

# Social Monitoring Report

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## CAM: Provincial Roads Improvement Project

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

April to June 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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**KINGDOM OF CAMBODIA**

Nation Religion King

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**Social Development Consultant**

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

**CAM: Provincial Roads Improvement Project (NR13 and PR314D)**



**April to June 2017**

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 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 fourth 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 April to June 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 3 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 the hard working and good collaboration from local authorities as well as SHG committee the project in this quarter (4<sup>th</sup> Quarter) overcome the head of rainy season in order to absolutely have five group meeting (Samnang Laor, Maha Sambath, Chouk Chey, Chouen Leoun, and Chamrouen) completely because APs were busy at paddy field and look after their cows while everywhere were filled with flooded. Some other participants had no choice of transportation in rainy season because the road was muddy and dumpy. Yet, there's around 40% was missed to join the meeting and their SHG committees would share the information from the meeting and inspired their member more to be in saving and training. Before the off and on farm training provision to selected APs next quarter, they were needed to understand well on their own local business concept and real analysis. As the project already go the point the need, there's 44.44% registered in on-farm training and remaining were include young age. For off-farm training, there are 6 APs are interested the course, they preferred to be trained with some vocation such mobile phone repairing, hair salon, make-up, computer skill, and etc.

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	Total	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	
<b>Total</b>			<b>120</b>	

### **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 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 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) as 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 terms
      - 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 terms
  - 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 always 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 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 Self Help Group Meeting on Financial Concept**

This meeting established the stage of local business discussion and analysis in order to avoid high risk business which people might continuously run business that lead high expense confront with the low income as well as APs were needed to understand the cash flow basically.

#### **Objectives of the SHG Meeting**

- To review on expense and income per day/month/year
- To discuss on causes of expense on inactive and nonsense assets
- To analyze on root-causes of poor and rich standard of living
- To give brainstorming on how to create a vocational career or small business to APs

- To consume well of saving budget, SHG budget, and loan
- To introduce saving book procedure
- To prepare SHG procedure and statute

***SHG Participation (% of involvement/attendance of each group and their business perspectives over the theory in case to be flexibility adapt to their local business criteria)***

<b>No</b>	<b>Group Name</b>	<b>Location</b>	<b>Total Group Member</b>	<b>Total of Member Participants</b>	<b>% of Participants</b>
1	CHAMROUEN	Nhor	40	18	45.00%
2	SAMNANG LAOR	Prosout	14	7	50.00%
3	CHOUK CHEY	Kampong Trach	19	9	47.37%
4	CHEOUN LEOUN	Kampong Ampil	18	6	33.33%
5	MAHASAMBATH	Kampong Chork	17	8	61.53%
<b>Total of Participants</b>			<b>108</b>	<b>48</b>	<b>44.44%</b>

As the top of % and number participants is only 48 AHs (44.44%). For the other 60 didn't join the on-farm training because some of them are sick, too old ages, long commuting distant to join SHGs, have better condition economy, have own business & frequent travelling and no time to join. So, for next quarter, the community team are trying to convince them to join. Moreover, some of them are still in consider joining both on and off-farm. On the other hand, for 12 AHs are double names, so the team will make the official confirm letter from head of SHGs and Chief of commune for sign and thump print.

#### **4.1.1 Result of the Meeting (SHG Procedure and Financial Concept)**

In the front observation, participants were proactive to share their business experiences which mixed with failure and successfulness in their real local living. During the meeting, SHG committees and members empathized on real living situation which was not yet lead them to better standard of living, and the discussion reflected reasons why some people were changed to the better situation:

- SHG members those performed intellectual and considered that's what to bring the good luck to have them possessed house, land, paddy field, livestock, car, motor-bike, or cash.

In contrast, the factors to bring them continuous poor situation were:

- Being elderly
- Chronicle sickness
- Burden of children studies
- Social celebration like wedding, housing warming and so on
- Gambling
- Non-sustainable career

As the result, they sum-up their analysis derived from poor and rich situation comparison, so they believed that improvement point to change in their SHG was to change their minds to prioritize:

- Belief in better change, group has to be intellectual

- SHG member have to share their own experiences
- Being in SHG, member should obtain the routine of curious to learn, listen, and note
- Be initiative to set up work plan, reviewing and evaluation step

#### **4.1.2 Challenges During SHG Meeting**

Many absences in the SHG meeting was still much concern and continuous problem to the whole team from time to time while the outside factors in their local living was one the main reasons:

- 40% were missed to participate in the meeting because of rainy season, dumpy road and flooded road.
- 10% were occupied with their family's stuff, sickness, and paddy field.
- Far destination from each other and meeting area so they're were difficult to find transportation.
- No alert in a day before the meeting from local authorities even team already spread the information.
- The other intentionally not attended the meeting because they didn't understand the benefit of SHG yet.

#### **4.1.3 Improvement Point**

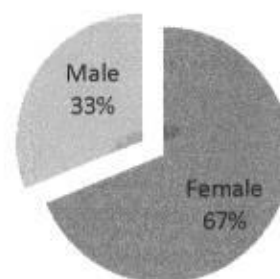
- Although only 48 HH participated in SHG meeting, as the result, they were delighted with the program from ministry.
- SHG committees took it into account with the project information and started to deploy
- The sacrifice, commitment, and convince from the committees were the moment to support team moving forwards.
- Group discussion reflected change from poor situation to unless they have:
  - Intellectual => experience sharing, debate and note
  - Initiated them to build planning, implementation, control, and evaluation.

#### **4.2 Trainees to be Eligible in Off-Farm and On-Farm Session**

In capacity building of all five SHGs made them understand more and more and it also became their main factors to create another income way through joining off-farm and on-farm training.

As already being at field, people happily to convince their family member to join on-farm as well as they voluntarily joined the training themselves because they understood the advantage and opportunity to catch agriculture techniques such knowing how to raise livestock and do the plantation that's why we can view 48 future trainees in our registration list and most of the trainees are female which 67% will join.

#### **On-farm Trainee Selection**



Meanwhile younger ages are really interest in off-farm training which will be provided four vocational skills. Among four off-farm training, the most interesting for local youth is Hair Salon which 50% more than the stable percentage of 17% of Motorbike Repairing and Tailor. Also, the lowest rate is Phone Technician which existed 16%.



#### **4.3 Next Action Plan**

- Team work will join the group meeting continue the potential activities such SHG procedure, group structure, group discipline, and committees' responsibilities.
- Strengthen the saving process of SHG
- Experience sharing as well as general knowledge on health, social, and problem occurs among group.
- To add more lesson on saving, income-expense, business extension, and interest for SHG member.
- Also, will build more capacity for committees on registration on SHG book, member visiting, income-expense analysis, meeting leading, financial report, progress report, and facilitation skill.
- SHG procedure drafting
- More training and building capacity
- Group member selection to be in off and on farm training.

## **V. CONCLUSION**

SHG meeting on financial concept is the potential step to strengthen SHG members' mindsets on business approach; particularly people were persuaded to understand about cash flow on how to earn income more than expense. The meeting was conducted in differentially and successfully with the good result of 5 groups meeting and selection to be trained both in On-farm and Off-farm training. In this topic, participants proactively joined the analysis on their local business, and felt more confident to reach the saving step and catch up the opportunity to be in off and on farm training. Even though, the meeting still faced the same constrain with many absences, committees were more autonomous and responsible to share the information to the team. In rainy season, both team work and SHG committees, including other members worked hard for their own business and they were appreciated to challenge the dumpy road, and flooded road to reach the meeting on time and had efficient meeting; as the result the 5 groups (Samnang Laor, Chouk Chey, Cheoun Leoun, Maha Sambath, and Chamrouen) completed the meeting successfully based on arrangement location from their committees.

In progressing, on-farm trainees were selected who were in total 48 persons. Whilst, on farm training were the most interesting subject for provincial level and its catchy lesson to establish people business opportunities that's why 48 persons were registered and 67% were women. For off-farm, there're six youths to join but the most interesting skill is Hair Salon. In total view of the future trainees, we see around 67% are ladies.

Totally, SHG are going be better and better and match to the both started and progressing business because SHG learn well on SHG procedure, experience sharing, and capacity building.

# **ANNEXES**

គម្រោងស្តារប្រាក់ចំណូលខេត្តស្វាយរៀង  
សកម្មភាពនៃកិច្ចប្រជុំប្រចាំខែ

សកម្មភាព	ឈ្មោះក្រុមជួយខ្លួនឯង	ទីតាំង	លទ្ធផល	បញ្ហាប្រឈម	ផែនការបន្ត
ប្រជុំពង្រឹងសមត្ថភាព ក្រុមនិងផ្សព្វផ្សាយ គម្រោង	១/ ចំរើន ២/ សំណាងល្អ ៣/ ក្រុមដោតដ៍៧ ៤/ ជឿន លឿន ៥/ ក្រុមមហាសម្បត្តិ	ផ្ទះប្រធានក្រុម និងសាលាឃុំ	១/ គណៈកម្មការនិងសមាជិក ក្រុមបានធ្វើការផ្ទុះបញ្ចាំងស្តី ពីស្ថានភាពជីវភាពរស់នៅ របស់ពួកគាត់ ដែលបណ្តាល អោយពួកគាត់ពុំទាន់មាន ស្ថានភាពរីកចំរើន។ នៅក្នុង ក្រុមពិភាក្សាបានរកឃើញនូវ ចំណុចសំខាន់រួមមាន កត្តាដែលនាំ អោយពួកគាត់ មានការផ្លាស់ប្តូរស្ថានភាព ក្រីក្រទៅស្ថានភាពល្អ ប្រសើររួមមាន៖ សមាជិកក្រុមត្រូវមាន បញ្ញា មានគំនិត និងអាចអោ	សមាជិកក្រុម អវត្តមានច្រើន ក្នុងការចូលរួម កត្តានេះបណ្តា លមកពីក្រុម ទើបតែចាប់ផ្តើម មគ្គុទ្ទេសក៍កម្មការ ក្រុមពុំទាន់ស្គាល់ សមាជិក និង អាជ្ញាធរពុំបាន ទទួលព័ត៌មាន ប្រជុំទាន់ពេល វេលា ការកំណត់	១/ រៀបចំធ្វើពង្រៀងគោល គោលការក្រុម ២/ បណ្តុះបណ្តាលនិងពង្រីក ឯសមត្ថភាពគណៈកម្មការ និងសមាជិកក្រុម ៣/ ជ្រើសរើសសមាជិក ចូលរៀនជំនាញ

			<p>យព្វកតាត់មានសំណាង (ផ្ទះ ដី បុរេបរេ ដីស្រែ គោរ ក្របី ម៉ូតូ ឡាន និងថវិកា)។ ២/ កត្តាដែលនាំ អោយមាន ភាពក្រីក្ររួមមាន៖ ពួកគាត់មានភាពចាស់ជរា មានជំងឺឈឺច្រើន កូនរៀន ការកូន ល្បែងស៊ីសង និង មិនមានមុខរបរប្រកាន់លាស់ ។</p> <p>ក្រុមពិភាក្សាបានធ្វើការឆ្លុះ បញ្ចាំងដើម្បីធ្វើការផ្លាស់ប្តូរ ស្ថានភាពក្រីក្របានដរាប ណាពួកគាត់មាន៖ ១/ បញ្ហាបានមកពី៖ មានក្រុមជួយខ្លួនឯង ការពិភាក្សាគ្នាក្នុងក្រុម ផ្លាស់ប្តូរបទពិសោធន៍គ្នាទៅ វិញទៅមករៀនសូត្រ</p>	ពេលប្រជុំ ហើយមិនបាន ប្រជុំ	
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			<p>កត់ត្រា</p> <p>២/ គំនិតធ្វើពួកគាត់ចេះ រៀបចំផែនការអនុវត្តន៍ សកម្មភាពត្រួតពិនិត្យនិង វាយតម្លៃ</p> <p>៣/ ការផ្សព្វផ្សាយពីគម្រោង៖ បានបញ្ចៀបដល់គណៈកម្ម ការនិងសមាជិកក្រុមស្តីពី ដំណើរការក្នុងក្រុមជួយខ្លួន ឯង ដើម្បីអោយសមា ជិក ក្រុមមានចំណេះដឹងក្នុងការ សន្សំប្រាក់មុខរបរ និងប្រាក់ សង្គ្រោះ និងដំណើរការខ្ចី ប្រាក់ដែលមាននិរន្តរភាព ការ បណ្តុះបណ្តាលជំនាញដល់ យុវជនជាដើម។</p>			
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**Annex 2: Off-Farm & On-Farm Participates**

No	Participates Name	Sex	Age	Course	Village	Commune	District	Province
1	ប៉ែន សុវណ្ណារី	ស្រី	២៣	អ៊ីតសក់ និងផាត់មុខ	កំពង់ត្រាច	កំពង់ត្រាច	រមាសហែក	ស្វាយរៀង
2	ម៉ែន វ៉ឺនី	ប្រុស	១៦	ជួសជុលម៉ូតូ	អារក្សស្វាយ	អណ្តូងពោធិ	រមាសហែក	ស្វាយរៀង
3	អ៊ឹម ប្រសិទ្ធិ	ស្រី	១៦	អ៊ីតសក់ និងផាត់មុខ	អារក្សស្វាយ	អណ្តូងពោធិ	រមាសហែក	ស្វាយរៀង
4	ជ័ត រតនា	ស្រី	១៧	កំព្យូទ័រ	ពោធិ៍	កំពង់ពោធិ៍	កំពង់ពោធិ៍	ស្វាយរៀង
5	ឯក ចន្ទា	ស្រី	១៦	អ៊ីតសក់ និងផាត់មុខ	ពោធិ៍	កំពង់ពោធិ៍	កំពង់ពោធិ៍	ស្វាយរៀង
6	នៅ គឹម ហុង	ប្រុស	១៨	កាត់ដេរសំលៀកបំពាក់បុរស	ឫស្សីអោម	ខ្សែត្រ	កំពង់ពោធិ៍	ស្វាយរៀង

No	Ahs Name	Sex	Village	Commune	District	Province
1	រស់ អោន	ប្រុស	ទួលត្របែក	ប្រសូត	ស្វាយទាប	ស្វាយរៀង
2	នេត រិន	ប្រុស	ទួលត្របែក	ប្រសូត	ស្វាយទាប	ស្វាយរៀង
3	នាង សំណាង	ប្រុស	ទួលត្របែក	ប្រសូត	ស្វាយទាប	ស្វាយរៀង
4	សួស សារី	ស្រី	ទួលត្របែក	ប្រសូត	ស្វាយទាប	ស្វាយរៀង
5	ហេង សំអាង	ស្រី	ទួលត្របែក	ប្រសូត	ស្វាយទាប	ស្វាយរៀង
6	កុយ ពិត	ប្រុស	ពោធិវង្ស	ប្រសូត	ស្វាយទាប	ស្វាយរៀង
7	ម៉ា ភូមិរ៉ា	ស្រី	ពោធិវង្ស	ប្រសូត	ស្វាយទាប	ស្វាយរៀង
8	គង់ សុផល	ប្រុស	អង្គតាម៉ោក	ប្រសូត	ស្វាយទាប	ស្វាយរៀង
9	ស សារ៉េន	ស្រី	អង្គតាម៉ោក	ប្រសូត	ស្វាយទាប	ស្វាយរៀង
10	កៅ យ៉េត(ទុំ ផល្លី ប្រពន្ធ)	ស្រី	ត្រពាំងរុន	ព្រះពន្លា	កំពង់រោង	ស្វាយរៀង
11	កែវ ផាត់ (អ៊ឹម ជ័ន កូនស្រី)	ស្រី	ត្រពាំងល្អូញ	ញ៉ែវ	កំពង់រោង	ស្វាយរៀង
12	យស សារ៉េន	ស្រី	ត្រពាំងល្អូញ	ញ៉ែវ	កំពង់រោង	ស្វាយរៀង
13	ឈូក សារិន	ស្រី	រោង	ញ៉ែវ	កំពង់រោង	ស្វាយរៀង
14	ចាន់ ទឹម	ស្រី	រោង	ញ៉ែវ	កំពង់រោង	ស្វាយរៀង
15	កង ឈិន	ប្រុស	ស្វាយអាណោត	ញ៉ែវ	កំពង់រោង	ស្វាយរៀង
16	ឥន ឡែ	ស្រី	ស្វាយអាណោត	ញ៉ែវ	កំពង់រោង	ស្វាយរៀង
17	អ៊ុន យ៉ែម	ស្រី	ត្រពាំងត្រាវ	ញ៉ែវ	កំពង់រោង	ស្វាយរៀង
18	ព្រំ ពិត	ស្រី	ត្រពាំងត្រាវ	ញ៉ែវ	កំពង់រោង	ស្វាយរៀង
19	មាស សារ៉េន	ស្រី	ឫស្សីអោម	ខ្សែត្រ	កំពង់រោង	ស្វាយរៀង
20	ផុន ណារី	ស្រី	ឫស្សីអោម	ខ្សែត្រ	កំពង់រោង	ស្វាយរៀង
21	អ៊ុប សៀន	ប្រុស	កំពង់ត្រាច	កំពង់ត្រាច	រមាសហែក	ស្វាយរៀង
22	អ៊ុំ សារុន	ប្រុស	កំពង់ត្រាច	កំពង់ត្រាច	រមាសហែក	ស្វាយរៀង
23	កើត ស៊ីនៀន	ស្រី	កំពង់ត្រាច	កំពង់ត្រាច	រមាសហែក	ស្វាយរៀង
24	ម៉ឺង សាមាន	ស្រី	តាត្រាវ	កំពង់ត្រាច	រមាសហែក	ស្វាយរៀង
25	ចិន សៀន(ហ៊ុន ម៉ាលី ប្រពន្ធ)	ស្រី	តាត្រាវ	កំពង់ត្រាច	រមាសហែក	ស្វាយរៀង
26	ព្រំ ពៅ	ស្រី	តាត្រាវ	កំពង់ត្រាច	រមាសហែក	ស្វាយរៀង
27	រៀន តូច	ស្រី	តាត្រាវ	កំពង់ត្រាច	រមាសហែក	ស្វាយរៀង
28	អ៊ំ ជាតង់	ប្រុស	តាត្រាវ	កំពង់ត្រាច	រមាសហែក	ស្វាយរៀង
29	ព្រំ សម្បត្តិ	ស្រី	អារក្សស្វាយ	អណ្តូងពោធិ	រមាសហែក	ស្វាយរៀង
30	សៅ ឆាវ	ស្រី	សំរោង	អង្គប្រស្រែ	រមាសហែក	ស្វាយរៀង
31	សឹង សារ៉េន	ស្រី	ត្រពាំងដំរី	អង្គប្រស្រែ	រមាសហែក	ស្វាយរៀង
32	គឹម ណារី	ស្រី	ក្រូច	ជ្រុងពពេល	វិស្វ	ស្វាយរៀង

33	កូរ នាង	ស្រី	ត្រពាំងក្រែត	ជ្រុងពពេល	វិទូល	ស្វាយរៀង
34	ហាំ សារ៉ុន	ប្រុស	គោកស្រម៉	សង្កែ	វិទូល	ស្វាយរៀង
35	សូ សៀន	ប្រុស	ព្រៃតាវ	កំពង់ចក	វិទូល	ស្វាយរៀង
36	សុក សារ៉េន	ស្រី	ព្រៃតាវ	កំពង់ចក	វិទូល	ស្វាយរៀង
37	ចាប ឌិន	ប្រុស	ចក	កំពង់ចក	វិទូល	ស្វាយរៀង
38	ប៉ាត សុខុម	ស្រី	អកនាគ	សង្កាត់សង្ឃីរ	ក្រុងស្វាយរៀង	ស្វាយរៀង
39	តឹម អុត	ស្រី	អកនាគ	សង្កាត់សង្ឃីរ	ក្រុងស្វាយរៀង	ស្វាយរៀង
40	ឡុង គួយ	ស្រី	ព្រា	សង្កាត់សង្ឃីរ	ក្រុងស្វាយរៀង	ស្វាយរៀង
41	សោម សំបាត	ប្រុស	ឆ្លក	សង្កាត់សង្ឃីរ	ក្រុងស្វាយរៀង	ស្វាយរៀង
42	ព្រំ សុខ	ប្រុស	ឆ្លក	សង្កាត់សង្ឃីរ	ក្រុងស្វាយរៀង	ស្វាយរៀង
43	អ៊ុយ យ៉ន	ស្រី	អកនាគ	សង្កាត់សង្ឃីរ	ក្រុងស្វាយរៀង	ស្វាយរៀង
44	ចក់ ឈន	ប្រុស	អកនាគ	សង្កាត់សង្ឃីរ	ក្រុងស្វាយរៀង	ស្វាយរៀង
45	សៅ ហាន	ប្រុស	អកនាគ	សង្កាត់សង្ឃីរ	ក្រុងស្វាយរៀង	ស្វាយរៀង
46	កង ស៊ីថា	ស្រី	អកនាគ	សង្កាត់សង្ឃីរ	ក្រុងស្វាយរៀង	ស្វាយរៀង
47	អ៊ុក ចន្ទី	ស្រី	ឆ្លក	សង្កាត់សង្ឃីរ	ក្រុងស្វាយរៀង	ស្វាយរៀង
48	ភឿ សាភ័យ	ស្រី	អកនាគ	សង្កាត់សង្ឃីរ	ក្រុងស្វាយរៀង	ស្វាយរៀង

ព្រះរាជាណាចក្រកម្ពុជា  
ជាតិ សាសនា ព្រះមហាក្សត្រ



សៀវភៅសន្សំក្រុមជួយខ្លួនឯងចំរើន (ឃុំប្រសូត)

រៀបចំនិងរក្សាសិទ្ធិដោយ  
ក្រុមហ៊ុនប្រឹក្សាអភិវឌ្ឍន៍សង្គម (SDC)

ឈ្មោះសមាជិកសន្សំប្រាក់

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ធ្វើនៅថ្ងៃទី ..... ខែ ..... ឆ្នាំ .....

**I. ប្រវត្តិ**

ក្រុមជួយខ្លួនឯង គឺជាក្រុមប្រជាពលរដ្ឋតូចមួយស្វ័យគម្រោងធ្វើនយោបាយ ដែលរស់នៅជិតគ្នាហើយចែក  
រំលែកក្តីបារម្ភរួមគ្នា ដែលស្ម័គ្រចិត្តធ្វើការរួមគ្នា ដើម្បីអភិវឌ្ឍន៍សេដ្ឋកិច្ច សង្គម និង បុគ្គលទៅវិញទៅមក។ សមាជិក  
ទាំងអស់ចូលរួមដោយផ្ទាល់ និង ពេញលេញតាមតួនាទីរបស់ក្រុមទាំងអស់។ ក្រុមជួយខ្លួនឯង នៅទីនេះបាន  
ផ្ដោតទៅលើការសន្សំ និង សកម្មភាពឥណទាន ។ ក្រុមសន្សំប្រាក់.....បានបង្កើត  
ឡើងនូវ ថ្ងៃទី ..... ខែ ..... ឆ្នាំ២០..... ស្ថិតនៅក្នុងឃុំ..... ស្រុក ..... ខេត្ត  
.....។

**II. ទស្សនៈវិស័យ**

ផ្តល់គំនិត និងធ្វើការសំរេចចិត្ត រៀនជំនាញថ្មីៗ ដើម្បីយកទៅចិញ្ចឹមជីវិត សង្គមគ្រួសារដែលបានជ្រើស  
រើសនិងបានទទួលជំនាញបច្ចេកទេស និង ទីផ្សារបង្កើនមុខរបរតាម រយៈពេលក្រុមជួយខ្លួនឯង។

**III. បេសកកម្ម**

- តាមរយៈគម្រោងនេះប្រជាជនរងគ្រោះទាំងអស់នឹងទទួលបានផលប្រយោជន៍ជាច្រើនដើម្បីឆ្លើយតប  
នឹងការបាត់បង់ដូចជា៖
- 1. ការបណ្តុះបណ្តាលលើជំនាញអាជីព ការទទួលបានជំនាញបច្ចេកទេស ទីផ្សារ និងការបង្កើតមុខរបរ។
  - 2. ការចូលរួមក្នុងក្រុមជួយខ្លួនឯង
  - 3. ការទទួលបាននូវជំនាញអាជីពសមស្របដែលអាចអោយគ្រួសារមានលទ្ធភាពផ្គត់ផ្គង់ជីវភាពរស់នៅ  
ប្រចាំថ្ងៃ។

**IV. គោលដៅ**

ធ្វើការសន្សំប្រាក់ឆ្ពោះទៅរកជ្រឹង ពង្រីកមុខរបរ និងធ្វើអោយជីវភាពគ្រួសារមានភាពប្រសើរឡើង។

**V. គោលបំណង**

នៃការបង្កើតក្រុមជួយខ្លួនឯង ដើម្បីលើកកម្ពស់ជីវភាពស្តារប្រាក់ចំណូល ជាលក្ខខណ្ឌសេដ្ឋកិច្ចសង្គម និងជួយ  
គ្រួសារពួកគាត់ដោយផ្ទាល់ការផ្តល់ជំនាញ មុខរបរនិងធ្វើអោយពួកគាត់មានជីវភាពកាន់តែប្រសើរឡើង។

\*\*\*លក្ខខណ្ឌដើម្បីចូលរួមជាសមាជិកក្រុម

- ១. ជាគ្រួសារដែលមានទីតាំងនិងផ្ទះស្ថិតនៅតំបន់អភិវឌ្ឍន៍របស់គំរោងផ្លូវថ្នល់ គំរោងនៃការស្តារឡើងវិញនូវ  
ជីវភាពរបស់ប្រជាជនដោយក្រសួងសេដ្ឋកិច្ច និង ហិរញ្ញវត្ថុ ដែលអនុវត្តន៍គំរោង ដោយក្រុមហ៊ុន អេស ឌី  
ស៊ី (SDC) ប្រឹក្សាអភិវឌ្ឍន៍សង្គម ។
- ២. ត្រូវចូលរួមប្រជុំអោយទៀងទាត់ដើម្បីធ្វើការពិភាក្សាដោះស្រាយបញ្ហានិងធ្វើសេចក្តីសំរេចចិត្តរួមគ្នា
- ៣. ត្រូវចូលរួមដោយស្ម័គ្រចិត្ត និង ចូលរួមក្នុងការសន្សំប្រាក់ទៅតាមគោលការណ៍របស់ក្រុមតែមួយ ។
- ៤. ត្រូវចូលរួមគ្រប់សកម្មភាពរបស់ក្រុមដើម្បីធានាថាសេដ្ឋកិច្ចរបស់គ្រួសារមានលក្ខណៈល្អប្រសើរ។
- ៥. ត្រូវធ្វើការគោរពនូវបទបញ្ជា និង បទបញ្ញត្តិរបស់ក្រុម ។

**I. គោលការណ៍របស់ក្រុម**

- ១- សមាជិកទាំងអស់ត្រូវចូលរួមអោយបានទៀងទាត់នៅក្នុងការប្រជុំរបស់ក្រុមដើម្បីពិភាក្សាលើកបញ្ហាដោះ

ស្រាយបញ្ហា និង ធ្វើសេចក្តីសម្រេចចិត្ត

២- សមាជិកទាំងអស់ត្រូវចូលរួមគ្រប់សកម្មភាពផ្សេងៗទៀតក្រៅពីក្រុមរបស់ខ្លួនដែលបំរើអោយផលប្រយោជន៍របស់សង្គម និងក្រុមរបស់ខ្លួនទាំងមូល។

៣-សមាជិកទាំងអស់ត្រូវដាក់លុយសន្សំអោយបានទៀងទាត់ទៅតាមលក្ខណៈដែលបានធ្វើការព្រម ព្រៀងគ្នាក្នុងក្រុម ។

៤- ត្រូវមានការប្រជុំយ៉ាងហោចណាស់អោយបាន ២ ដង ក្នុង ១ ខែ និង វត្តមានទៀងទាត់។

៥- ការផ្តល់អាទិភាពចំពោះការខ្ចីសមាជិកក្រុម ត្រូវអោយសិទ្ធិចំពោះប្រាក់កម្ចីណា ដែលបន្ទាន់ទៅដល់ អ្នកទីទំលក្រជាអាទិភាព ។

៦- មិនត្រូវមានអំពើហិង្សានៅក្នុងគ្រួសារ និង ធ្វើអំពើផ្សេងៗដែលធ្វើអោយប៉ះពាល់ដល់អ្នកដទៃ និង ក្រុមជួយខ្លួនឯង ។

៧- បើមានសមាជិកណាម្នាក់ដកចេញពីក្រុមត្រូវផ្តល់នូវប្រាក់ដើមរបស់គេត្រឡប់មកវិញក្នុងរយៈពេលសន្សំ ។

៨- ត្រូវបញ្ឈប់ពីសមាជិកភាពរបស់ក្រុមចំពោះករណី៖

- សមាជិកណាដែលធ្វើអោយប៉ះពាល់ដល់ប្រយោជន៍របស់ក្រុម
- ស្នើសុំដកចេញពីក្រុមដោយខ្លួនឯងមានមូលហេតុសមរម្យ
- មិនអនុវត្តតាម គោលការក្រុម បទបញ្ជា និង គោលការណ៍
- សមាជិកណាដែលលាលែងចេញពីក្រុមត្រូវសងមកក្រុមវិញទាំងអស់នូវរាល់ប្រាក់ដែលជំពាក់ក្រុម។

## II. គោលការណ៍ខ្ចី និង ប្រើប្រាស់ទុនក្នុងក្រុម

១- លក្ខខណ្ឌខ្ចី៖

- ត្រូវភ្ជាប់មកជាមួយនូវរបាយការណ៍ប្រជុំដែលបានព្រមព្រៀង និង សំរេចពីសមាជិកក្រុម ដោយមានភ្ជាប់ជាមួយនូវហត្ថលេខារបស់គណៈកម្មការក្រុម ។

- មានទីលំនៅជាក់លាក់នៅក្នុងភូមិ និង ជាអ្នកដែលបានចូលជាសមាជិករបស់ក្រុមជួយខ្លួនឯង

- ត្រូវធ្វើការបំពេញបែបបទដើម្បីខ្ចីដោយមានចុះហត្ថលេខា រឺ ស្នាមមេដៃជាផ្លូវការពី តំណាងនៅក្នុងក្រុម។

- ត្រូវភ្ជាប់មកជាមួយនូវផែនការមុខរបរ និងបញ្ជាក់ពីគោលបំណងអោយបានច្បាស់លាស់។

- ឧស្សាហ៍ព្យាយាមស្មោះត្រង់មានការទទួលខុសត្រូវ និងចូលរួមគ្រប់សកម្មភាពកម្មវិធីនៅពេលដែលមានប្រជុំ និង ការបណ្តុះបណ្តាលផ្សេងៗ។

- ត្រូវធ្វើការសងការប្រាក់ និង ដើម ទៅតាមពេលវេលា និង តាមគោលការណ៍របស់សមាជិក ក្រុមដែលបានកំណត់ និង ឯកភាព។

២- អត្រាការប្រាក់ដែលក្រុមបានសំរេចសំរាប់ការខ្ចី៖ ២% ក្នុងរយៈពេល១ខែ

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

៤- ការសងប្រាក់ខ្ចី៖ ការសងប្រាក់កំរើ អាចសងរំលោះ ឬ សងដុល ទៅតាមការឯកភាពរបស់សមាជិក

៥- ការអនុម័តឥណទាន៖ ត្រូវសំរេចដោយសមាជិកក្នុងក្រុម និង ជួយសំរេចសំរួលដោយគណៈកម្មការ និង ប្រធានក្រុមជួយខ្លួនឯង។

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. គោលដៅ

ត្រូវមានរចនាសម្ព័ន្ធដឹកនាំ ដូចខាងក្រោមនេះ ៖

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

### V. តួនាទីនិងការទទួលខុសត្រូវ

តួនាទីប្រធានក្រុម

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

តួនាទីរបស់ប្រធានគណៈកម្មការសន្សំ ឥណទាន និងសង្គ្រោះ

1. ពិនិត្យនិងស ម្រេចនូវរាល់សំណើប្រាក់ឧបត្ថម្ភសង្គ្រោះបន្ទាន់របស់សមាជិកក្រុម
2. គ្រប់គ្រងក្នុងការប្រើប្រាស់នូវថវិកាសុវត្ថិភាពសហគមន៍
3. ជួយរៀបចំនូវរបាយការណ៍ ប្រាក់សន្សំប្រចាំខែ ប្រចាំឆ្នាំ
4. កត់ត្រានិងរៀបចំបញ្ជីស្នាមសៀវភៅសន្សំប្រាក់សំរាប់សមាជិកក្រុម និងសៀវភៅគណៈកម្មការ

5. ធ្វើរបាយការណ៍និងបង្ហាញទិន្នន័យប្រាក់សសន្សំដល់សមាជិកក្រុមរៀងរាល់ខែ
- 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 សុំពី ប្រធាន ត្រូវមានក្រុមចូលរួមប្រជុំ លើសពីពាក់កណ្តាលនៃសមាជិកទាំងមូល ។ ក្នុងការសម្រេចរបស់គណៈ កម្មាការ ក្រុម អាចយកជាការបានលុះត្រាតែការអនុម័តទទួលបានសំលេង ៥០% +១ នៃសមាជិកដែលបាន ចូលរួមប្រជុំទាំងអស់ ។
3. នៅពេលមានសមាជិកភាព នៃគណៈកម្មាការប្រតិបត្តិណាម្នាក់ ត្រូវបានបាត់បង់ ។ ក្រុមត្រូវបើកអង្គប្រជុំមួយ ដើម្បីពិនិត្យពិភាក្សា នឹងសំរេចសំរួលជ្រើសរើសសមាជិកក្រុមណាម្នាក់មកជំនួស វិញ ។
4. ក្នុងករណីបាត់បង់ប្រធានគណៈកម្មាការក្រុម ត្រូវបើកអង្គប្រជុំពិសេសមួយ ដើម្បីធ្វើការពិនិត្យ ពិភាក្សា និង សំរេចជ្រើសរើស អនុប្រធាន អោយទទួលធ្វើជាប្រធានស្តីទី រហូតដល់មានការបោះឆ្នោតជ្រើសរើស ប្រធាន ពេញសិទ្ធិឡើងវិញ ។

# តារាងសៀវភៅសមាជិកសន្សំប្រាក់

ឆ្នាំ ២០១៧

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

ធ្វើនៅថ្ងៃទី.....ខែ.....ឆ្នាំ២០.....

ហត្ថលេខា

លោក.....

ប្រធានក្រុមជួយខ្លួនឯង

# តារាងសៀវភៅសមាជិកសន្សំប្រាក់

ឆ្នាំ ២០១៨

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

ធ្វើនៅថ្ងៃទី.....ខែ.....ឆ្នាំ២០.....

ហត្ថលេខា

លោក.....

ប្រធានក្រុមជួយខ្លួនឯង

## Photos of Activities

### ➤ SHGs Meeting Activities & On-Farm Training



➤ Monthly meeting & On-farm training Attendance

ស្ថាប័ន	ស្ថាប័ន	ប្រភេទ	ឈ្មោះ	11	20-11-2019	✓
ស្ថាប័ន	ស្ថាប័ន	ប្រភេទ	ឈ្មោះ	12	20-11-2019	✓
ស្ថាប័ន	ស្ថាប័ន	ប្រភេទ	ឈ្មោះ	13	20-11-2019	✓
ស្ថាប័ន	ស្ថាប័ន	ប្រភេទ	ឈ្មោះ	14	20-11-2019	✓
ស្ថាប័ន	ស្ថាប័ន	ប្រភេទ	ឈ្មោះ	15	20-11-2019	✓
ស្ថាប័ន	ស្ថាប័ន	ប្រភេទ	ឈ្មោះ	16	20-11-2019	✓
ស្ថាប័ន	ស្ថាប័ន	ប្រភេទ	ឈ្មោះ	17	20-11-2019	✓
ស្ថាប័ន	ស្ថាប័ន	ប្រភេទ	ឈ្មោះ	18	20-11-2019	✓
ស្ថាប័ន	ស្ថាប័ន	ប្រភេទ	ឈ្មោះ	19	20-11-2019	✓
ស្ថាប័ន	ស្ថាប័ន	ប្រភេទ	ឈ្មោះ	20	20-11-2019	✓
ស្ថាប័ន	ស្ថាប័ន	ប្រភេទ	ឈ្មោះ	21	20-11-2019	✓

[illegible][illegible]





ព្រះរាជាណាចក្រកម្ពុជា  
ជាតិ សាសនា ព្រះមហាក្សត្រ  
KINGDOM OF CAMBODIA  
Nation Religion King

ក្រសួងសេដ្ឋកិច្ច និង ហិរញ្ញវត្ថុ

MINISTRY OF ECONOMY AND FINANCE

N° 27 .....MEF/G.D.12

**Inter-Ministerial Resettlement Committee  
General Department of Resettlement  
Fax: 855 23 426 682**

**Ms. Sokha Ouk**

Social Safeguard Officer  
ADB Cambodia Resettlement Mission  
Tel: 855 23 215 805  
Fax: 855 23 215 807

Phnom Penh, 25 June 2018

ASIAN DEVELOPMENT BANK  
**RECEIVED**  
26 JUN 2018  
CAMBODIA RESIDENT MISSION

**Subject:** Submission of Social Economic Survey and Training Need Assessments, Fourth Quarterly Reports of IRP and Completion Report of EMO for the Provincial Road Improvement Project (NR13, PR314) Loan 2839-CAM (SF).

**Dear Ms. Sokha Ouk,**

Reference is made to the above subject; I would like to send you the Social Economic Survey and Training Need Assessments, Fourth Quarterly Reports of IRP and Completion Report of EMO for the Provincial Road Improvement Project (NR13, PR314) Loan 2839-CAM (SF) prepared by Social Development Consultant (SDC) and Action For Development (AFD) 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 Sethyra, Director General of General Department of Resettlement