What is the Expanded Income Restoration Program?

The Expanded Income Restoration Program was introduced by the Inter-Ministerial Resettlement Committee (IRC) in 2011. It expends the Income Restoration Program which started in 2010.

The program helps to restore income for those households who as a result of the rehabilitation of the railway network in Cambodia have relocated their homes to the new location sites.

In the expanded program more support is available for vocational training in skills which help you to improve your livelihood.

The program now also provides financial assistance through the Community Development Fund and the Social Safety Net Fund.

The support programs are managed by Self Help Groups, created by the people themselves.

Everyone who has relocated to a project relocation site can chose to join a Self Help Group. Each group has a maximum of 35 members.

3 good reasons to join a Self Help Group

1. The Community Development Fund
Each Self Help Group will manage a Community Development Fund to support livelihood activities and small businesses. Members can for example ask for a loan to buy piglets for pig farming or a sewing machine after receiving skills training.

2. The Social Safety Net Fund
Each Self Help Group will also manage a Social Safety Net Fund which provides vulnerable households financial assistance in case of emergencies. Vulnerable members may for example need urgent financial support during illness or after an accident.

3. Membership & Training Program
The Membership & Training Program offers support for skills training in livelihood activities. Members can for example learn how to become a mechanic or a hairdresser/barber.
How do Self Help Groups Work?
Each group first organizes itself with its own rules (by-laws) on how members receive support, following the Self Help Group guiding principles.

One important guiding principle is that 70% of all members of the Self Help Group need to approve a request for support by a member.

It is also important to know that, while the Social Safety Net Fund is a grant, the Community Development Fund is a loan. This way the group can continue to offer loans to members in need. The by-laws of each group regulate how loans are paid back.

Each Self Help Group is led by an appointed committee of five members:

1. **Leader** - Manages overall process of the Self Help Group
2. **Treasurer** - Manages the bank account and all incoming and outgoing financial transactions
3. **Community Development Fund Chief** - Screens livelihood loan requests
4. **Social Safety Net Fund Chief** - Screens emergency support requests
5. **Membership & Training Chief** - Screens membership and skills training requests

How can I join a Self Help Group?

1. **Ask** your community leader to introduce you to the leader of a Self Help Group at your resettlement location

2. **Ask** the community facilitators of SBK and Envisioning for your resettlement sites: 012 546 299 (Pol Pet); 012 976 368 (Phnom Penh); 011 912 830 (Battambang and Pursat); 012 949 686 (Sihanoukville)

3. **Call** the IRC Focal Point for the Expanded Income Restoration Program: **016 440 242**

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Information on Income Restoration and Self Help Groups for relocated households