're 2 main activities that the IRP project team has set up in order to ensure the subsequent procedure. First of all, IRP project has to be promoted to local authorities and affected households well. In this step is to take understanding of the benefit of the upcoming implementation which concerning with on-farm and off-farm topic, among the topic to train, it was divided into business part and agricultural part. Secondly, SHG will responsible by the appointed to be a group chief, saving-loan committee, and vocational-development committee, who were voted and selected successfully from their self-help group members. Their role in this quarter was to create completed SHG based on designed area and these activities were surely done subsequently as the 5 group which names: Samnang Laor, Chouk Chey, Cheoun Leoun, Mahasambath, and Chamreoun. Although, the quantities of the group creating was around 50% minus, and it was not yet the good sign as well as the valid households required was 112 AHs while the actual registration to be member of the group was 53 AHs, so every issue already considered with the solution and actually based on their real difficulties, we understood the situation which they faced with was commune election, far distance from their house to meeting place, chronicle sickness, way of traveling, and the informing was done so quick to invite them.

Next quarter, both committees and IRP team work will support machine oxcart as the transportation to reach next meeting. To be well organized, the informing has to be done 1 or 2 days in advance to SHG members as the alert for the meeting. In addition to missing some SHG in this quarter, their committee will encourage them to join and start in project implementation from that time on. Main activities next quarter is to understand about how to registration book, income-expense book, and saving book. Meanwhile, the portable material which will go a long the process will be provided to run the SHG procedure.

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 January – August 2014, a total of 120 HHs will be eligible to participate in the Income Restoration Program which will be developed and implemented for AHs severely affected by the loss of their productive assets or main structures, landless AH, and AH falling under vulnerable group. Those are (i) 2 HHs losing 10% or more of their productive agriculture land; (ii) 67 HHs headed by elderly; 51 HHs headed by women.

Figure 1: National Road 13 of 62.432km



Figure 2: Provincial Road of 25.469km



II. SCOPE OF INCOME RESTORATION PROGRAM

Svay Rieng and Prey Veng are the provinces to be covered under the Income Restoration Program. The Term of Reference (TOR) has indicated that there are totally 120 households (Svay Rieng consisting of 116 AHs and Prey Veng consisting of 4 AHs) which are severely affected by the rehabilitation of the Project in the rehabilitation of NR13 and PR314D 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 some of the eligible AHs for assessing their socio economic situation as a consequence of the rehabilitation of NR13 and PR314D 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 the team and consultation with local officials, commune and village leaders as shown in *Annex 2*. 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

Svay Rieng, with a population of 482,785, is a province bordered by Prey Veng province to the West and surrounded by Vietnam to the north, east and south. It is geographically a Cambodian southeast province which is 124 Kilometres from Phnom Penh. As shown in Table 1, in Svay Rieng, 116 AHs have been affected by the rehabilitation of PR314D and NR13, residing in 5 districts and 15 communes. Those districts are Romeas Haek, Rumduol, Krong Svay Rieng, Svay Teab and Kampong Rou.

Prey Veng, with a population of 947,357, is a province is bordered by Kampong Cham to the northwest, Tbong Khmum to the northeast, Kandal to the west, and Svay Rieng to the east and by Vietnam to the south. It is crossed by two major rivers of the country namely the Mekong River and Tonle Bassac. As shown in Table 1, in Prey Veng province, Kamchay Mea district, Krabao commune, only 4 AHs have been considered eligible for the IRP program due to their affected properties by the project of NR13.

Table 1: Number of Eligible Affected Households by Location

| Province | District | Commune | <u>Total</u> | Road |
|------------|------------------|---------------|--------------|--------|
| Prey Veng | Kamchay Mea | Krabao | 4 | NR13 |
| Svay Rieng | Romeas Haek | Andong Trabek | 2 | |
| | | Kampong Trach | 19 | |
| | | Andong Pou | 3 | |
| | | Angk Brosrae | 4 | |
| | Rumduol | Kampong Ampel | 3 | |
| | | Chrong Popel | 7 | |
| | | Sangke | 4 | |
| | | Kampong Chork | 5 | |
| | Krong Svay Rieng | Sangkhor | 15 | |
| | Svay Teab | Kandiang Reay | 3 | |
| | | | | PR314D |

| | | | | |
|-------|-------------|--------------|-----|--|
| | | Brosotr | 9 | |
| | Kampong Rou | Preah Ponlea | 2 | |
| | | Kho | 22 | |
| | | Ksetr | 3 | |
| | | Thmei | 15 | |
| Total | | | 120 | |

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 NR13 and PR314D project in the Cambodia (Svay Rieng and Prey Veng) 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 120 severely 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 NR13 and PR314D and evaluated 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 NR13 and PR314D 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 NR13 and PR314D project and those severely affected households in all the two designated provinces: Svay Rieng and Prey Veng.
- 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 120 targeted APs within 2 different provinces (Svay Rieng: 116 APs, and Prey Veng: 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 The basics of Self Help Groups

- 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.

3.5.3 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.

3.5.4 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 (See *Annex 3* for Saving Book sample)
 - 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

3.5.5 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.

3.6 Ensure Financial Sustainability through Networking with Local Financial Institutions

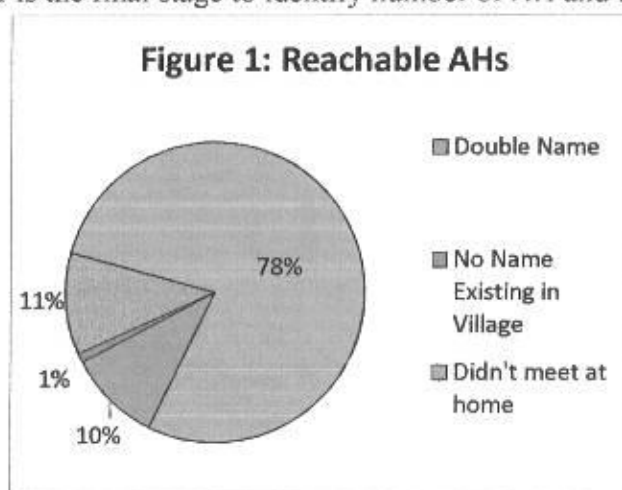
The team will help to establish network with financial institutions to allow SHGs to access affordable credit as required for their group. It will be necessary to explain requirement for accessing credit from financial institutions, helping them to prepare proper documents, show transparency management. It is unavoidable that additional funds are needed when the groups are grown up.

IV. INCOME RESTORATION PROGRAM ACHIEVEMENT

4.1 Field Interview with AHs

The Project Team undertook a comprehensive socio-economic and needs assessment with the affected people by using the survey form prepared by the team attaching in *Inception Report* and consultation with local officials, commune and village leaders as shown in *Annex 2*. The majority of the families were met within first time and interviewed by the Team following the assistant from the local officers, commune leaders, village leaders or sometimes deputy village chiefs. The hardest situation for the team was to temporarily accept the technical error which finding out repeated names and no name-existing in the target area. Meanwhile, some families still could not be reached by the team even though the team tried very hard, spent a lot of time waiting, and used every possible means.

Gathering more AHs to be filled with the target 120 is still priority to follow up and take action to respond to the blocking point. Next Quarter is the final stage to identify number of AH and to work particularly with local authorities in order to certify 12 double names found in three districts in Svay Rieng province, that figure equal to 10% out of 120 AHs. Similarly, there're 2 AHs were confirmed that no presence in Kampong Trach commune, Svay Rieng province. The subsequent constraint in the field work with affected people on their daily lives, 13 AHs were not found at residences which the data represent 11%. As the result in this quarter, 93 AHs, interviewed successfully and the amount equals to 78%, were turn out to be



joined in the project implementation as well as to become the members of the SHG already.

4.2 Meeting and Creating SHG

4.2.1 Promote the IRP to Local Authority and Affected Household

Objectives of the SHG Meeting

Self-Help Group creating is the primary starting point of the project implementation which is crucial to draw participants' attentions and take their completely involvement as IRP is their future's path.

First of all, the overall presentation over the SHG creating addressed various opportunities to be trained on small scale vegetable plantation or bigger plantation, animal/livestock raising (chicken, duck, cow...); it called on-farm training. Another interesting training which called off-farm, the short term options (1-3 months) was to be trained how to do hair dressing, face makeup tutorial, or patching the flat tire etc. For more than 3 month-term, the skills to be trained regarding to wedding embellishment or machine reparation etc. In addition to all trainings, company will give free charge on both on-farm and off-farm by offering skillful trainers from district or city levels to SHGs. As the result in this first step, there's much support and appreciation from both commune and village authorities to reach an agreement and permission to create SHGs in the target areas.

Motivational Factors in the SHG Meeting

- Local authorities had their authorized obligation to conduct the meeting with their people
- Launched the opportunity to encourage them make a change of their own mind-set and keep follow-up within all the information of SHGs.
- Indicated the importance of participations of learning on health, plantation technique, animal raising, even more learn from the membership sharing on general social networks.

4.2.2 Organizing the SHGs

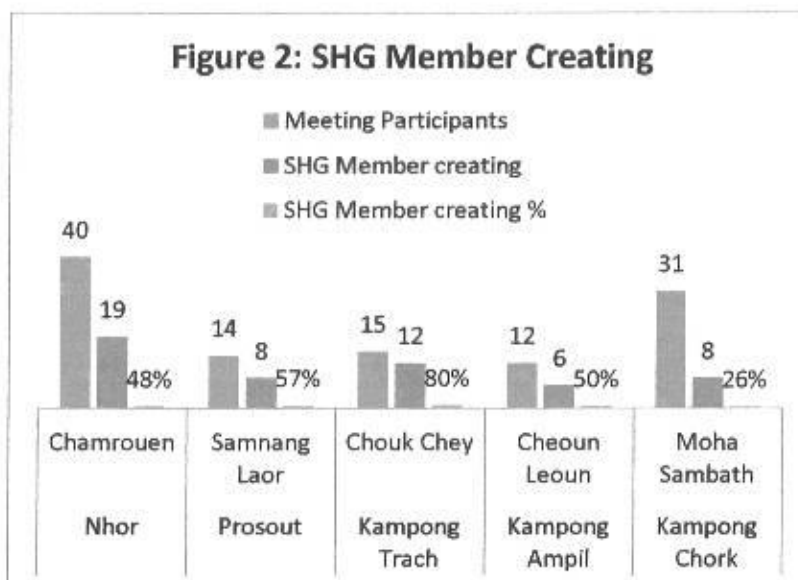
The SHG preparation was designed to contain places, members, group names, committees, and categorized the managerial positions such as Group Chief, Saving and Loan Committee, and Vocational and Development Committee.

Group and member organizing conducted in accordance to the procedure of Department of Resolution of Impacts which offered the target affected households who was severely being in the situation of widow, widower, elderly, and disability.

Committee recruitment was based on the below requirement:

- Literate person
- Honest person
- Friendly person
- Good communication
- Taking time involvement
- Being an affected person
- Good facilitation and problem solving
- Good communication with other entities

Within this quarter, 5 group were created successfully with meaningful names came out of the agreed point of the group. Reviewing the proportion between SHG meeting participants, whose identifications were from the selection of target affected households, and actual involvement in SHG member creating shown the progressive moving with some target area/communes like Kampong Trach (group name: Chouk Chey), 80% were reached while Prosout commune, Samnang Laor group reached 57%. Similarity to Samnang Laor, Kampong Ampil commune, Cheoun Leoun group reached 50%. Besides, even the data was not the good look but in the reality during SHG meeting implementation some constrain impacted with the availability to join the group creating.



Basic Issue with the SHG

- Affected people had old ages
- Poor health
- Narrow market for them
- Violence in the family
- Chronicle sickness

Response to the Risk

In order to avoid above issue, some action needed to be set in order to respond concern through the policy and regulation to control the benefit and conflict of interest. Moreover, capacity building focuses on the topic registration of saving book, SHG member visiting, family income-expense analysis, meeting leading, financial report, progress report and facilitation. In this part, some material has to be equipped with both committees and members, those are saving book, income-expense book to each information group.

Request from Participants

1. To conduct regularly meeting at least once per month in purpose of information sharing at the beginning of the month.
2. To add more capital to strengthen their business
3. To offer the training/vocational tutorials to youths who were the member of the SHG
4. To train on mixed farming (animal/livestock raising, and mixed crops)
5. Employment opportunities

4.2.3 Action Plan

1. For the next meeting plan, team work will introduce further over the group organizing, structure, discipline, and responsibility of the committees.
2. Go detail to saving group expansion
3. Experience sharing as well as to spread the knowledge of health, social, and various problem occurred to the team.
4. Team work will coach more on saving process, income-expense, business expansion, and interest for the member and group.
5. Team work will add more lesson and training to committees by knowing how to register, saving book usage, group member visiting, income-expense analysis, meeting leading, financial report, progress report, and facilitation. Also, to offer the committees and their member with saving book and income-expense book to the group that is responsible for the information board.

4.3 Challenges and Corrective Plan

4.3.1 Constrain During SHG Creating

Based on the time constrain, the meeting time was set coincidentally confront with commune election which most of target affected people lost their attention to make themselves available in the SHG creating, probably assuming 50% were not joined. In the front observation and note, 10% of the affected people were occupied with sickness, and were at their paddy field work. Simplified remark to rural area, residential gap and traveling ways was also the barrier for them to join in the meanwhile and concerning to this constrain, the lead time to ease the information flow from local authority to participants was not proper, likely the verbal invitation was not done 1 day in advance.

4.3.2 Corrective Activities to the Challenges

Action plan still set to encourage absent affected people to join next meeting and involve in their SHG meeting unconditionally even the head of the family will be not available again, the committee will welcome other member in the family to be representative. To solve the difficulties of traveling and remote residences from the meeting place, team work will collaboratively work with committee to fetch them to the next meeting by machine oxcart. The most important point is make efficient verbal invitation by giving 1 or 2 days in advance as the tolerance time to participants.

V. CONCLUSION

SHG creating has done 5-day differentially and successfully with the good result of 5 groups named as Chamreoun in Nhor commune, Samnang Laor in Prosout commune, Chork Chey in Kampong Trach commune, Cheoun leoun in Kampong Ampil commune, and the last one is Maha Sambath in Kampong Chork commune. Despite this creating got only 53 household involvements from AHs, as the result they felt proud and were happy to move with the project from the Ministry of Public Works and Transport (MPWT).

The project background, purpose, and objective were present well at the commune level in order to catch their understanding of being the affected households was now come along with the support and good opportunities for them earn the benefit by processing the loan and saving without

no high risk from their own people in the compound area. Moreover, they have another best opportunity to be trained in both on-farm and off-farm while the training was already studied about the condition and standard living of the target area in purpose to complete the market need such plantation technique, animal raising, hair dressing tutorial, or machine reparation with long term and short term based on the need and requirement of the topic etc.

The most successful step was to get democratic voice from their own SHG members to select their committee applicant with the high respect, good qualification, and satisfaction, so the committee had good motivation to serve, commit, and devote for their group to run this process.

The SHG meeting still be planned and continuously conducted with the members, but particularly next quarterly will be the best time to start to run the process of the saving and loan and how to earn with the interest; also the needed material will be surely provided to use as both individual and holistic group.

ANNEXES

ឈ្មោះអង្គភាពនៅខេត្តស្វាយរៀង និងព្រៃវែង

| លេខ | ឈ្មោះអង្គភាព | ភេទ | លេខទូរស័ព្ទ | ភូមិ | ឃុំ | ស្រុក | ខេត្ត |
|-----|--------------|-------|-------------------------------|--------------|--------------|--------|----------|
| 1 | ទីម វ៉ែង | ប្រុស | 097 72 18 577 | អណ្តូងត្របែក | អណ្តូងត្របែក | មោសហែក | ស្វាយរៀង |
| 2 | ញាណ ធី | ប្រុស | 097 25 36 245 | ត្រោក | អំពិល | មោសហែក | ស្វាយរៀង |
| 3 | អ៊ុង ចន្ទា | ប្រុស | 097 48 71 099 | កំពង់ត្រាច | កំពង់ត្រាច | មោសហែក | ស្វាយរៀង |
| 4 | នង សារុន | ប្រុស | 097 27 45 559 | តាត្រាវ | កំពង់ត្រាច | មោសហែក | ស្វាយរៀង |
| 5 | រស់ ផាន | ប្រុស | 092 60 33 48 | អារក្សស្វាយ | អណ្តូងពោធិ | មោសហែក | ស្វាយរៀង |
| 6 | ព្រៃ ខេង | ប្រុស | 088 62 96 882 | អារក្សស្វាយ | អណ្តូងពោធិ | មោសហែក | ស្វាយរៀង |
| 7 | ចាន់ សាបាន | ប្រុស | 017 24 71 21/ 088 94 44 14 | សំរោង | អង្គប្រឹក្សា | មោសហែក | ស្វាយរៀង |
| 8 | សេន ឆេន | ប្រុស | 067 33 39 45 | ត្រពាំងជ័រ | កំពង់អំពិល | រំដួល | ស្វាយរៀង |
| 9 | រស់ សាន | ប្រុស | 097 897 22 73 | ក្រូច | ជ្រុងពពេល | រំដួល | ស្វាយរៀង |
| 10 | សៅ សុផុន | ប្រុស | 071 47 33 619 | ត្រពាំងគ្រួស | សង្កែ | រំដួល | ស្វាយរៀង |
| 11 | អ៊ុក សុខ | ប្រុស | 097 82 28 712 | ត្រពាំងក្រែត | សង្កែ | រំដួល | ស្វាយរៀង |
| 12 | គីង លី | ស្រី | 097 630 79 41 | គោកស្រម៉ | សង្កែ | រំដួល | ស្វាយរៀង |
| 13 | ពេជ ហេង | ប្រុស | 088 76 68 791 | ចក | កំពង់ចក | រំដួល | ស្វាយរៀង |

| | | | | | | | | |
|----|--------------|-------|---------------|---------|-------------|---------------|---------------|----------|
| 14 | ជេត ចាន់ជន | ប្រុស | 081 26 97 98 | មេភូមិ | ព្រៃតាវ | កំពង់ចក | វិទ្យុ | ស្វាយរៀង |
| 15 | សៅ ហាន | ប្រុស | 088 99 70 149 | មេភូមិ | អកនាត | សង្កាត់សង្ឃីវ | ក្រុងស្វាយរៀង | ស្វាយរៀង |
| 16 | ជឿប សាខន | ប្រុស | 097 61 42 938 | មេភូមិ | ពន្លា | សង្កាត់សង្ឃីវ | ក្រុងស្វាយរៀង | ស្វាយរៀង |
| 17 | មាស យ៉ាម | ប្រុស | 097 220 50 26 | មេភូមិ | ផ្លក | សង្កាត់សង្ឃីវ | ក្រុងស្វាយរៀង | ស្វាយរៀង |
| 18 | សំ សាម៉េត | ប្រុស | 097 99 09 556 | អនុភូមិ | ផ្លក | សង្កាត់សង្ឃីវ | ក្រុងស្វាយរៀង | ស្វាយរៀង |
| 19 | ម៉ុក សាវុធ | ប្រុស | 088 41 555 43 | មេភូមិ | ប្រសូតទី១ | កណ្តៀងរាយ | ស្វាយទាប | ស្វាយរៀង |
| 20 | រៀម ឌុក | ប្រុស | 071 25 92 610 | មេភូមិ | ប្រសូតទី២ | កណ្តៀងរាយ | ស្វាយទាប | ស្វាយរៀង |
| 21 | ពៅ សុយា | ប្រុស | 088 79 35 627 | អនុភូមិ | ទួលត្របែក | ប្រសូត្រ | ស្វាយទាប | ស្វាយរៀង |
| 22 | ប្រាក់ សុភាព | ប្រុស | 071 87 69 640 | មេភូមិ | ទួលត្របែក | ប្រសូត្រ | ស្វាយទាប | ស្វាយរៀង |
| 23 | តឹក ជន | ប្រុស | 088 46 26 280 | អនុភូមិ | អង្គតាមោក | ប្រសូត្រ | ស្វាយទាប | ស្វាយរៀង |
| 24 | ពុត សាម៉េ | ប្រុស | 097 35 98 947 | មេភូមិ | ពោធិវង្ស | ប្រសូត្រ | ស្វាយទាប | ស្វាយរៀង |
| 25 | នួន ផល | ប្រុស | 088 28 28 582 | មេភូមិ | ត្រពាំងល្អៗ | ញូវ | កំពង់រោទ៍ | ស្វាយរៀង |
| 26 | រៀ សៀ | ប្រុស | 097 71 30 148 | មេភូមិ | រោទ៍ | ញូវ | កំពង់រោទ៍ | ស្វាយរៀង |
| 27 | សេក ញឹម | ប្រុស | 071 22 13 471 | អនុភូមិ | រោទ៍ | ញូវ | កំពង់រោទ៍ | ស្វាយរៀង |
| 28 | ចាន់ យ៉ុង | ប្រុស | 088 63 00 153 | មេភូមិ | ឫស្សីអិម | ខ្សែត្រ | កំពង់រោទ៍ | ស្វាយរៀង |
| 29 | កែវ ពុត | ប្រុស | 088 68 82 459 | មេភូមិ | ស្វាយអាណេត | ញូវ | កំពង់រោទ៍ | ស្វាយរៀង |

Annex 2.1: Summary Table of each SHG Creating

| No | ចំនួនអ្នកចូលរួមក្នុងកិច្ចប្រជុំ | ទីកន្លែង | ឈ្មោះក្រុម | សមាជិកសរុប | គិតជាភាគរយ |
|------------|---------------------------------|---------------|------------------|------------|------------|
| 1 | 19/40 | ឃុំញាវ | ក្រុមចំរើន | 19 | 47.50% |
| 2 | 8/14 | ឃុំប្រសូត្រ | ក្រុមសំណាងល្អ | 8 | 57.14% |
| 3 | 12/15 | ឃុំកំពង់ត្រាច | ក្រុមជោគជ័យ | 12 | 80% |
| 4 | 6/12 | ឃុំកំពង់អំពិល | ក្រុមជឿនលឿន | 6 | 50% |
| 5 | 8/31 | ឃុំកំពង់ចក | ក្រុមមហាសម្បត្តិ | 8 | 25.80% |
| សរុបសមាជិក | | | | 53/112 | 47.32% |

Annex 2.2: The Attendance of SHG Creating Meeting & Local Authorities

[illegible]

| ល.រ | ឈ្មោះ | ភេទ | ថ្ងៃខែ | ឆ្នាំ | ឈ្មោះ | ថ្ងៃខែ | ឆ្នាំ | លេខសម្គាល់ | លេខទូរស័ព្ទ |
|-----|------------|-------|--------|-------|------------|--------|-------|------------|-------------|
| 1 | ស៊ីវិល ឈន់ | ប្រុស | ១៥/០១ | ១៩៩៥ | ស៊ីវិល ឈន់ | ១៥/០១ | ១៩៩៥ | 0126682459 | |
| 2 | ស៊ីវិល ឈន់ | ប្រុស | ១៥/០១ | ១៩៩៥ | ស៊ីវិល ឈន់ | ១៥/០១ | ១៩៩៥ | 0037130161 | |
| 3 | ស៊ីវិល ឈន់ | ប្រុស | ១៥/០១ | ១៩៩៥ | ស៊ីវិល ឈន់ | ១៥/០១ | ១៩៩៥ | 0792282073 | |
| 4 | ស៊ីវិល ឈន់ | ប្រុស | ១៥/០១ | ១៩៩៥ | ស៊ីវិល ឈន់ | ១៥/០១ | ១៩៩៥ | 0979031301 | |
| 5 | ស៊ីវិល ឈន់ | ប្រុស | ១៥/០១ | ១៩៩៥ | ស៊ីវិល ឈន់ | ១៥/០១ | ១៩៩៥ | 012 | |
| 6 | ស៊ីវិល ឈន់ | ប្រុស | ១៥/០១ | ១៩៩៥ | ស៊ីវិល ឈន់ | ១៥/០១ | ១៩៩៥ | 0286300153 | |
| 7 | ស៊ីវិល ឈន់ | ប្រុស | ១៥/០១ | ១៩៩៥ | ស៊ីវិល ឈន់ | ១៥/០១ | ១៩៩៥ | 0981030582 | |
| 8 | ស៊ីវិល ឈន់ | ប្រុស | ១៥/០១ | ១៩៩៥ | ស៊ីវិល ឈន់ | ១៥/០១ | ១៩៩៥ | 085-355021 | |
| 9 | ស៊ីវិល ឈន់ | ប្រុស | ១៥/០១ | ១៩៩៥ | ស៊ីវិល ឈន់ | ១៥/០១ | ១៩៩៥ | 093134555 | |
| 10 | ស៊ីវិល ឈន់ | ប្រុស | ១៥/០១ | ១៩៩៥ | ស៊ីវិល ឈន់ | ១៥/០១ | ១៩៩៥ | 097664559 | |

| | | | | | | | | | |
|----------|----------|-----------|------------|----|-------------------|----|---|---|--|
| ស្វាយរៀង | ស្វាយទាប | ប្រសូត | អង្គការលោក | 11 | ឆល សុផល | 35 | ✓ | | |
| ស្វាយរៀង | ស្វាយទាប | ប្រសូត | អង្គការលោក | 12 | ស សាវៀន | 64 | | ✓ | |
| ស្វាយរៀង | កំពង់រោង | ព្រះពន្លា | ព្រះពន្លា | 13 | ឡន សុខ | 65 | ✓ | | |
| ស្វាយរៀង | កំពង់រោង | ព្រះពន្លា | ព្រះពន្លា | 14 | កៅ យ៉ាត ទី 25 | 76 | | ✓ | |
| ស្វាយរៀង | កំពង់រោង | ញី | ព្រះពន្លា | 15 | ប្រាក់ សង | 91 | ✓ | | |
| ស្វាយរៀង | កំពង់រោង | ញី | ព្រះពន្លា | 16 | ប្រាក់ សង (52) | 92 | ✓ | | |
| ស្វាយរៀង | កំពង់រោង | ញី | ព្រះពន្លា | 17 | ថោង យ៉ាម | 58 | ✓ | | |
| ស្វាយរៀង | កំពង់រោង | ញី | ព្រះពន្លា | 18 | យស សាវៀន | 45 | | ✓ | |
| ស្វាយរៀង | កំពង់រោង | ញី | ព្រះពន្លា | 19 | ម៉ុល មុល | 68 | ✓ | | |
| ស្វាយរៀង | កំពង់រោង | ញី | ព្រះពន្លា | 20 | ឈូក សាវៀន | 45 | ✓ | | |
| ស្វាយរៀង | កំពង់រោង | ញី | ព្រះពន្លា | 21 | ថាង ម៉ុល | 78 | ✓ | | |

| | | | | | | | | | |
|----------|----------|----|-----------|----|-----------------------|----|---|--|--|
| ស្វាយរៀង | កំពង់រោង | ញី | ព្រះពន្លា | 22 | ឡន ឆន | 60 | ✓ | | |
| ស្វាយរៀង | កំពង់រោង | ញី | ព្រះពន្លា | 23 | រេន ឆន | 65 | ✓ | | |
| ស្វាយរៀង | កំពង់រោង | ញី | ស្វាយរៀង | 24 | ម៉ុល ឆន (ស្វាយរៀង) | | | | |
| ស្វាយរៀង | កំពង់រោង | ញី | ស្វាយរៀង | 25 | សា ឆន | 67 | ✓ | | |
| ស្វាយរៀង | កំពង់រោង | ញី | ស្វាយរៀង | 26 | ឡន ឆន (ស្វាយរៀង) | 85 | ✓ | | |
| ស្វាយរៀង | កំពង់រោង | ញី | ស្វាយរៀង | 27 | កង ឆន | 72 | ✓ | | |
| ស្វាយរៀង | កំពង់រោង | ញី | ស្វាយរៀង | 28 | ឡន ឆន | 76 | ✓ | | |
| ស្វាយរៀង | កំពង់រោង | ញី | ស្វាយរៀង | 29 | ឡន ឆន | 63 | ✓ | | |
| ស្វាយរៀង | កំពង់រោង | ញី | ព្រះពន្លា | 30 | ម៉ុល ឆន | 76 | ✓ | | |
| ស្វាយរៀង | កំពង់រោង | ញី | ព្រះពន្លា | 31 | ព្រះ ឆន | 78 | ✓ | | |
| ស្វាយរៀង | កំពង់រោង | ញី | ព្រះពន្លា | 32 | ឡន សាវៀន | 64 | ✓ | | |

| | | | | | | | | | |
|----------|----------|-----|----------------|----|------------|----|---|--|--|
| ស្វាយរៀង | កំពង់រោង | ឃុំ | ព្រៃព័ទ្ធគ្រាវ | 33 | សោយ សេដ្ឋី | 53 | ✓ | | |
| ស្វាយរៀង | កំពង់រោង | ឃុំ | ព្រៃព័ទ្ធគ្រាវ | 34 | សា សម | | | | |
| ស្វាយរៀង | កំពង់រោង | ឃុំ | ព្រៃព័ទ្ធគ្រាវ | 35 | បា យង | | ✓ | | |
| ស្វាយរៀង | កំពង់រោង | ឃុំ | ព្រៃព័ទ្ធគ្រាវ | 36 | យស សារឿន | 63 | ✓ | | |
| ស្វាយរៀង | កំពង់រោង | ឃុំ | ព្រៃព័ទ្ធគ្រាវ | 37 | សោយ សារឿន | 44 | ✓ | | |
| ស្វាយរៀង | កំពង់រោង | ឃុំ | ព្រៃព័ទ្ធគ្រាវ | 38 | ធុន ណារី | 36 | ✓ | | |
| ស្វាយរៀង | កំពង់រោង | ឃុំ | ព្រៃព័ទ្ធគ្រាវ | 39 | ធុ សារឿន | 56 | ✓ | | |
| ស្វាយរៀង | កំពង់រោង | ឃុំ | ព្រៃព័ទ្ធគ្រាវ | 40 | សោយ សារឿន | | | | |
| ស្វាយរៀង | កំពង់រោង | ឃុំ | ព្រៃព័ទ្ធគ្រាវ | 41 | ធុន សារឿន | | | | |
| ស្វាយរៀង | កំពង់រោង | ឃុំ | ព្រៃព័ទ្ធគ្រាវ | 42 | ធុន ធុន | | | | |
| ស្វាយរៀង | កំពង់រោង | ឃុំ | ព្រៃព័ទ្ធគ្រាវ | 43 | ធុន សុខ | | | | |

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|----------|--------|----------|----------|----|------------|----|---|--|--|
| ស្វាយរៀង | រោងសែន | កំពង់រោង | កំពង់រោង | 55 | សុខ ធុន | | | | |
| ស្វាយរៀង | រោងសែន | កំពង់រោង | កំពង់រោង | 56 | ធុន សារឿន | 58 | ✓ | | |
| ស្វាយរៀង | រោងសែន | កំពង់រោង | កំពង់រោង | 57 | ធុន សេដ្ឋី | 53 | ✓ | | |
| ស្វាយរៀង | រោងសែន | កំពង់រោង | កំពង់រោង | 58 | ធុន សេដ្ឋី | 62 | ✓ | | |
| ស្វាយរៀង | រោងសែន | កំពង់រោង | កំពង់រោង | 59 | ធុន ធុន | | | | |
| ស្វាយរៀង | រោងសែន | កំពង់រោង | កំពង់រោង | 60 | ធុន សារឿន | 63 | ✓ | | |
| ស្វាយរៀង | រោងសែន | កំពង់រោង | កំពង់រោង | 61 | ធុន ធុន | 51 | ✓ | | |
| ស្វាយរៀង | រោងសែន | កំពង់រោង | កំពង់រោង | 62 | ធុន សុខ | 52 | ✓ | | |
| ស្វាយរៀង | រោងសែន | កំពង់រោង | កំពង់រោង | 63 | ធុន សារឿន | 69 | ✓ | | |
| ស្វាយរៀង | រោងសែន | កំពង់រោង | កំពង់រោង | 64 | ធុន សារឿន | 63 | ✓ | | |
| ស្វាយរៀង | រោងសែន | កំពង់រោង | កំពង់រោង | 65 | ធុន សេដ្ឋី | 64 | ✓ | | |

| | | | | | | | | | | | |
|----------|-----------|-------------|-------------------------|----|---------------|----|---|--|--|--|--|
| ស្វាយរៀង | រោងសម្ភារ | កំពង់ត្រាច | តាត្រាវ (កំពង់ត្រាច) | 66 | អ៊ុក សារុត | 59 | ✓ | | | | |
| ស្វាយរៀង | រោងសម្ភារ | កំពង់ត្រាច | តាត្រាវ | 67 | ព្រំ ពៅ | 67 | ✓ | | | | |
| ស្វាយរៀង | រោងសម្ភារ | កំពង់ត្រាច | តាត្រាវ | 68 | ស៊ីង យ៉ាង | 62 | ✓ | | | | |
| ស្វាយរៀង | រោងសម្ភារ | កំពង់ត្រាច | តាត្រាវ | 69 | រៀង ខូច | 66 | ✓ | | | | |
| ស្វាយរៀង | រោងសម្ភារ | កំពង់ត្រាច | តាត្រាវ | 70 | អ៊ី ថាតង | 66 | ✓ | | | | |
| ស្វាយរៀង | រោងសម្ភារ | កំពង់ត្រាច | តាត្រាវ | 71 | សេក សុខ | 63 | ✓ | | | | |
| ស្វាយរៀង | រោងសម្ភារ | អណ្តូងតោនី | អារក្សស្វាយ | 72 | ព្រំ សម្បត្តិ | 72 | ✓ | | | | |
| ស្វាយរៀង | រោងសម្ភារ | អណ្តូងតោនី | អារក្សស្វាយ | 73 | ព្រំ ឡិ | 60 | ✓ | | | | |
| ស្វាយរៀង | រោងសម្ភារ | អង្គប្រស្រែ | សំរោង | 74 | ពេជ សុខ | 26 | ✓ | | | | |
| ស្វាយរៀង | រោងសម្ភារ | អង្គប្រស្រែ | សំរោង | 75 | អ៊ុក វ៉ាន | 62 | ✓ | | | | |
| ស្វាយរៀង | រោងសម្ភារ | អង្គប្រស្រែ | សំរោង | 76 | លៅ ឆាវ | 63 | ✓ | | | | |

| | | | | | | | | | | | |
|----------|-------|------------|--------------|----|----------------------------|----|---|--|--|--|--|
| ស្វាយរៀង | រំដួល | កំពង់អំបិល | ត្រពាំងដំរី | 77 | អ៊ីម លែង (ស្រីស្រី) | 30 | ✓ | | | | |
| ស្វាយរៀង | រំដួល | កំពង់អំបិល | ត្រពាំងដំរី | 78 | ស៊ីង សាវិន | 65 | ✓ | | | | |
| ស្វាយរៀង | រំដួល | កំពង់អំបិល | ត្រពាំងដំរី | 79 | អ៊ុន ពៅ (21.11.1969) | 44 | ✓ | | | | |
| ស្វាយរៀង | រំដួល | ច្រូងពេល | ក្រូច | 80 | គឹម ណារី (02.12.1954) | 65 | ✓ | | | | |
| ស្វាយរៀង | រំដួល | ច្រូងពេល | ក្រូច | 81 | ប្រាស សារីម | 78 | ✓ | | | | |
| ស្វាយរៀង | រំដួល | ច្រូងពេល | ក្រូច | 82 | ណាស់ សាវុន | 40 | ✓ | | | | |
| ស្វាយរៀង | រំដួល | ច្រូងពេល | ត្រពាំងក្រូច | 83 | កូរ ឆាង | 55 | ✓ | | | | |
| ស្វាយរៀង | រំដួល | ច្រូងពេល | ត្រពាំងក្រូច | 84 | សុខ ចាន់ធី | 49 | ✓ | | | | |
| ស្វាយរៀង | រំដួល | ច្រូងពេល | ត្រពាំងគ្រួស | 85 | ស្រី សំអុត | 53 | ✓ | | | | |
| ស្វាយរៀង | រំដួល | សង្កែ | ពោធិ | 86 | ពៅ យ៉ាង | | | | | | |
| ស្វាយរៀង | រំដួល | សង្កែ | ពោកស្រម | 87 | ហ៊ុំ សារុន (19.05.1966) | 70 | ✓ | | | | |

| | | | | | | | | | |
|----------|---------------|-------------------|-----------|----|--------------------------|----|---|---|--|
| ស្វាយរៀង | វិទ្យុស | សង្កាត់ | គោកស្រែ | ៨៨ | ឯង សុភាព | ៧១ | | ✓ | |
| ស្វាយរៀង | វិទ្យុស | តំបន់ឆក | វិស្វកម្ម | ៨៩ | ស្រី ឈ្មោះ ស្រី ឈ្មោះ | ៧៥ | ✓ | | |
| ស្វាយរៀង | វិទ្យុស | តំបន់ឆក | វិស្វកម្ម | ៩០ | ស្រី ឈ្មោះ | ៧៧ | ✓ | | |
| ស្វាយរៀង | វិទ្យុស | តំបន់ឆក | វិស្វកម្ម | ៩១ | ស្រី សុភាព | ៨៩ | ✓ | ✓ | |
| ស្វាយរៀង | វិទ្យុស | តំបន់ឆក | ឆក | ៩២ | ឈាម ឆក | ៧៤ | ✓ | | |
| ស្វាយរៀង | ក្រុងស្វាយរៀង | សង្កាត់សង្ក្រាន្ត | អគ្គនាយក | ៩៣ | ឈាម សុភាព | ៨៧ | | ✓ | |
| ស្វាយរៀង | ក្រុងស្វាយរៀង | សង្កាត់សង្ក្រាន្ត | អគ្គនាយក | ៩៤ | ស្រី ឈ្មោះ | ៨៥ | | ✓ | |
| ស្វាយរៀង | ក្រុងស្វាយរៀង | សង្កាត់សង្ក្រាន្ត | អគ្គនាយក | ៩៥ | ឈាម ឆក ឈាម ឆក | ៧៥ | ✓ | | |
| ស្វាយរៀង | ក្រុងស្វាយរៀង | សង្កាត់សង្ក្រាន្ត | អគ្គនាយក | ៩៦ | ឈាម ឆក | | | | |
| ស្វាយរៀង | ក្រុងស្វាយរៀង | សង្កាត់សង្ក្រាន្ត | អគ្គនាយក | ៩៧ | ឈាម សុភាព | ៨៣ | | ✓ | |
| ស្វាយរៀង | ក្រុងស្វាយរៀង | សង្កាត់សង្ក្រាន្ត | អគ្គនាយក | ៩៨ | ឈាម សុភាព ឈាម សុភាព | ៨៥ | | ✓ | |

| | | | | | | | | | |
|----------|---------------|-------------------|----------|-----|--------------------------|----|---|---|--|
| ស្វាយរៀង | ក្រុងស្វាយរៀង | សង្កាត់សង្ក្រាន្ត | អគ្គនាយក | ៩៩ | ស្រី សុភាព ស្រី សុភាព | ៨៥ | | ✓ | |
| ស្វាយរៀង | ក្រុងស្វាយរៀង | សង្កាត់សង្ក្រាន្ត | អគ្គនាយក | ១០០ | ស្រី ឈ្មោះ | ៨៩ | | ✓ | |
| ស្វាយរៀង | ក្រុងស្វាយរៀង | សង្កាត់សង្ក្រាន្ត | ក្រសួង | ១០១ | ស្រី ឈ្មោះ | | | | |
| ស្វាយរៀង | ក្រុងស្វាយរៀង | សង្កាត់សង្ក្រាន្ត | អគ្គនាយក | ១០២ | ស្រី សុភាព | ៨៣ | ✓ | | |
| ស្វាយរៀង | ក្រុងស្វាយរៀង | សង្កាត់សង្ក្រាន្ត | អគ្គនាយក | ១០៣ | ស្រី សុភាព | ៨៧ | ✓ | | |
| ស្វាយរៀង | ក្រុងស្វាយរៀង | សង្កាត់សង្ក្រាន្ត | អគ្គនាយក | ១០៤ | ស្រី ឈ្មោះ | ៨១ | | ✓ | |

១០៥ ស្រី សុភាព (F) ៨៩

Annex 3: Savings book sample

ព្រះរាជាណាចក្រកម្ពុជា
ជាតិ សាសនា ព្រះមហាក្សត្រ



សៀវភៅសន្សំប្រាក់ជោគជ័យប៉ុតាផល

រៀបចំដោយក្រុមការងារ
ក្រុមហ៊ុនប្រឹក្សាភិបាលស្តុក (SDC)

ឈ្មោះសមាជិកសន្សំប្រាក់

.....

ធ្វើនៅថ្ងៃទី ខែ ឆ្នាំ

I. **ប្រវត្តិ**

ក្រុមជួយខ្លួនឯង គឺជាក្រុមប្រជាពលរដ្ឋតូចមួយស្វ័យ័តមិនធ្វើនយោបាយ ដែលរស់នៅជិតគ្នាហើយចែករំលែកគ្នា ការអរមគ្គា ដែលស្ម័គ្រធ្វើការរួមគ្នា ដើម្បីអភិវឌ្ឍន៍សេដ្ឋកិច្ច សង្គម និង បុគ្គលទៅវិញទៅមក។ សមាជិកទាំងអស់ចូលរួម ដោយផ្ទាល់ និង ពេញលេញតាមតួនាទីរបស់ក្រុមទាំងអស់។ ក្រុមជួយខ្លួនឯង នៅទីនេះបានផ្ដោតទៅលើការសន្សំ និង សកម្មភាពឥណទាន ។ ក្រុមសន្សំប្រាក់.....បានបង្កើតឡើងនូវ ថ្ងៃទី ខែ ឆ្នាំ២០..... ស្ថិតនៅ ភ្នំឃុំ..... ស្រុក ខេត្ត។

II. **ទស្សនៈវិស័យ**

ផ្តល់គំនិត និងធ្វើការសម្រេចចិត្ត រៀនជំនាញថ្មីៗ ដើម្បីយកទៅចិញ្ចឹមជីវិត សង្គមគ្រួសារដែលបានជ្រើសរើសនិងបាន ទទួលជំនាញបច្ចេកទេស និង ទីផ្សារបង្កើនមុខរបរតាម រយៈពេលក្រុមជួយខ្លួនឯង។

III. **បេសកកម្ម**

តាមរយៈគម្រោងនេះប្រជាជនរងគ្រោះទាំងអស់នឹងទទួលបានផលប្រយោជន៍ជាច្រើនដើម្បីឆ្លើយតបនឹងការបាត់ បង់ដូចជា:

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

IV. **គោលដៅ**

ធ្វើការសន្សំប្រាក់ឆ្ពោះទៅរកជ្រឹង ពង្រីកមុខរបរ និងធ្វើអោយជីវភាពគ្រួសារមានភាពប្រសើរឡើង។

V. **គោលបំណង**

នៃការបង្កើតក្រុមជួយខ្លួនឯង ដើម្បីលើកកម្ពស់ជីវភាពស្តារប្រាក់ចំណូល ជាលក្ខខណ្ឌសេដ្ឋកិច្ចសង្គម និងជួយគ្រួសារពួក គាត់ដោយផ្ទាល់ការផ្តល់ជំនាញ មុខរបរនិងធ្វើអោយពួកគាត់មានជីវភាពកាន់តែប្រសើរឡើង។

***លក្ខខណ្ឌដើម្បីចូលរួមជាសមាជិកក្រុម

- ១. ជាគ្រួសារដែលមានទីតាំងនិងផ្ទះស្ថិតនៅតំបន់អភិវឌ្ឍន៍របស់គំរោងផ្លូវថ្នល់ គំរោងនៃការស្តារឡើងវិញនូវជីវភាពរបស់ ប្រជាជនដោយក្រសួងសេដ្ឋកិច្ច និង ហិរញ្ញវត្ថុ ដែលអនុវត្តន៍គំរោង ដោយក្រុមហ៊ុន អេស ឌី ស៊ី (SDC) ប្រើក្រាអភិវឌ្ឍ ន៍សង្គម ។
- ២. ត្រូវចូលរួមប្រជុំអោយទៀងទាត់ដើម្បីធ្វើការពិភាក្សាដោះស្រាយបញ្ហានិងធ្វើសេចក្តីសម្រេចចិត្តរួមគ្នា
- ៣. ត្រូវចូលរួមដោយស្ម័គ្រចិត្ត និង ចូលរួមក្នុងការសន្សំប្រាក់ទៅតាមគោលការណ៍របស់ក្រុមតែមួយ ។
- ៤. ត្រូវចូលរួមគ្រប់សកម្មភាពរបស់ក្រុមដើម្បីធានាថាសេដ្ឋកិច្ចរបស់គ្រួសារមានលក្ខណៈល្អប្រសើរ។
- ៥. ត្រូវធ្វើការគោរពនូវបទបញ្ជា និង បទបញ្ជាគឺរបស់ក្រុម ។

I. **គោលការណ៍របស់ក្រុម**

- ១- សមាជិកទាំងអស់ត្រូវចូលរួមអោយបានទៀងទាត់នៅក្នុងការប្រជុំរបស់ក្រុមដើម្បីពិភាក្សាលើកបញ្ហាដោះស្រាយបញ្ហា និង ធ្វើសេចក្តីសម្រេចចិត្ត
- ២- សមាជិកទាំងអស់ត្រូវចូលរួមគ្រប់សកម្មភាពផ្សេងៗទៀតក្រៅពីក្រុមរបស់ខ្លួនដែលបំរើអោយផលប្រយោជន៍របស់ សង្គម និងក្រុមរបស់ខ្លួនទាំងមូល។

- ៣- សមាជិកទាំងអស់ត្រូវដាក់លុយសន្សំអោយបានទៀងទាត់ទៅតាមលក្ខណៈដែលបានធ្វើការព្រម ព្រៀងគ្នាក្នុងក្រុម ។
- ៤- ត្រូវមានការប្រជុំយ៉ាងហោចណាស់អោយបាន ២ ដង ក្នុង ១ ខែ និង វគ្គមានទៀងទាត់។
- ៥- ការផ្តល់អាទិភាពចំពោះការខ្ចីសមាជិកក្រុម ត្រូវអោយសិទ្ធិចំពោះប្រាក់កម្ចីណា ដែលបន្ទាន់ទៅដល់ អ្នកទីទីលក្រជា អាទិភាព ។
- ៦- មិនត្រូវមានអំពើហិង្សានៅក្នុងគ្រួសារ និង ធ្វើអំពើផ្សេងៗដែលធ្វើអោយប៉ះពាល់ដល់អ្នកដទៃ និង ក្រុមជួយខ្លួនឯង ។
- ៧- បើមានសមាជិកណាម្នាក់ដកចេញពីក្រុមត្រូវផ្តល់នូវប្រាក់ដើមរបស់គេត្រឡប់មកវិញក្នុងរយៈពេលសន្សំ ។
- ៨- ត្រូវបញ្ឈប់ពីសមាជិកភាពរបស់ក្រុមចំពោះករណី៖
 - សមាជិកណាដែលធ្វើអោយប៉ះពាល់ដល់ប្រយោជន៍រួមរបស់ក្រុម
 - ស្មើសុំដកចេញពីក្រុមដោយខ្លួនឯងមានមូលហេតុសមរម្យ
 - មិនអនុវត្តតាម គោលការក្រុម បទបញ្ញត្តិ និង គោលការណ៍
 - សមាជិកណាដែលលាឈប់ចេញពីក្រុមត្រូវសងមកក្រុមវិញទាំងអស់នូវរាល់ប្រាក់ដែលជំពាក់ក្រុម។

II. គោលការណ៍ខ្ចី និង ប្រើប្រាស់ទុនក្នុងក្រុម

- ១- លក្ខខណ្ឌខ្ចី៖
 - ត្រូវភ្ជាប់មកជាមួយនូវរបាយការណ៍ប្រជុំដែលបានព្រមព្រៀង និង សំរេចពីសមាជិកក្រុម ដោយមានភ្ជាប់ជាមួយនូវហត្ថលេខារបស់គណៈកម្មការក្រុម ។
 - មានទីលំនៅជាក់លាក់នៅក្នុងភូមិ និង ជាអ្នកដែលបានចូលជាសមាជិករបស់ក្រុមជួយខ្លួនឯង
 - ត្រូវធ្វើការបំពេញបែបបទដើម្បីខ្ចីដោយមានចុះហត្ថលេខា រឺ ស្នាមមេដៃជាផ្លូវការពី តំណាងនៅក្នុងក្រុម។
 - ត្រូវភ្ជាប់មកជាមួយនូវផែនការមុខរបរ និងបញ្ជាក់ពីគោលបំណងអោយបានច្បាស់លាស់។
 - ឧស្សាហកម្មយាមស្មោះត្រង់មានការទទួលខុសត្រូវ និងចូលរួមគ្រប់សកម្មភាពកម្មវិធីនៅពេលដែលមានប្រជុំ និង ការបណ្តុះបណ្តាលផ្សេងៗ។
 - ត្រូវធ្វើការសងការប្រាក់ និង ដើម ទៅតាមពេលវេលា និង តាមគោលការណ៍របស់សមាជិក ក្រុមដែលបានកំណត់ និង ឯកភាព។
- ២- អត្រាការប្រាក់ដែលក្រុមបានសំរេចសំរាប់ការខ្ចី៖ ២% ក្នុងរយៈពេល១ខែ
- ៣- រយៈពេលនៃការខ្ចីប្រាក់៖ គ្រប់សមាជិកខ្ចីប្រាក់មានតែ រយៈពេលចាប់ពី១ ខែ ដល់១២ ខែប៉ុណ្ណោះ។ បើករណីចង់ខ្ចីបន្ត អ្នកខ្ចីត្រូវទូរទាត់អោយអស់ទាំងការទាំងដើមដើមមានសិទ្ធិខ្ចីបន្ត និង បំពេញបែបបទសារជាថ្មីទៀត។
- ៤- ការសងប្រាក់ខ្ចី៖ ការសងប្រាក់កំរើ អាចសងរំលោះ ឬ សងដុល ទៅតាមការឯកភាពរបស់សមាជិក
- ៥- ការអនុវត្តផលទាន៖ ត្រូវសំរេចដោយសមាជិកក្នុងក្រុម និង ជួយសំរាប់សុំរួលដោយគណៈកម្មការ 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

- សំណងត្រូវសងប្រាក់រំលោះរាល់ខែទាំងដើមទាំងការប្រាក់។
- រាល់សមាជិកខ្ចីប្រាក់ត្រូវបង់ការប្រាក់ ២% ក្នុង១ខែ។

ការប្រាក់ដែលទទួលបាន ត្រូវធ្វើការបែងចែកជាពីរចំណែក៖

១/ ១,៥% សំរាប់សមាជិក

២/ ០,៥% សំរាប់គណៈកម្មការប្រើប្រាស់ក្នុងផ្នែករដ្ឋបាល

IV. បញ្ហាផ្សេងៗ

ត្រូវមានរចនាសម្ព័ន្ធដីកនាំ ដូចខាងក្រោមនេះ ៖

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

V. តួនាទីនិងការទទួលខុសត្រូវ

តួនាទីប្រធានក្រុម

1. គ្រប់គ្រងរួមនិងការរាល់ស្តង់ និងដឹកនាំក្រុមក្នុងការធ្វើផែនការ
2. រៀបចំការរាល់ស្តង់ប្រចាំត្រីមាស រាយការណ៍ជូនគណៈកម្មការទាំងមូល និងការធ្វើផែនការ ប្រចាំឆ្នាំ
3. សម្របសម្រួលគណៈកម្មាធិការរួមនិងជាបន្ទាន់ជាមួយនឹងក្រុមគណៈកម្មាធិការទាំង និងប្រជុំជាប្រចាំ ៣នាក់។
4. តំណាងក្រុមក្នុងការទំនាក់ទំនងផ្សេងៗ
5. ជួយពិនិត្យរាល់ ប្រតិបត្តិការគណនេយ្យរបស់ក្រុមរួមមានសៀវភៅធនាគារបញ្ជីកត់ត្រាប្រាក់ចំណូល - ចំណាយឯកសារដែលពាក់ព័ន្ធផ្សេងទៀត។ និង

តួនាទីរបស់ប្រធានគណៈកម្មការសន្សំ គណនា និងសង្គ្រោះ

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

តួនាទីរបស់ប្រធានគណៈកម្មការផ្នែកបណ្តុះបណ្តាលជំនាញ និង កសិកម្ម

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

VI. អំពីការប្រជុំនឹងបោះឆ្នោតគណៈកម្មាការក្រុម

1. ប្រធាន អនុប្រធាន និងគណៈកម្មាការក្រុមមានសិទ្ធិអោយគេបោះឆ្នោត ចំនួន២អាណត្តិហើយក្នុង១អាណត្តិ ចំនួន២ឆ្នាំ។
2. រាល់ការប្រជុំរបស់គណៈកម្មាការ ត្រូវធ្វើក្នុងរយៈពេល ១ខែ ម្តង រឺលើសពីនេះប្រសិនបើមានការស្នើ សុំពីប្រធាន ត្រូវមាន ក្រុមចូលរួមប្រជុំ លើសពីពាក់កណ្តាលនៃសមាជិកទាំងមូល ។ ក្នុងការសម្រេចរបស់គណៈ កម្មាការ ក្រុម អាចយកជាការ បានលុះត្រាតែការអនុម័តទទួលបានសំលេង ៥០% +១ នៃសមាជិកដែលបានចូលរួមប្រជុំទាំងអស់ ។
3. នៅពេលមានសមាជិកភាគ នៃគណៈកម្មាការប្រតិបត្តិណាម្នាក់ ត្រូវបានបាត់បង់ ។ ក្រុមត្រូវបើកអង្គប្រជុំមួយដើម្បីពិនិត្យពិភាក្សា នឹងសំរេចសំរួលជ្រើសរើសសមាជិកក្រុមណាម្នាក់មកជំនួសវិញ ។
4. ក្នុងករណីបាត់បង់ប្រធានគណៈកម្មាការក្រុម ត្រូវបើកអង្គប្រជុំពិសេសមួយ ដើម្បីធ្វើការពិនិត្យ ពិភាក្សា និងសំរេចជ្រើសរើស អនុប្រធាន អោយទទួលធ្វើជាប្រធានស្តីទី រហូតដល់មានការបោះឆ្នោតជ្រើសរើស ប្រធានពេញសិទ្ធិឡើងវិញ ។

តារាងសៀវភៅសមាជិកសន្សំប្រាក់

ឆ្នាំ ២០១៧

| ល.រ | ថ្ងៃ ខែ ឆ្នាំ | ប្រាក់សន្សំប្រចាំខែ | | ប្រាក់ដក | ប្រាក់សរុប | សមតុល្យ មុខរបរ | ហត្ថលេខាគណៈកម្ម ការសន្សំនិងសង្គ្រោះ | ហត្ថលេខាប្រធាន ក្រុមជួយខ្លួនឯង |
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ធ្វើនៅថ្ងៃទី.....ខែ.....ឆ្នាំ២០.....

ហត្ថលេខា

លោក.....

ប្រធានក្រុមជួយខ្លួនឯង

តារាងសៀវភៅសមាជិកសន្សំប្រាក់
ឆ្នាំ ២០១៨

| ល.រ | ថ្ងៃ ខែ ឆ្នាំ | ប្រាក់សន្សំប្រចាំខែ | | ប្រាក់ដក | ប្រាក់សរុប | សមតុល្យ មុខរបរ | ហត្ថលេខាគណៈកម្ម ការសន្សំនិងសង្គ្រោះ | ហត្ថលេខាប្រធាន ក្រុមជួយខ្លួនឯង |
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| | សរុបប្រចាំឆ្នាំ | | | | | | | |

ធ្វើនៅថ្ងៃទី.....ខែ.....ឆ្នាំ២០.....
ហត្ថលេខា

លោក.....
ប្រធានក្រុមជួយខ្លួនឯង

Photos of Activities

➤ Provincial and National Roads Improvement Project



➤ Committee Meeting at Commune Level



➤ SHG Creating Meeting



➤ National Road 13 and Provincial Road 314D under construction





ព្រះរាជាណាចក្រកម្ពុជា
ជាតិ សាសនា ព្រះមហាក្សត្រ
KINGDOM OF CAMBODIA
Nation Religion King

ក្រសួងសេដ្ឋកិច្ច និង ហិរញ្ញវត្ថុ

MINISTRY OF ECONOMY AND FINANCE

N°.....MEF/.....



Inter-Ministerial Resettlement Committee

General Department of Resettlement

Fax: (855) 23 426 682

Phnom Penh, 16 November 2017

Ms. Sokha Ouk

Social Safeguard Officer

ADB Cambodia Resettlement Mission

Tel: 855 23 215 805


Fax: 855 23 215 807

Subject: Submission of Third Quarterly Report for Income Restoration Program for Provincial Road Improvement Project (NR13&314D) loan 2839-CAM (SF).

Dear Ms. Sokha Ouk,

Reference is made to the above subject; I would like to send you the third Quarterly Reports of Income Restoration Program for the Provincial Road Improvement Project (NR13 & PR314D) Loan 2839-CAM (SF) prepared by Social Development Consultant (SDC) under contract with Inter-Ministerial Resettlement Committee for your information.

I thank you for your kind cooperation.

Regards, 



YEN SOPHAN

Deputy Director General

General Department of Resettlement

Ministry of Economy and Finance

Cc: H.E Nhean Leng, Under Secretary of State and Chairman of IRC

H.E Im Sathyra, Director General of General Department of Resettlement