

# FINAL EVALUATION REPORT: THE WOMEN IN ACTION (WIN) PROJECT IN PHNOM PENH – CAMBODIA



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## Abbreviations

AOP	=	Action on Poverty
ANCP	=	Australian Government's Australian NGO Cooperation Program
BG	=	Business Group
CC	=	Commune Council
CCWC	=	Commune Council for Women and Children
CEDAC	=	Cambodian Center for Study and Development in Agriculture Centre d' Etude et de Développement Agricole Cambodgien
CSOs	=	Civil Society Organizations
CWCC	=	Cambodia Women's Crisis Centre
DV	=	Domestic Violence
EFP	=	Education Strategic Development Plan
FE	=	Final Evaluation
FGD	=	Focused Group Discussion
GBV	=	Gender Base Violence
IDI	=	Individual Discussion Interview
IEC	=	Information, Education and Communication
IT	=	Information Technology
LA	=	Local Authority
LO	=	Lotus Outreach
MFI	=	Micro Finance Institutions
MLVT	=	Ministry of Labor and Vocational Training
MoWA	=	Ministry of Women Affairs
NGOs	=	Non-governmental Organisations
PM	=	Program Manager
RM	=	Regional Manager
SHG	=	Self Help Group
SHG-O	=	Self Help Group Officer
SCs	=	Saving Committees
SGs	=	Saving Group
ToR	=	Term of Reference
WIN	=	Women in Action

## EXECUTIVE SUMMARY

The Cambodia Women's Crisis Centre (CWCC) received financial support from the Australian NGO Cooperation Program (ANCP) through Action on Poverty (AOP) to implement a Project called "*Women in Action*" (WIN). The project aims at empowering women to become economically self-sufficient through promoting women's entrepreneurship and girls' access to education. The Project focused on vulnerable women and girls, including survivors of gender based violence (GBV), to provide them access to economic resources to improve their livelihoods and the education of children, especially girls.

The WIN Project covers 20 villages located in three communes of three Khans/districts<sup>1</sup>, in Phnom Penh. The Project worked directly on establishing a network in collaboration with existing community-based mechanisms in the community. In order to achieve the Project's objective and expected outcomes, various interventions have been executed: creation of Saving Groups (SGs), Business Groups (BGs), Cluster Based Federation (CBF); capacity building (training); promotion of girls' education and vocational skill training; etc. Other key aspects of women's rights, children's rights/Child Protection, GBV, health/HIV-AIDS were promoted, and people with disabilities were also included in all Projects' interventions.

As the project has concluded its five-year implementation (01 July 2013 – 30 June 2018), a consultant was contracted to carry out a Final Evaluation (FE) in order to measure the progress achieved in relation to the stated overall objective, expected outcomes (EOs) and the expected outcome indicators (EOIs) of the project. The evaluation looked at the high-level intervention responding to the project framework. Thus, the progress, challenges, effectiveness, relevance, efficiency and sustainability reflected in high level interventions were identified and analysed so that appropriate recommendations for future endeavours were made. These recommendations will serve as a road map on how to implement the future project for a greater impact on people, especially women and girls. The best practices that emerged from this project will also be included in the recommendations for further replication in other places.

The project consisted of three main components: "*Empowered women are able to generate income through group businesses and small enterprises*"; "*Social safety nets are in place in the target areas to support vulnerable women to curb financial crisis and all forms of violence*" and "*Girls of under privileged families, who are members of saving groups, are able to access to vocational/professional training*". These components are mainly empowering women and girls to become economically self-sufficient and having vocational skills for their better income generation.

Throughout the past five years of implementation, the project achieved significant results that reflected the overall objective. Majority of women who were involved in the discussion have changed their **attitude** toward saving, as they have increased knowledge on learning how to save money for self-sufficient that would help to break-out the cycle of poverty in their families. The **Saving Groups** has built trust and a safety net among the poor women, so that they could help each other in case of emergency needs.

According to the discussion, the findings found that the women beneficiaries have remarkably increased their incomes by 65% - 75%<sup>2</sup> compared to before the project start; and that their living conditions have significantly improved in terms of savings and support their children's education. Based on the figure above, it is confirmed that the project played a critical

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<sup>1</sup> Khan Posenchey, Sen Sok and Prek Phnov

<sup>2</sup> Based on the FGD with members of SGs and BGs

role in helping vulnerable women to reduce poverty of their families by creating and/or expanding women's small business supported by the project. Through earning income, all target women were also able to put some money into the savings group for their future needs. With this saving improvement, it was clear that the project has improved income generation and the quality of life of vulnerable women and girls in the community. Further, the project has strong initiative for building economic independence of women for families' finances management.

Below are the summaries of the project achievements made against each outcome and target outcome indicators under the Project:

#### **For the Outcome-1's Achievements:**

- 20 SGs (100%) against the target of 20 were successfully established. The 20 SGs are consisted of 330 members (including 281 women, 31 men, 7 girls, 11 boys). These members are included 03 disabled people and 01 woman, who are living with HIV/AIDS.
- A total amount of 63,768,500 Riels, equivalent to US\$ 15,942.12, have been saved and used by the 20 SGs. In average, 3,189,000 Riels, equivalent to US\$ 797, were saved by each group.
- 20 BGs (91%) were formed up against the target of 22. The remaining 2 BGs will be completed by June, 2018. There were 78 members in the BGs. All of them are women who operated their business. The types of businesses are: foot rug weaving, animal raising (goat and chicken), and vegetable/lotus growing and sewing, etc. All of the BGs are actively operating their businesses and get good benefits.
- Around 65% to 75% of target women have improved their saving for self-resilient.
- Seven (7) trainings on financial management/book-keeping were provided to selected members of the saving groups, reaching 140 participants (122 women).
- Seven (7) trainings were conducted on small business management, business planning, marketing, value chain perspective and entrepreneurship, agricultural cooperative, etc. In total, 183 members (153 women) participated in these trainings.
- Four (4) annual meetings conducted with a total of 109 participants (86 women) attended and shared their experiences in these annual meetings.

#### **For the Outcome-2's Achievements:**

- Three (3) cluster-based federations (CBFs) were successfully established against the target indicator, with more than 330 members participating and becoming the members of a social safety-net in the target communities. Among these CBFs: 1 is in Samrong Krom with 7 saving groups; 1 IS in Kork Roka with 6 saving groups; and another 1 is in Kraing Khnung with 7 saving groups. All the CBFs are well functioning with strong participation and support from local authorities/CCWC and commune council (CC).
- Each CBF led by a management committee consisted of 3 people (a chairperson, a treasurer and a secretary, who are actively performing their roles).
- 14 members of LAs/CCWC are actively participating in the CBF, working as volunteers. Among them, 3 commune councils, 1 village chief, and 10 vice chiefs of villages are actively participated in CBF.

#### **For the Outcome-3's Achievements:**

- 15 girls (100%) was successfully achieved the target outcome indicator. Among these 15 girls, 6 had received a vocational skill training of beauty salon, 1 had an IT skill training and the other girls attended a sewing skill training course.

- Other 5 girls are in the process of selecting for vocational skill training; they are expected to attend the skill training course in June, 2018. It should be noted that the whole life of the project, only 15 girls were targeted for receiving vocational skill training. Thus, the project so far has already achieved the target indicator. So other 5 girls, who will complete vocational skill by June 2018, will make the project to exceed the achievements target.

Along with these successes, there were some gaps and challenges encountered during the course of implementation. Those challenges were related to a gap of momentum of the project implementation due to the delay of the proposal and budget approval that was made by cooperative partner on the year by year basis. Another challenge is that poverty is so massive among the members of the savings groups. Many members could save only a small amount 20,000 Riels (5 USD per month). Thus, the SG does not have capacity to lend large amount of money to their respective members. Some SG members have borrowed loans from Micro Finance Institutions (MFIs) for medium and big business<sup>3</sup> or for housing renovation/construction. They use the profit earning from their business to pay loan to MFI monthly.

Additionally, it was learned that the girls from poor families who acquired vocational skill training (the girl who met for interview) were not able to have the capital for setting up their business. They are now able to generate small income by joining wedding embellishment company on a contractual basis.

To address these gaps and challenges, **the following recommendations** are proposed:

### **Recommendations for Project Management:**

1. **A three to five years proposal** should be considered for the forthcoming project instead of a yearly basis proposal. By doing this, it would bring in greater benefits for stakeholders in terms of time and energy and it would ensure the high impacts for the target beneficiaries.
2. There were some difficulties in measuring the progress because no baseline study was conducted. For the future project, it is therefore recommended that **a baseline study** and/or theory of change is considered and applied. Budget and time should be allocated respectively.

### **Recommendations related to the SO-1:**

3. The savings amount of each SG is insufficient for lending to all members. Thus, it is recommended that some top up amount should be considered for the outstanding savings group with a clear condition that, **“the top up amount shall be returned to the organization for supporting other SGs”**. Having this top up amount would be a great help to SG members to improve/expand their businesses.
4. It was observed that the foot-rug weaving business is a good and beneficial with high demand; therefore, it is recommended that the project help to expand **the foot-rug weaving** to other families in other villages where such business is marketable.

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<sup>3</sup> Such as buying truck for carrying soils or running taxi business, build a house, buying motorbike for their children to go so school etc.  
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5. Some SG members continue to borrow money from MFIs for their medium and large businesses. This is to some extent beyond the scope of the project. However, to avoid miss-use of the loan the project **should continue to raise awareness** how to use the loan effectively and efficiently, provide financial education and assist the borrowers to have a clear business plan.
6. Each SG has created a “**social fund**” within the SG for helping its members or the poor or elderly persons of the groups in case of emergency. Thus it is recommended that this good practice shall be continued. It would be best if this initiative can be replicated in other areas as it creates community social support and safety-net.
7. An innovative strategy for empowering women is the functioning of a Saving Group “Saving for Change”. It has helped not only motivate the participation of women in the project, but also **create a “platform”** for women to discuss and share all of their concerns and emerging issues, particularly the issues related to women’s rights, domestic violence and women’s economic empowerment that would lead to household economic improvement. Thus the Saving Group should continue and should be expanded.
8. It was learned that members of SGs and BGs groups are treated equally **regardless of their individual status and condition, particularly people with HIV/AIDS or disabilities**. Indeed, those vulnerable people are given priority in getting support from the project or in lending money from the SG. This practice reflects a strong “**Solidarity**” and “**Culture of Sharing**” among the community members in helping the poor and vulnerable groups. Thus, it is recommended that this good practice shall be replicated in other community-based activities.

#### **Recommendations related to the SO-2:**

9. Some CBF members still need to strengthen their capacity on business planning, marketing, financial management (book-keeping) and the value chain, etc., so they can train other members of the SGs. Thus, it is recommended that the **Training of Trainer (TOT)** on these subjects shall be conducted for CBF committee members and some selected key persons of SG members. This will enable them to provide further training to their members who are in need. Certificate of the completion of the TOT training should be given to the participants for motivation and recognition.

#### **Recommendations related to the SO-3:**

10. The project should consider providing an **appropriate capital (seed money)** as loan without interest for the girls who completed vocational skills training, so that they will be able to start up their new business. At the same time, project staff needs to follow up regularly to mentor those supported girls to ensure that their new businesses are well operated until they can run and manage themselves independently.

## I. INTRODUCTION

Inequality of income distribution among people in the country, especially in Phnom Penh, has made a wide gap between the rich and the poor, creating more and more socio-economic disparities of living conditions and leading to many problems such as violence against women, human trafficking, sexual exploitation and the maintenance of the poverty cycle from today's generation to the next generations.

Phnom Penh has a land size of 678.46 Km<sup>2</sup>, divided into 12 Khans/Districts, 96 Sangkats/communes and 897 villages. It has a population of 1,501,725 inhabitants, in which more than 50% are women and 406,457 are children below 18 years old. There are 37,268 families in Phnom Penh that have women as the head of the household, most of them are poor.

The report of the Municipal Department of Planning (DOP) in 2011 indicated that there were 755 cases of violence against women in Phnom Penh caused by family economic problems<sup>4</sup>. Based on the DOP report, there are high numbers of vulnerable women who are unable to generate sufficient income for their decent living because of limited employment opportunities; low literacy and limited options for improving their economic livelihoods.



To address these issues, the Royal of Government of Cambodia (RGC), Ministry of Women Affairs (MoWA) has developed and implemented a five years *Strategic Plan for Gender Equality and Women's Empowerment*, called “*NEARY RATTANAK IV*” 2014-2018, in order to promote women's economic empowerment by working in partnership with development partners, NGOs, CSOs for the best interest of women and girls in the country.

The Cambodian Women's Crisis Centre (CWCC)'s vision and mission is inline with the Strategic Plan “*NEARY RATTANAK IV*”. CWCC, therefore has initiated and implemented a project called, “**Women in Action**” (WIN), as part of the contribution to the implementation of the government Strategic Plan for the benefit of women and girls in Phnom Penh, in partnership with Action on Poverty (AOP) through financial support from Australian NGO Cooperation Program (ANCP).

The WIN project targeted three (03) Khans/districts (Posenchey, Sen Sok and Prek Phnov), spread over 3 Sangkat/Communes (Kork Roka, Kraing Thnung and Samrong Teav) in 20 villages of Phnom Penh municipality. These areas were selected due to the following reasons: no NGO working in these areas, massive poverty, people lack opportunities for self-development and there is no chance for education, especially for girls. Some people in these targets areas are resettlements that were ousted from urban slum communities in the central city of Phnom Penh.

<sup>4</sup> Based on the report from the Department of Planning (DOP) of Phnom Penh Municipality in 2011  
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The project has been implemented to mobilise target groups: the poor and vulnerable women, especially adolescent girls to join the saving groups and women’s business groups for improving their livelihoods by generating income and enhancing their children’s access to education. At the same time, the project also built their capacity through coaching and mentoring to ensure that they have better knowledge to operate their chosen business for improving their living conditions.

## II. EVALUATION OBJECTIVES AND METHODOLOGY

### 2.1. Objectives of the evaluation

The Final Evaluation (FE) is carried out in accordance with the arrangements stated in the project documents and based on the Terms of Reference (ToR) developed by AOP. *The full ToR is in Annex A.*

*The main objectives of this Final Evaluation are to:*

- determine efficiency, effectiveness, relevance and sustainability, including progress towards project outcomes;
- make some assessment of whether the funds directed at this project provide value for money i.e. economy, partnerships and equity;
- provide recommendation that will assist improving the future project; and
- identify lessons learnt and best practices that could be applied to other projects.

The evaluation will primarily focus on the high level of the project framework responding to the set objective, outcomes, and expected outcome indicators (EOIs), while the general observations will be used as secondary data for supporting the findings. The proposed key recommendations are given to address gaps and challenges for further project implementation in the future.

### 2.2. Overall process of the Final Evaluation

An external consultant was assigned to conduct evaluation and analyse the findings reflecting the project objective and expected outcomes and to carry out the evaluation process. The process of the evaluation was conducted through participatory approaches: Individual Interview (IDI), Focused Group Discussion (FGD), presentation to the CWCC project management team and to the AOP Representative in Cambodia and from Sydney Office at CWCC Office in Phnom Penh. The validation workshop was held on March 9, 2018, in CWCC’s Office.

### 2.3. Methodology and Limitation

The FE was conducted by *Theng Chhorvirith who is an External Consultant with logistical support from the CWCC Staff* both at the Head Office in Phnom Penh and the AOP Program Coordinator based in Phnom Penh.

No major limitation was encountered during the conduction of the Final Evaluation. As planned, the External Evaluator was able to visit the selected target groups and beneficiaries who were available for discussion. Selected 6 SGs (with 54 members), 5 business groups (with 21 members), 3 CBF (with 9 members) and 1 girl who received vocational skill training were met and discussions were conducted. The findings of the FE report were based on the data collected

from meetings, discussions and observations from different environments. The recommendations and conclusions within this FE report will reflect the analysis of the data and information received.

## 2.4. Desk review

Before the field visit, the consultant carried out a desk review of all relevant documents, including project documents and the Annual Report of the project. Then the guide questionnaires for IDI and FGD, workplan, program of the field interviews and the inception report of the desk review were developed and submitted to both CWCC and AOP for their prior approval before the actual evaluation took place.

## 2.5. Field visits

During the field visit, CWCC’s Program Manager (PM) Regional Manager (RM) and Self Help Group Officer (SHG-O) made a brief presentation on the project implementation at the CWCC’s Regional Office in Phnom Penh. Then the field visits were conducted in six selected villages of Khan Posenchey, Sen Sok and Prek Phnov (2 villages in each Khan). Meetings were arranged with Saving Groups (SGs); Business Groups (BGs) members; CBF/CCWC members and girls who received vocational skill training. The discussion and interview were made through focus group discussions (FGD) and in-depth interviews. Additionally, the key target beneficiaries, who were outstanding and had successful stories for good practices in the project were also analysed and was taken for the case studies to reflect impact of this report.

# III. FINDINGS

## 3.1. Project Context

The WIN project was designed with a strong focus on women’ economics’ empowerment, children’s access to education, especially for girls, and building capacity of local authorities (LAs) to ensure the rights of women and girls are fulfilled.

It created a comprehensive measure to promote “*women empowerment to become economically self-sufficient, women’s entrepreneurship and enhancing girls’ access to education and vocational/professional training. Through this approach, the vulnerable women and girls, including survivors of gender based violence would have access to education, skill training and economic resources to better improve their livelihoods and their children’s education, especially girls*”. In response to this overall objective, three main expected outcomes (EO) consisted of four expected outcome indicators (EOIs), with 19 activities were executed. The project started its implementation with one-year initiative, and then it was continuously implemented for another four-year period based on the annual approved proposal. The project began on July 1, 2013 and will conclude its implementation by June 30, 2018.

Expected Outcomes (EO)	Expected Outcome Indicators (EOIs)	Number of key Activities
<b>Outcome 1: Empowered women are able to generate incomes through group business and small enterprise</b>	<b>EOI.1.1:</b> 20 saving groups are functioning well with active participation from the members	04
	<b>EOI.1.2:</b> 22 women’s business groups are being operated by members of saving groups	06

<b>Outcome 2: Social safety nets are in place in the target areas to support vulnerable women to curb financial crisis and all forms of violence.</b>	<b>EOI.2.1:</b> 3 Cluster Based Federations are functioning as social safety nets to support vulnerable women	05
<b>Outcome 3: Girls of privileged families, who are members of the saving group, are able to attend the vocational/professional training through information sharing</b>	<b>EOI.3.1:</b> 15 girls have accessed vocational/professional training	04

The final evaluation investigated the high-level achievements in response to the planned objective, expected outcomes (EOs) and expected outcome indicators (EOIs). The findings of the FE were analysed in the key areas of effectiveness, relevance, efficiency, sustainability, challenges and good practices, so that the necessary recommendations will be provided for better the future program/project implementation. According to the partnership agreement, the total approved budget of the Project is **AUD 156,000.00** for a five-year period (*in average about AUD 31,200 per year*) for running all operational and implementation activity costs.

### **3.2. Project Management, Coordination and Cooperation**

The WIN project has been managed and executed by the CWCC Staff, both in the Head Office and the Regional Office. The Regional Office is directly executing all activities of the project, such as coordinating meetings, holding workshops and trainings, etc., to all of the beneficiaries of SG, BGs, and CBF/CCWC and referred and/or supporting girls to attend the vocational skill training, etc. Progress and financial reports are then submitted to the Head office for further review and approval.

The Head Office plays a central role in providing technical input and advice to the Regional Office, and at the same time coordinating and communicating with AOP on periodically compile the project progress and financial reports. The Head Office functions as a technical back up and signs off on financial payments based on the policies and procedures that apply to the CWCC organization.

Based on the discussion with the program manager and based on the review of submitted proposals, it was found that the approval of project funding was made on year by year basis. This practice has led some major constraints for project management and implementation. It was reported that it was about 2-3 months delay/gaps for actual implementation due to waiting for proposal approval and budget transfer. Additionally, each year CWCC management spent so much time for proposal writing and developing logical framework, etc., for the same Project Concept. Thus, a three to five years proposal should be considered for the forthcoming project. By having the long term project timeframe it would strongly increase the effectiveness of the project at the grass-root level and highly benefit both AOP and CWCC in terms of time management and commitments.

Similarly, it was found that the baseline study of the project was not conducted due to a limited budget and time constraint (initially for one year). This led to some difficulties for measuring the success reflecting its milestone. It is therefore recommended that for the future project, a baseline study should be considered and budget and time should be taken into account respectively.

### **3.3. Achievements**

#### **3.3.1. Achievements made against the Project's Objective:**

In general, the project has successfully achieved its overall objective of “empowering women to become economically self-sufficient through promoting women’s entrepreneurship and girls’ access to education” within its implementation period. The target women in each saving group has significantly change their **attitudes** on participating in “**saving group**” or “**saving for change**” towards changing their economic self-sufficiency, family’s livelihoods and children’s education, especially girls.

An outstanding success that reflects the project objective is that the formulation of SGs is a **useful platform** not only to empower women for economic independent, but also to build up “**trust**” among women in the community and “**self-confidence**” in their businesses. The formation of SGs was also to share their own issues such as problem of gender based violence (GBV)/domestic violence (DV), health and children’s education in family to be addressed by the SGs or BGs before taking it to the local authority.

Further, the establishment of **Cluster Based Federations (CBFs)** was an effective mechanism at the grass-root level that could contribute very much to the project in terms of leadership and support to each SGs/BGs. The CBFs further played very critical roles in providing counselling, coaching and conducting monthly monitoring to SGs to ensure each SG are well function and no bias is involved in giving loan to their members. The CBF members also participated in commune council (CC)/local authority meetings every quarter in order to share the development of the project, especially the SGs/BGs. Some members of the CBF are from local authority/commune committees for women and children (CCWC) who are competent authority and have high commitment to work on a volunteer basis for the project.

Another success of the project is that the SGs, BGs and CBF/CCWC members fully engaged in **discussions about women’s economic empowerment**. The groups shared messages on topics related but not limited to business empowerment, livelihood improvement and girls’ education and other issues related to GBV/DV, health, HIV/AIDS and people with disabilities,. This has helped empower these vulnerable groups to have equal rights and opportunities to improve their living conditions as well as to support their children’s access to education like other people in the community.

### **3.3.2. Achievements made against Outcome 1:**

The Outcome-1 stated that, “**Empowered women are able to generate incomes through saving group and business group/small enterprise**” with the target outcome indicator 1.1 that, *20 saving groups are well functioned with active participation from members.*

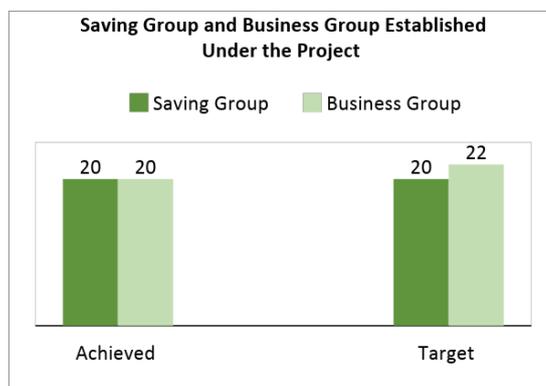
To achieve this expected outcome the project conducted a number of orientations about saving group to target women in order to help them understand the main purpose of the saving groups and how they can help women increase income for themselves and for their families.

The concept of “**Saving Group**” is to mobilise group members to save money and to utilize the savings (*as a fund*) to provide loans to members with a small interest rate of 2% in order to reduce economic burden in the family. Members of saving group are voluntarily involved regardless of gender, colour or condition (people living HIV/AIDS, people with disabilities, etc.). Each member can be given loans for 3-6 months. The loans are given to the members who needed money to set up new business or expand their existing business or spend for urgent cases/needs (such as health problem in the family, support for children’s education, buying fertilizer, vegetable seeds, buying chickens for raising or food for family, etc.). The amount of loan is ranged from *100,000 Riels to 1 million Riels* depending on the amount of savings available and as the “consensus and agreement” with the Saving Committee (SC) and

their members. The interest is then returned back to the saving group members at the end of the year. It means that both the capital and the interest still belong to each SG member after the division of the savings.

Each Saving Group managed by a Saving Committee (SC) consists of 4 members: Chairperson, a Treasurer, a Secretary, and a key Holder. These members are working to ensure the transparency in providing loan to each member. They played a very important role in book keeping, keeping track of money transaction. Moreover, SCs provided information and updated the amount of capital loan and interest every month to their members avoiding any discrepancy.

As a result, 20 SGs have been successfully established against target planned of 20. Each SG consists of 5 to 39 members<sup>5</sup> with the total of **330 members** (as of reporting period). Of these 330 members, there are 288 females, which equal 88%, including 1 women living with HIV/AIDS, 3 people with disabilities, and vulnerable 30 parents of scholarship recipients from another CWCC project funded by Lotus Outreach (LO)<sup>6</sup> Organization.



To date, all 20 SGs saved a total amount of 63,768,500 Riels, equivalent to US\$15,942.12. On average, each group has a savings amount of 3,189,000 Riels or USD 797 per saving group. Each member of the group who need to set up or expand their existing/new business (buying fertilizer, vegetable seeds, buying chickens for raising or foods for family, etc.) could loan this money for 3 to 6 months with the interest rate of 2% per month. At the same time, some other members who are in an emergency situation such as having health problem in the family or lacking financial support for their children’s education, they were given priority to get loan from the SG.

Based on the FGD with 6 SGs, consisting of 56 members (including 4 men, 2 people with disabilities and 1 woman living with HIV/AIDS for sampling) in the villages of Prey Kla, Trapaing Chhoeung Srok, Prey Popel, Sre Reach Cheas, Trapaing Po and Chres Thmey, it was found that most of the SGs were established in 2014 and few new groups were established in 2016. Most of the group had shared their capital and earned interests at the end of 2017. During the FGD discussion it was learned that all members of the SGs have significantly increased their income through running small business. With this improvement, a large number of SG members have reduced the loans taken from Micro Finance Institutions<sup>7</sup> (MFIs), and were able to expand their businesses and to support their children’s education. As a result, all of the SGs’ members have significantly improved their livelihood and the quality of lives of their families through better generation income. *The case study in Box 1 below indicates the changes of target women through the project’s support.*

Simultaneously, the project has built capacity of all SC members on financial management and bookkeeping to ensure the money transactions are well recorded. Over the course of the project, 07 trainings were conducted with 140 members (122 females). Due to reviewing the bookkeeping record in each SG, it was found that each group had well recorded of their transaction, which reflects that the training was very helpful for them.

<sup>5</sup> Only 1 group that has 05 members

<sup>6</sup> The LO is working on the area of education and scholarship support

<sup>7</sup> There are numbers of MFIs are Hattha Kakse Kor, Kredit, Vision Fund, Amret, Aceleda, Prasac, Sthabana, AMK etc. operating in the target areas of the WIN Project.

As part of the capacity building the project coordinated exchange visits for SG and BG members to learn more practical experience from other CWCC's project and other NGOs that have similar interventions/activities so that SGs/BGs could strengthen or interpret into their daily work. As a result, 5 female members were sent to participate in the field visit of saving groups in CWCC's project in Banteay Meanchey. 10 members (9 females) were sent to visit the savings group of CEDAC (Centre d'Etude et de Développement Agricole Cambodgien) organization in Takeo. Other 27 participants (22 females) were sent to visit an Agricultural Cooperative, running by CEDAC in Kampot. With these exchange visits, all members had learnt about the saving group management, bookkeeping document and team work, in which they could apply into their daily practices. Seeing the usefulness of exchange visit, the project will continue to arrange a few more visits for SGs/BGs members to learn some experiences from Mong Rithy Group Company or LYLY Company, the famous entrepreneurs who focused on agriculture sector and dried food production in Cambodia. Apart from this, the project plans to arrange some more visits to CWCC's project funded by FCA<sup>8</sup> in Siem Reap in June, 2018.

At the same time, a best practice under the project was found that each SG has agreed to form up the "Social Fund." The "social fund" is an extra contribution of 1000 Riels (0.3 cent USD) monthly from the member of SG for helping each member who is in an emergency case and/or in an urgent need such as a health treatment, emergency for disasters (climate change), for supporting children's education, etc. As example, the group of Neary Trapaing Ropeak provided the social fund in the amount of 50,000 Riels (USD 12.5) to their members who were in need of operation in the hospital.

Box 1:



***A Strong Woman Leader of a Savings Group***

*A 38 year old woman, Mrs. Lim Lay is a vice-chief of Popel village. She is dynamic, clever and willing to help people in her village. She was selected by the members of the SG to be the vice-chair of the SG in Popel village – Khan Posenchey of the WIN project.*

*Being a vice-chair of the SG, Mrs. Lim Lay plays a very active role in sharing information about the benefits of SG to villagers in her village and in other villages where she bikes selling vegetables and beef. As a result, her SG has a*

*large number of 39 members, because people trust her. During the field visit she said that a few more people have requested to be members of her SG. She says, "Many members of her group put 100,000 Riels for savings now, before they could only save 20,000 Riels. This was because they had better incomes from their business".*

*Mrs. Lim Lay expressed that today the economic status of women in her group has remarkably changed. The women of her SGs could increase their income in around 65%-75% and they could support their families and their children's education without any difficulties. Mrs. Lim Lay stated that, without WIN project, the people in the villages, especially women, would have no idea of how to save money or how to run small businesses to generate income to improve their family's life and support their children's education. She thanks CWCC for providing support to her and other poor women in these areas and for empowering them to reduce family poverty and children's school dropout.*

The achievement made against the EOI 1.2, ***22 women's business groups are established and operated by members of saving groups***. As mentioned in the EOI 1.1 above, once the SG was established, the project worked with each SG to introduce a business group concept and to discuss the available businesses to all members of the SG. The types of business that were

<sup>8</sup> Finn Church Aid  
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operated include: foot rug weaving, cloth sewing for car washing, vegetable and lotus growing, animal raising (goat and chicken), producing of detergent/dish-washing liquid etc. These businesses have high demands in local markets and could make a good income.

As a result, 20 BGs were formed up against to the target indicators of 22 under the project. The remaining 2 BGs will be achieved by June, 2018. There were 78 members of the BG and all of them are women. All Business Groups are in good operations and they could earn daily income from their business.



For all 20 BGs, the project provided grant support in the amount of 100 USD to 150 USD each for purchasing equipment and materials such as looms, piece of clothes, threads and vegetable seeds, fertilizers, pumping machine, etc. for starting up the business. Those group businesses included sewing foot rugs (5 BGs); growing vegetables and lotus plantation (6 BGs); sewing small pieces of cloth for washing cars (3 BGs); animal raising (chicken and goat) (2 BGs); making detergent/dishwashing liquid (2 BGs); sewing clothes (1 BG); and sewing bags for monks (1 BG). All these are demanded by the market. As observed, the foot rug weaving and the vegetable growing are the best group businesses compared to others.

Box 2



*A widow Mrs. Bith Ny, who is 49 years old, having three children (2 daughters and one son). She is infected and living with HIV/AIDS from her husband for more than ten years. Her husband was soldier and had pass away long time ago. Luckily, all of her children were not infected. Her older son works as the construction worker, that could earn 20,000 riels (UD\$ 5) per day, and other two daughter still study.*

*Living in Trapaing Mean village, Kraing Thnung commune of Khan Sen Sok, Mrs. Bith Ny is one of the poorest families in the village. She was given an ID Poor for equity fund for accessing public health services for free of charge by the local authority. Every day, Mrs. Bith Ny takes the medicine for antiretroviral treatment for HIV, that could make her life lives longer. Before joining the BG, Mrs. Bith Ny worked as selling her labour force for rice farming during rice season for additional incomes.*

*Everyone in the village knows her and pities her.*

*In 2015, when the WIN project started, she was invited to participate in a business group of growing vegetables in order to better improve her earning income for livelihood and for her children' education. As a member of the BG, she grows different type vegetables. She was not able to go selling it in the market by herself due to her health problem. Other members of her group helped to sell her vegetables in the market. Since she has involved in the BGs with WIN project, her earning income is better now, Mrs. Bit Ny said. Before joining the BG her living condition was very difficult. She thanks to all members of her BGs and CWCC that always help her and support her as a victim of HIV/AIDS without any discrimination.*

During the field visit 5 BGs with 14 members (1 in Puth Treal, 2 Andong, 2 Prey Popel, 4 in Prey Kla, 4 in Trapaing Mean villages and 1 in Trapaing Choeung Srok) were met and

discussed. It was impressive that, all business group members that have been visited were very busy in their businesses, especially weaving foot-rug and growing vegetable in the fields. Through the discussion it was found that all the business members have good operation and made high benefits for improved their economic self-sufficiency. As a result, they could save some money for the urgent needs in the family and some of which were saved in the SGs, after their daily expenses.

To ensure the effectiveness of the BGs, the project has built the capacity of key people of the SGs/BGs members through trainings on the topics of small business management, business planning, marketing, value chain perspective and entrepreneurship and agricultural cooperative, etc. A total of 7 trainings conducted for 183 members of SGs (154 were women, 84.15%). After completion of the training, they (participants) have gained better knowledge on working in a team, understanding basic business plan, managing business and how to record incomes and expenses. They were also able to find the market and collective selling their products.

At the same time, some selected members of the BGs were sent to attend study visits from other organizations and other CWCC projects, on women economic empowerment and poverty reduction in other provinces for further learning and possible replication in the WIN project. As a result, the project has sent 42 members (31 women) of BGs to visit the Savings Group in Takeo and Agricultural Cooperative in Kampot operated by CEDAC. In addition, they have also visited the savings group operated by CWCC's project funded by Finn Church Aid (FCA) in Siem Reap. These visit provided a good exchange experiences and that each participant learned new ideas on savings group management, bookkeeping document and team work that could strengthen their daily work.

Overall, the project has produced outstanding achievements against the target indicators under the outcome 1. Below are the summaries of the achievements against EOI-1:

- 20 SGs (100%) against the target of 20 were successfully established. Among the 20 SGs, there are 330 members (including 281 women, 31 men, 7 girls, 11 boys). Of these members, 3 of them are people living with disabilities and 1 woman living with HIV/AIDS.
- A total amount of 63,768,500 Riels, equivalent to US\$15,942.12, have been saved and used among the 20 SG members. In average, the amount of 3,189,000 Riels or USD 797 has been saved by each group.
- 20 BGs (91%) were formed against the target of 22. For the remaining 2 BGs, the project will be done by the end of the project in July, 2018. There are 78 members in the BGs and all of them are women, who are strongly participated in their BGs. The types of businesses operation are including: foot rug weaving, animal-raising (goat and chicken), and vegetable/lotus growing, sewing etc. All the BGs are actively operating their businesses with good profit.
- Through the support of the project, all of target women have increased their income in around 65% to 75%, improving their quality of life.
- Seven (7) trainings on financial management/bookkeeping were provided to selected members of savings groups that could reach 140 participants (122 women).
- Seven (7) trainings were conducted on small business management, business planning, marketing, value chain perspective and entrepreneurship and agricultural cooperative, etc. A total of 183 members (153 women) participated in these training.
- Four (4) annual meetings were conducted. A total of 109 participants (86 women) attended and shared their experiences in these annual meetings.
- In addition, the exchange visits were conducted for the saving groups as it follows: visiting saving groups in Banteay Meanchey of CWCC's Project (5 female participants),

visiting the savings group in Takeo of CEDAC (10 participants, 9 females); and visiting Agricultural Cooperative in Kampot of CEDAC (27 participants, 22 females). As planned, other visits will be conducted in June 2018 to Mong Rithy Group or LYLY Company and CWCC's project in Siem Reap funded FCA.

Box 3:



#### ***A good Business Model Woman of Foot Rug Weaving***

*Mrs. Ros Sopheap is 55 years old, who was divorced with 3 children (1 son and 2 daughters, all married), living in Puth Trea village, Sangkat Kork Roka, Khan Prek Phnov, Phnom Penh. She belonged to one of the poorest families in the target village. She was a former victim of domestic violence because of her husband had a mistress. She divorced and had mental problem and had no income for supporting family.*

*With support from the project, Mrs. Sopheap set up a small business of foot rug weaving in 2014 when the project introduced the business to her. She decided to take this business because she could do it at home, and she could take care of her grandchildren. To start-up the business, Mrs. Sopheap was provided capital from the project so she could purchase necessary materials such as loom, threads, waste pieces of cloth, etc., which costed about 100 USD. Since then, her business operation is running well. In 2016, she expanded her business of selling threads for weaving at home. The sales provided more benefits together with selling the foot rugs. Every day, she can weave 20 to 24 pieces of foot rugs, which helps her generate income around 18,000 Riels to 21,000 Riels per day (about 4.5USD to 5.30 USD per day – approximately 135 USD to 160 USD per month).*

*Mrs. Sopheap said that her living situation has improved very much because of the WIN project. Now she can have a good business and she has some saving after daily expenses. She saves 50,000 Riels to 100,000 Riels (about 12.5\$ to 25\$) every month put in the saving group. Mrs. Sopheap thanks CWCC for supporting her and to other poor women in her village to get better incomes.*

### **Challenges encountered for Outcome 1:**

- Based on the discussions and the analysis of the findings above, though the living situation has improved, poverty is still so massive among the target members of saving group. The majority of the members could save only a small amount of 20,000 Riels (equal 5 USD per month), thus the amount of savings in each SG is still insufficient for the group members to borrow. However, the members of each SG keep rotating and sharing loans among their members without any jealousy though it is not enough.
- Another challenge is that some SG members still borrow some additional loans from MFIs for medium<sup>9</sup> businesses or for house construction. Thus they still have debt with the MFI, which is not a project related matters. It is important to note that the SG money is very useful for addressing the daily needs and setting up a small business, not a medium and big enterprise. Indeed, the earning incomes from their small business were helpful to replay back the interest to the MFIs.

### **3.3.2. Achievements made against Outcome 2:**

The Outcome 2 that, **“Social safety nets are in place in the target areas to support vulnerable women to curb financial crisis and all forms of violence”**. The target indicator is

<sup>9</sup> Such as buying truck for carrying soils or running taxi business, build a house, buying motorbike for their children to go so school etc.

*that 3 Cluster Based Federations are functioning as social safety nets to support vulnerable women.*

The project has worked with the target community and local authority to establish the Cluster Based Federations (CBF), which is the center of the project mechanism at the grass-root level. The purpose of CBF is to oversee and provide support to the SGs and BGs members for all aspects related to financial management. Later, a Committee was established in each CBF for ensuring the well function of its CBF. The CBF Committee consisted of a Chair, a Treasurer and a Secretary. The CBF committee has the main functions of 1) support savings groups including mediating conflicts; 2) facilitate members of the savings groups to have access to financial services to expand their businesses and; 3) act as a safety net to assist female members to protect themselves from all forms of violence.

Fulfilling its role of a social safety net, the CBF committee shared information and provided counselling to all their SG members, for example, gave information on the tricks of perpetrators of human trafficking and made efforts to stop domestic violence, etc. Further, the CBF members were confident to raise the concern on the issues of social safety (commune/village safety) to LAs or CCWC for social safety and security in the community.

An additional success of this outcome was that each SG established a social fund with the support of CBF in order to help the members and the poor in case of emergency needs (i.e. urgent need for health problems, children's education, etc.), so that they could afford these urgent needs.

At the same time, the CBF members and committee helped to check bookkeeping and conducted monitoring monthly for providing counselling to each member of SGs/BGs, supported vocational skill training girls, and provided information and education on women's economic empowerment, women rights, children's rights/child protection etc., to avoid any GBV/DV or and child abuse in their family. They were well recognized by the local authority/CCWC as "**Helpers**" of the community people. Furthermore, the CBF members participated in meeting with local authority/CCWC and NGOs meeting at Khan/district levels quarterly to share updates on the status of the project intervention.

During the field visit, 3 CBFs with 9 members in the village of Puth Treal, Prey Popel and Samrong Teav were met for a discussion. It was very impressive to see that all the CBF members were dynamic and had a strong knowledge and high commitment in providing support to SGs and BGs members and to the target girls.

As a result, three (3) CBFs were successfully established (100%) against the expected target indicator of 3 and they are very well functioning. Of these CBFs: 1 is in Samrong Krom with 7 saving groups; 1 is in Kork Roka with 6 saving groups; and another 1 is in Kraing Khnung with 7 saving groups. 9 federation committees (3 Committees in each CBF) were established with a total of 330 members, and CBF are actively involved. All of them are members of Saving Groups.

To ensure the effectiveness of performance of the CBF members, the project has built up their capacity through various forms such as training, study visit, coaching and monitoring. 9 CBF members of which 6 women have received trainings provided by the project on the topics

of small business management (business planning and marketing strategy), leadership and management skills, conflict management; financial management, auditing skill, the value change perspective and entrepreneurship and on Agricultural Cooperative, etc. During the training a study visit was also arranged to all participants in order to help them to learn about practical experiences of the Agricultural Cooperative in Kampot running by CEDAC.

Overall the project has produced remarkable achievements against the target indicators under outcome 2. Below are the summaries of the achievements against EOI-2:

- Three (3) cluster-based federations (CBFs) were successfully established against the target indicator of 3. Of 20 SGs with more than 330 members participating and becoming members of a social safety-net in the target communities. Among these CBFs: 1 is in Samrong Krom with 7 saving groups; 1 is in Kork Roka with 6 saving groups; and another 1 is in Kraing Khnung with 7 saving groups. All the CBFs are well functioning with strong participation of local authority/CCWC and commune council (CC).
- The management CBF committee established, that consisted of 3 people (chairperson, treasurer and secretary), and they were actively performing their roles.
- 14 members of LAs/CCWC are actively participating in the CBF, working as volunteers. Among them, 3 members of commune councils, 1 village chief, and 10 vice chiefs of villages are actively participating in CBF and in social safety-net activities.

### Challenges encountered for Outcome 2:

- According to the discussion with CBF members, some challenges were found, that the capacity of CBF members is still limited, especially related to the subject of business management, business planning, marketing strategy and financial management (book-keeping) etc., thus refresher training for CBF members is needed.
- An unidentified NGO that runs a saving group/Self Help Group (SHG) had collected money from people and ran away before the project start. Some community people and local authority, then, have no trust in any NGOs and they hesitated to join the SG. To address this problem, at a start of the project CWCC worked with local authorities to mobilize people and built the trust of target women to participate in the project for enhancing their economic livelihoods and children's education. During the group discussion with CBF/CCWC members, they appreciated CWCC work, which truly tries to help the women and poor.

### 3.3.3. Achievements made against Outcome 3:

The project has greatly reached its indicators of expected outcomes-3 which stated that, **“Girls of the privileged families, who are members of the saving groups, are able to attend vocational/professional training through information sharing”**. *A total of 15<sup>10</sup> girls have accessed vocational/professional training*. The following are the summaries of achievements made against to the expected target indicator of outcome 3.

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<sup>10</sup> 15 girls for the whole project life  
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According to the desk review, it was noted that the project started to have vocational skill training intervention only in the year 2016-2017 (fourth year of the project) which targeted 10 girls to be directly benefited from the project for vocational skill training and additional 5 girls were planned for the year 2017-2018. This meant that for the whole life of the project, 15 girls were targeted to get support for vocational skill training.

To reach these targets, the project had been working closely with Saving Committee, Savings and Business Group members and CBF/CCWC to identify girls who wished to get the vocational skill training. The criteria to select the interested girls were as follows: 1) girls whose parents are SG targets; 2) girls from poor families; 3) girls with disabilities or affected by HIV/AIDS or girls from families that face high risk of GBV, 4) poor girls who already dropped out of school or girls who have no chance to attend a school due to late enrolment.

At same time, the project has conducted an assessment to identify available vocational skills and the skills needed in the market located nearby the target communities. The project has not only provided the information about vocational skill to the girls but also provided some financial support for accommodation and for the fees of the training course. Some girls have paid the training fee by their own fee.

As a result, 24 girls applied for the vocational skill training, but only 15 girls were selected and supported by the project for attending the skill training courses. Among the 15 girls, 6 attended beauty salon skill training, 1 attended IT skill training and 8 girls attended sewing skill. These girls were sent to vocational skill training through apprenticeship and training institutions such as PNC, SALABAI, Economic Development Zone, etc.

Other additional 5 girls were in the progress of selection for vocational skill training that will start in June, 2018. Repeatedly, the whole life of the project, there were only 15 girls targeted to receive vocational skill training. Thus, the project has already achieved its target indicator as of now. The other additional 5 girls who will accomplish by June 2018 will exceed project target.

To ensure that the girls who were provided with skill training support stay in the training course, the Self Help Group Officer (SHG-O) conducted follow up visit to each girl regularly for counselling and coaching as well as visited their training places to ensure that they remain in the training courses with good performance.

As per discussion with SC members and the CBF Committee, provision of the vocational skills/professional training for the girls is a great initiative. It helped vulnerable adolescent girls have their professional skill for their own future on one hand, and on other hand, it greatly helped to prevent them from illegal migration or from falling into high risk employment like Karaoke pallor (sexual trafficking), etc.

Overall, this outcome has produced remarkable achievements against the target indicators under the outcome 3. Below are the summaries of the achievements against EOI-3:

- The project has achieved the target outcome indicator of 15 girls, who are the daughters of saving group members received vocational training.
- Other 5 girls were on the process of selection for receiving vocational skill training which will be provided in June, 2018. As the whole life of the project targets only 15 girls then other 5 girls who will be supported by June 2018, will exceed the project target.

- Some girls who completed vocational skill training girls are able to make some money for supporting themselves and their families.

Box 4:



***My Dream comes true...!***

Miss. Chhin Srey Touch, 24 years old lives in Kraing Khnung commune, Khan Posenchey in Phnom Penh. Her Family is one of the poorest families in the village. Her father was a construction worker, but now he cannot work due to his poor health. Her mother is a housewife. The whole family have ID Poor cards recognised by the local authority. This family used to live in other village but due to the flood almost every year they decided to move to this current place.

Srey Touch received full support from the project for the vocational skill training on Hair Dressing, which was her dream. She attended the training course for one year and she just completed the course recently.

She now can earn some money to support her family and herself. She can earn from 10\$ to 25\$ per day. She is happy and she said “My dream comes true...!” however, she still wishes to have a shop for her own business. She requested CWCC to consider providing her some capital to set up her own business of beauty salon.

**Challenges encountered for Outcome 3:**

- The girls who receive vocational skill training (the girl who were met) and her parents are too poor. They are not able to have the capital for setting up businesses. Ideally, the project was to provide the skill training to the vulnerable girls in order to empower them to have a business skill and an independent livelihood. However, some girls are willing to start up their own business rather than work for the owner of the apprenticeship. Thus, it is recommended that the project should look for possibility to support those girls who are in real need to start up their businesses.

Based on the findings in the above, the analysis that reflects **effectiveness, relevance, efficiency, sustainability** of the project has been accessed as the follows:

**Effectiveness:**

The establishment of SG committees (SCs) and CBFs is a great **mechanism for the success** of the project. It is important to note that the members of commune council/CCWC are the members and fully participated in the project that was effective in addressing any matters concerning the project interventions. The SC Committee and CBF members have strong commitment and have played a critical role in monitoring, providing counselling, coaching and following up the performance of each SGs and BGs along with the project staff.

Another point was that the **capacity building** of SGs, BGs and CBF/CCWC members on various subjects, including learning through field visits were very effective and powerful for driving for changes. As result, vulnerable women were well empowered to play very important role in poverty reduction in their families and understood the value of children’s education, especially for girls.

Another noted effectiveness of the project was the **participation of local authority/CBF and CCWC in monitoring and providing counselling** to the target women and girls that lead to the reach of a high impact of the project.

## Relevance:

The selection of the project targets of Posencheny, Sen Sok and Prek Phnov are very relevant to the project concept. These areas have high rank of poverty, lack of economic opportunity, domestic violence, and often have social insecurity issues such as robbery, rape, human trafficking, etc. The project has been implemented in the right targets in order to enable women to have empowered livelihoods of women, economic independence and promotion of women's rights and children's rights, especially children's education.

The most relevance of this project was that, the project has strongly contributed and complimented to the **National Action Plan on Prevention of Violence against Women** (2014-2018)<sup>11</sup> in which it empowers women and girls for business empowerment, eliminating violence against women and promote education and vocational skills for girls.. Further, the Program Manger of the project always participates in this national sub-committee to share the update of project implementation and problem encountered every quarterly to the sub-committee for further information and collaboration.

At the same time, the vocational skills trainings for girls was relevant and contributed to the **Labor Employment Policy** of the Ministry of Labour and Vocational Training (MLVT), which emphasizes effective means of promotion of employment and skills to reduce poverty and improve the livelihoods of the girls. The project also plays a critical role on tackling the issues of un-employment and contributing to the implementation of this policy.

At the global level, the project has also contributed to the achievement of Sustainable Development Goals (SDGs) 2015-2030's framework that ensures to "Leave no one behind" as the project provides benefit for vulnerable women, including disable woman, woman living with HIV/AIDS etc.

## Efficiency:

The project has produced a great efficiency by using its money value, as it can be observed by the amount of the project's budget (in average around **AUD 31,200 per year**); the project has made tremendous benefits to both direct and indirect beneficiaries of the Project.

More than **330 families** have directly benefited from the project through savings groups and business groups; and **15 adolescent girls** who were at high risk, have directly received support for vocational skill trainings from the project for their better future. While other estimated **1200 children** at least (4 children per one member, 330 members) have indirectly benefited from the project through their families. Beyond that has provided indirect benefit for other people living in the target villages/communities.

Another point is that the project invested only in technical resources, while the community women participated and invested their "money" through functioning of the "Savings Group" to run small businesses that help them to have ownership of their livelihoods.

## Sustainability:

With strong participation of all stakeholders such as women SGs/BGs, LAs/CCWC in the project, it has built up both "**capacity**" and "**ownership**" in handling the issues by their own. For instance, all project interventions such as SGs, BGs, CBF and vocational skill training for

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<sup>11</sup> Ministry of Women Affairs (MOWA)

girls are well functioned. The project has a good sign of sustainability. CWCC, should further periodically follow up to motivate these groups to maintain their efforts and commitments for some few more years (2-3 years) before the project makes exit strategy.

The establishment of CBF is effective for a grass-root mechanism to support target communities. The CBF has a great communication and cooperation with local authority and the women target beneficiaries. By having such good communication and cooperation it helped to get strong support from local authorities for the project and vulnerable women and girls.

### **Good Practice and Replication:**

An innovative strategy and a pushing factor for empowerment of women is that, having a Saving Group “Saving for Change” not only to motivate the participation of women in the project, but creating a “**platform**” for women to discuss and share all current and emerging issues, particularly related to the project topics. Hence, the “Saving Fund” also were helpful to assist household when they were in an urgent needs, such as in the case of family members with health problems, educational need for children (beside the project support), and also helped for family economic improvement, through small business operation.

All of the SG is mainly “**Saving for Change**” helped so much to vulnerable women for reducing loaning money from MFI<sup>12</sup> and money lenders in the village, that takes very high interest rate, and also reduced poverty in families. Additionally, each SG has created the “**Social Fund**” which formed a good community-based social welfare to help each member to address emergency needs.

It was noticed that all vulnerable women were invited to be the members of the SGs/BGs regardless of people with disabilities, affected by HIV/AIDS etc. without discrimination. For those women who are the most vulnerable women (such as disabilities or HIV/AIDS infected) are given more priority in getting support from the project or loan from the SG and were encouraged to participate in the BG. This practice reflects a strong sense of “**Solidarity**” and “**Culture of Sharing**” among the community members in helping the poor and vulnerable groups.

## **IV. RECOMMENDATIONS AND CONCLUSIONS**

Based on the success of project implementation, challenges and the good practices have been met. The recommendations below would provide a direction to better improve and to address the gaps and/or challenges for the future project design.

### **4.1. Recommendations**

To address these gaps and challenges, **the following recommendations** are proposed:

#### **Recommendations for Project Management:**

- 1. A three to five years proposal** should be considered for the forthcoming project instead of a yearly basis proposal. By doing this, it would bring in greater benefits for

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<sup>12</sup> Many Micro Finance Institutions are operating there such as Vision Fund, Prasac, Amret, AMK and ACLEDA etc.

stakeholders in terms of time and energy and it would ensure the high impacts for the target beneficiaries.

2. There were some difficulties in measuring the progress because no baseline study was conducted. For the future project, it is therefore recommended that **a baseline study** and/or theory of change is considered and applied. Budget and time should be allocated respectively.

### Recommendations related to the SO-1:

3. The savings amount of each SG is insufficient for lending to all members. Thus, it is recommended that some top up amount should be considered for the outstanding savings group with a clear condition that, **“the top up amount shall be returned to the organization for supporting other SGs”**. Having this top up amount would be a great help to SG members to improve/expand their businesses.
4. It was observed that the foot-rug weaving business is a good and beneficial with high demand; therefore, it is recommended that the project help to expand **the foot-rug weaving** to other families in other villages where such business is marketable.
5. Some SG members continue to borrow money from MFIs for their medium and large businesses. This is to some extent beyond the scope of the project. However, to avoid miss-use of the loan the project **should continue to raise awareness** how to use the loan effectively and efficiently, provide financial education and assist the borrowers to have a clear business plan.
6. Each SG has created a **“social fund”** within the SG for helping its members or the poor or elderly persons of the groups in case of emergency. Thus it is recommended that this good practice shall be continued. It would be best if this initiative can be replicated in other areas as it creates community social support and safety-net.
7. An innovative strategy for empowering women is the functioning of a Saving Group **“Saving for Change”**. It has helped not only motivate the participation of women in the project, but also **create a “platform”** for women to discuss and share all of their concerns and emerging issues, particularly the issues related to women’s rights, domestic violence and women’s economic empowerment that would lead to household economic improvement. Thus the Saving Group should continue and should be expanded.
8. It was learned that members of SGs and BGs groups are treated equally **regardless of their individual status and condition, particularly people with HIV/AIDS or disabilities**. Indeed, those vulnerable people are given priority in getting support from the project or in lending money from the SG. This practice reflects a strong **“Solidarity”** and **“Culture of Sharing”** among the community members in helping the poor and vulnerable groups. Thus, it is recommended that this good practice shall be replicated in other community-based activities.

### Recommendations related to the SO-2:

9. Some CBF members still need to strengthen their capacity on business planning, marketing, financial management (book-keeping) and the value chain, etc., so they can train other members of the SGs. Thus, it is recommended that the **Training of Trainer (TOT)** on these subjects shall be conducted for CBF committee members and some

selected key persons of SG members. This will enable them to provide further training to their members who are in need. Certificate of the completion of the TOT training should be given to the participants for motivation and recognition.

### **Recommendations related to the SO-3:**

- 10.** The project should consider providing an **appropriate capital (seed money)** as loan without interest for the girls who completed vocational skills training, so that they will be able to start up their new business. At the same time, project staff needs to follow up regularly to mentor those supported girls to ensure that their new businesses are well operated until they can run and manage themselves independently.

## **4.2 Conclusions**

The WIN project has highly produced remarkable achievements towards the set of overall objectives and its target indicators. For instance, the outcome 1: the project has achieved 100% of its target indicator of 20 SGs. More than 330 members are actively participated, and 97% of them were women. Further achievement of this outcome was that 20 BGs were formed and other 2 BGs remaining will be done by June 2018. All of BG members are women.

Both the SGs and BGs are well functioned. Obviously, the SGs have saved the total amount of 63,768,500 Riels equivalent to US\$15,942.12; on average, an amount of 3,189,000 Riels or USD 797 has been saved by each group. Each member of the group could loan to other members for expanding business or support family in the cases of emergency (such as health problem and the needs for supporting children's education). A great success of the project was that, majority of SGs and BGs member have better improved their quality of live and living situation. As the findings, the incomes of each SG/BG member have increased from 65% to 75% comparing to before the project start. Within increases, the target women were as able to save in the SGs, support their children's education, reduce the economic crisis, and domestic violence.

Further success of the project for outcome 2 was that, the project has 100% achieved the establishment three (3) cluster-based federations (CBFs) against its target indicator. More than 330 members of the SGs/BGs became other members of social safety net, playing very important role in protecting GBV, DV, human trafficking, child sexual abuse and promote the women's rights and children's rights in the community. Moreover, they are actively contributed to the social fund in each saving group to help their members and the poor in case of emergency needs (i.e. urgent need for health problem, children's education etc.). Besides, the CBF members are actively monitoring and supporting the SGs to ensure each SG and BG are well functioned. The CBF members also regularly participated in the local authority/CCWC meeting every quarterly to share the progress and challenges of the project encountered during the period.

For the target outcome indicator 3, the project has successfully accomplished. 15 girls, who received vocational skill training, greatly archived its 100% of target indicator. The skills that those girls received were included beauty salon/hair dressing, IT and sewing skills. Some of the girls who acquired vocational skill training are able to make generate income from 10\$ to 25\$ per day for supporting themselves and their families.

Overall, the project is healthy and has successfully accomplished its target indicators. For the past five implementations, the project has produced a great achievement and built a concrete foundation in place of project mechanism such as SGs, BGs, CBF, which have led to have sustainable manner of the project.

## V. ANNEXES

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- A. Term of Reference (ToR)
- B. Proposal submitted to CWCC WIN Project
- C. Guide Questionnaires for IDI and FGD
- D. Schedule for WIN Project Final Evaluation
- E. List of Participants met at the Field Visit