

Identification and effectiveness of self-help groups in Cambodia



IDENTIFICATION AND EFFECTIVENESS OF SELF-HELP GROUPS IN CAMBODIA

Authors

Darryl Bullen and Hong Sokheang

Citation

This publication should be cited as: Bullen D and Sokheang H. 2015. Identification and effectiveness of self-help groups in Cambodia. Penang, Malaysia: CGIAR Research Program on Aquatic Agricultural Systems. Program Report: AAS-2015-11.

CONTENTS

List of acronyms and abbreviations	4
Introduction and background	5
Purpose of self-help group study	5
Objectives of study	5
History of self-help groups globally and in Cambodia	6
Typology of self-help groups in Cambodia	7
Problem statement and issues to be addressed	8
Research and survey methodology	9
Methodology outline	9
NGO, group and location selection	9
Information gathering using interview and focus group discussion	10
Information and data processing and analysis	11
Opportunities and challenges for self-help groups in Cambodia	12
Operational sustainability issues	12
Enabling factors for successful self-help groups	12
Challenges and risk factors	13
Community-based organization and federation concepts	14
Good governance and financial transparency	14
Perceived benefit of self-help groups	14
Conclusions and recommendations	16
Notes	17
References	18
Annexes	
Annex 1. Organizations and persons consulted	19
Annex 2. NGO, community-based organization and self-help group interview summary reports	20
Annex 3. Reports and literature reviewed	54

LIST OF ACRONYMS AND ABBREVIATIONS

AAS	CGIAR Research Program on Aquatic Agricultural Systems
ADP	Area Development Program
AFSC	American Friends Service Committee
ASCA	Accumulative Saving and Credit Association
CA	Christian Aid
CCC	Cooperation Committee for Cambodia
CCFiN	Cambodian Community Foundation Network
CEDAC	<i>Centre d'Etude et de Développement Agricole Cambodgien</i>
FACT	Fisheries Action Coalition Team
IFAD	International Fund for Agricultural Development
KHR	Khmer riel (Cambodian unit of currency)
KWCD	Khmer Women's Cooperation for Development
LWD	Life With Dignity
MYRADA	Mysore Resettlement and Development Agency
NBC	National Bank of Cambodia
NGO	nongovernmental organization
PADEK	Partnership for Development in Kampuchea
RACHA	Reproductive and Child Health Alliance
SRI	system of rice intensification
USD	United States dollar

INTRODUCTION AND BACKGROUND

Purpose of self-help group study

The CGIAR Research Program on Aquatic Agricultural Systems (AAS) seeks to reduce poverty and improve food security for the millions of small-scale fishers and farmers who depend on the world's floodplains, deltas and coasts. AAS combines more conventional approaches for introducing and scaling technical innovations, such as applied research and training, with approaches that foster innovation and promote institutional and policy change. Specifically, AAS utilizes participatory action research with communities to identify technology and policy solutions that best meet community long-term needs.

Participatory research empowers communities and strengthens their capacities, provides access to new knowledge, and links communities effectively with other stakeholders. AAS brings technologies, practices and policies to scale by partnering with governments, nongovernmental organizations (NGOs), the private sector and research organizations.

In the mega deltas of Asia's major rivers, a mix of family-based farming and fishing is integrated with more intensive commercial agriculture and aquaculture. In Cambodia, AAS focuses on the Tonle Sap Lake system as a representative example of the opportunities and challenges facing aquatic agricultural systems.

One of the themes identified under AAS is the role of self-help groups in increasing livelihood resilience of agriculture and fisheries communities. Self-help groups are formed to serve economic, political and social agendas for their members. A range of self-help group approaches exist in Cambodia, including those involving various forms of microfinance. The effectiveness of different approaches, and the factors influencing the successes and failures, have generally not been systematically assessed and shared. There is a need to understand what makes some approaches effective in achieving stated goals and objectives, while others fail.

As AAS establishes a hub of operations in Cambodia, AAS and Oxfam America are cooperating to investigate the potential of community-based self-help groups as a strategy for AAS implementation. As part of this cooperation, Oxfam America undertook this consultancy to analyze and describe the role, efficiency and effectiveness of the various types of self-help groups in Cambodia.

Oxfam America brings to this study extensive experience with self-help group programs in Cambodia. The Oxfam America Savings for Change program has reached over 80,000 clients in Cambodia. Oxfam America has built up a robust evidence base on self-help group performance globally and seeks to share lessons learned with other practitioners wanting to use self-help groups as a platform for poverty alleviation. The Oxfam America approach is centered on recognizing and supporting local strengths, so that communities and the institutions that support them are increasingly positioned to redress issues of poverty. This principle is also central to the design and success of AAS.

Objectives of study

The objective of the joint WorldFish and Oxfam America review was to conduct a field-based study to identify the types, main characteristics and effectiveness of self-help groups, with a particular focus on livelihood resilience of agriculture and fisheries communities.

It is intended that the results of the study will be jointly published and disseminated to promote knowledge sharing and learning and to establish productive partnerships and networks with other local stakeholders involved in supporting self-help groups in Cambodia.

History of self-help groups globally and in Cambodia

Support groups in pursuit of various mutually beneficial community goals have been a part of the social fabric throughout human history. Common goals, cooperative efforts and sharing of rewards have brought like-minded people together as groups with the common good of members as the motivating factor. In terms of savings and credit, the credit union concept is well known and popular in many developed countries (Canada and Australia, for example).

In the mid-twentieth century, credit cooperatives were formed in east African countries like Kenya and Uganda. In southern and eastern Africa, savings and credit associations also became popular, especially among the resource-poor. In the mid 1970s, the Grameen Bank (literally the “Village Bank”) was formed in Bangladesh as a group-lending program. This was an experiment in giving credit to the very resource-poor without any collateral. The Grameen Bank has received widespread acclaim; however, it needs to be clearly noted that the formation objectives of Grameen Bank groups are quite different from currently recognized self-help group formation objectives.¹

Also in the 1970s, Mysore Resettlement and Development Agency (MYRADA), a development organization in south India, started looking for an alternate system of microcredit besides the Grameen banking model. The main feature of the MYRADA model was that money was saved by the group members and belonged to them. Internal lending was flexible and suited the needs of the borrower. Present-day self-help groups with their own lending rules came out of this movement. At group meetings, time was set aside to discuss social problems and issues. The NGO BRAC in Bangladesh also built its early reputation through forming self-help groups.

Since that time, there has been a growing global movement around formation of self-help groups and related savings and loan schemes. There is an ever-expanding body of knowledge around self-help group formation, what works effectively, and how resource-poor communities in particular are able to build social capital in addition to accessing finance through savings and loans programs. As part of this study, literature reporting a wide range of approaches has been reviewed. (See Annex 3.)

Cambodia

The formation of groups in Cambodian communities has had a checkered past. During the 1950s and 1960s, monetization of the Cambodian rural economy placed many rural resource-poor in a situation where they traded their labor for the use of animal labor owned by better-off community members in an attempt to survive (Grunewald 2010). Following the destructive 1960–70s civil war, forced collectivization under the Democratic Kampuchea regime (1975–78) was generally a disastrous experience for most who lived through this period. Under the People’s Republic of Kampuchea regime (beginning in 1979), the formation of *krom samaki* (solidarity groups) was a government strategy to collectivize communities. This approach was reportedly widely unpopular and most likely affects views on cooperative formation to this day.

Working with self-help groups has been an increasingly popular and commonly used community development approach in Cambodia since the early 1990s. Partnership for Development in Kampuchea (PADEK) was one of the early organizations to introduce self-help group concepts in Cambodia after the United Nations Transitional Authority in Cambodia (1992–93). A large number of NGOs have since popularized the concept of establishing groups in a village as a way of harnessing local support and spreading development concepts. Various bilateral and multilateral development assistance programs also adopted the self-help group approach, incorporating the model into the designs of many livelihood projects. Government ministries were also encouraged by development partners to embrace the approach. The Ministry of Agriculture, Forestry and Fisheries, for example, continues to set up self-help groups as part of its portfolio, though the methodology is outmoded and generally does not recognize group governance best practices.

Formation and function of self-help groups varies significantly from organization to organization. For some, the principles and process of group formation are paramount to the ultimate success (or failure) of the group. Some NGOs that set up groups around a “savings only” model (including Oxfam America and its partners) consider group cohesion and solidarity as fundamental to the viability of groups. For other NGOs, group members save together as an entry point for injecting capital (as a revolving fund, for example). Others use group formation to focus on livelihood or agricultural production activities. The Ministry of Agriculture, Forestry and Fisheries uses groups to introduce livelihood options and training packages. Some microfinance institutions also form groups as a way of establishing group liability for loans taken out by individual households.

Typology of self-help groups in Cambodia

There are essentially five categories of self-help group in Cambodia.

1. *Savings-led microfinance*

The essential feature of the savings-led microfinance self-help group model is that it focuses totally on group members meeting regularly to save. Group members are in full control of finances and lending policy, with group formation following a tried and tested formula to ensure success. Group solidarity and cohesion is an important objective.

The average time needed to establish a functioning, self-sustaining group is well documented (12–18 months). Risks leading to group failure are also documented, as is the average savings per cycle both per member and per group. Group establishment costs have also been defined through experience. Four NGOs using this approach in Cambodia have formed an Access to Finance consortium.

2. *Credit-led microfinance*

The key element of credit-led microfinance is that self-help group formation is generally a precursor to the injection of working capital by the NGO or donor. Group cohesion is often not a requirement prior to the injection of external capital. Savings may or may not be a feature of these groups. Use of capital by groups is generally in the form of individual loans taken out by group members. Group members do not generally control interest rates or repayment terms. Credit-led microfinance is the Grameen Bank model of microfinance that has experienced global popularity.

Some Cambodian microfinance institutions form self-help groups as a basis for providing “group” loans (essentially individual loans with a group guarantee). Governance and group cohesion are generally not microfinance institution concerns, with the possible exception of Vision Fund (a registered microfinance institution established by World Vision).

3. *Livelihood self-help group model*

Self-help groups are formed by NGOs and projects as a way of promulgating various livelihood strategies (e.g. horticulture, animal husbandry, rice banks, cow banks, etc.). Group members are often selected externally, not by the villagers (by the Ministry of Agriculture, Forestry and Fisheries, for example), or membership can be on a voluntary basis depending on personal interest. Success is generally measured by output (number of group members attending training), with outcomes generally not considered. The majority of community development projects mention self-help groups in this context, demonstrating how development thinking has adopted the self-help group concept even though the reasons for success may be lost.

4. *Savings-led microfinance + livelihood*

The approach combines savings-led microfinance (described in point 1) with a wide range of NGO-introduced livelihood options. *Centre d'Etude et de Développement Agricole Cambodgien (CEDAC)*,² which has combined establishing self-help groups with the introduction of system of rice intensification (SRI) and other livelihood enhancement options, applies this model across all Cambodian provinces. CARE has also included this approach in (now completed) integrated rural livelihood programs. There are potentially sustained and ongoing groups in three former CARE provinces.

5. *Credit-led microfinance + livelihood*

This combines the credit-led microfinance model (described in point 2) with a range of NGO-introduced livelihood options (e.g. pig bank, rice bank, horticulture, rice farming and livestock husbandry). A large number of NGOs in Cambodia use this approach as a preferred methodology.³ Establishing a self-help group is a starting point for the group to obtain loans to carry out defined livelihood activities. A common feature of this approach is that members of the community must form a group in order to be able to access the loan capital. The financing entity (usually an NGO) is generally in control of finances and lending policy. While there may be tangible livelihood outcomes from this approach, they are in the main not well documented. This is due in large part to the output-based project tracking done by NGOs, with outcome performance measures generally not well defined.

Within these broad categories, there is a wide range of differing approaches, identified to some extent in the findings from this study. The overall effectiveness of the different self-help group models vis-à-vis livelihood resilience for agriculture and fisheries communities comes down to good group governance, not the type of self-help group *per se*. This conclusion is explored further in the rest of the report.

Problem statement and issues to be addressed

There has been very little impact assessment reporting or evaluative research done on whether self-help groups intrinsically contribute to improved livelihood resilience. The self-help group concept continues to be very popular with donors and NGOs, despite the fact that there is little evidence to substantiate this popularity. Many development service providers consider self-help groups to be a “good idea,” regardless of whether there are consistent and measurable outcomes.

Very little is known about why and how self-help groups contribute to the village economy and to what extent self-help groups might underpin village self-reliance. As Cambodia's national economy and society has changed radically over the last two decades, so too has the village socioeconomic milieu. To what extent have self-help groups played a role thus far, and how relevant should they be to future livelihood resilience programs?

Methodology outline

The methodology for this review had four main components:

- **Semistructured interviews with NGOs at national and/or field office level** with the aim to clarify the following:
 - the meaning and intent of forming self-help groups
 - the methodology and process for group formation (obtain documentation)
 - what local-level extension agencies were used in group formation
 - what microfinance scheme was endorsed by the NGO (savings or credit)
 - if the self-help group was a precursor to setting up revolving funds
 - the type of groups supported (health, natural resource management, climate change, etc.)
 - effectiveness against objectives for the self-help group
 - feasible expected results
 - outcomes actually achieved
 - to what extent the livelihood outcomes were broadly achieved
 - critical success or failure factors.
- **Semistructured interviews with self-help groups and community-based organizations established by the interviewed NGO** with the aim to identify the following:
 - reasons and motivation for forming group (internal and external)
 - methodology and process for group formation (obtain documentation)
 - existence of savings scheme within village
 - type of group finances
 - management of group finances
 - livelihood outcomes as result of self-help group (return on investment)
 - whether the livelihood initiative improved the situation (or made it worse) and how
 - sustainability factors (or has the activity stopped?)
 - effectiveness against objectives from a group perspective.
- **Review of evaluation reports;** this is a desktop review of written internal and external evaluation reports by NGOs who have carried out self-help group programs.
- **Information analysis and report preparation;** information collected from the semistructured interviews is included with the report. The report will do the following:
 - Identify the various types of self-help group schemes in Cambodia.
 - Assess the characteristics and effectiveness of these self-help group schemes.
 - Assess self-help groups as a means of achieving progressive livelihood outcomes.
 - Draw conclusions and make recommendations on a self-help group knowledge platform with the potential to network and expand the approach through the AAS hub in Cambodia.
 - Clearly document the positive and negative lessons learned.
 - The semistructured interview checklists used for the interviews are on pages 10–11 of this report.

NGO, group and location selection

Selection of NGOs to interview was based on obtaining as broad a representation of the types of self-help groups as possible. This was cross-referenced with province selection for a representative sample of aquatic agricultural systems (both Tonle Sap and ocean hinterland) and lowland agriculture. As the study was not intended to be quantitative, it was not necessary to use a random sampling technique or do any stratification of the selected provinces and villages.

For each of the selected NGOs, the objective was to obtain information from at least two self-help groups. This was the case for all nine programs visited in the field, with information on additional groups obtained from three of the NGO programs. The NGOs and groups interviewed are listed in Table 1. Group interviews covered seven provinces.

Four organizations (numbered 10 to 13 in Table 1) were interviewed to obtain information on self-help group policy and formation, but their local self-help groups were not interviewed. There was insufficient time to interview Live and Learn or World Vision groups. Oxfam America works through a local partner (Reproductive and Child Health Alliance [RACHA]) whose groups were interviewed. The meeting with Amret (a microfinance institution) revealed that little to no attention was paid to group formation methodology, with groups being formed only for the purpose of establishing a group guarantee for loans. The decision was therefore made to not interview Amret groups.

Information gathering using interview and focus group discussion

NGO management interviews

- What is the rationale for opting for self-help group intervention (primary stated purpose for self-help group formation)?
- Are the expected outcomes documented and measurable, and what are the performance indicators? (How does the NGO track group activity and performance, management information systems?)
- What is the primary stated purpose for self-help group formation? (Are expected outcomes documented and measurable? What are the performance indicators?)

	Organization	Province	Number of self-help groups	Number of community-based organizations	Other
1	RACHANA	Takeo	2		
2	Fisheries Action Coalition Team (FACT)	Kampong Chhnang	3	1	
3	Aphivat Strey	Battambang	5	3	
4	RACHA	Banteay Meanchey	2		
5	Ockenden	Banteay Meanchey	2	1	
6	Life With Dignity (LWD)	Kampong Chhnang	3	1	1 (village bank)
7	CARE (Sre Ambel)	Koh Kong	2		1 (revolving fund)
8	Khmer Women's Cooperation for Development (KWCD)	Kompong Som	2		1 (revolving fund)
9	CEDAC	Kampong Speu	2	1	1 (district rice group)
10	Live and Learn	-			
11	World Vision	-			
12	Amret	-			
13	Oxfam America	-			
	TOTAL		23	7	4

Table 1. Organizations interviewed and province.

- Is there an effective mechanism to deliver the self-help group interventions?
- What is the extent to which group cohesion and solidarity are a criterion for determining self-help group viability (documented principles and guidelines; obtain copy where possible)?

NGO field staff interviews

- Did the NGO invite the community to assess its own needs and how? (Did the community ask for self-help groups?)
- Describe community involvement in decision-making.
- What are the established and documented procedures for self-help group formation (obtain hard copy where possible)? Does the NGO follow these steps in formation of all groups?
- How are rules, regulations, and savings and lending policy set for or by groups? (Does the group or the NGO decide these?)
- What is the extent to which group cohesion and solidarity are a criterion for determining self-help group viability?
- How does the NGO track group activity and performance and monitor sustainability?
- What is the mode of working within the field team structure (time spent reporting, time in field, training)? (How did they learn to facilitate groups?)

Self-help group and community-based organization focus group discussions

- What was the purpose for establishing a self-help group (degree to which NGO influenced the decision)?
- Who controls and manages group finances (actual arrangements, names)?
- What is the linkage to a community-based organization or federation (cost and expectations by the group)?
- How often and why does the group meet, who organizes it, and what do they do at the meeting (extent of community ownership of self-help group and in what timeframe)?
- Are livelihood activities pursued as a group or as individuals and why (livelihood priorities introduced by NGO)?
- What livelihood improvement has there been following involvement in the group? (Describe type of livelihood activities.)
- What was the external debt by group

members individually or collectively, before and after joining the group?

- What is the amount each member of the group saved and over what period of time (growth rate over time from books)?
- What percentage of group members are benefiting from growth?
- What did the group members do with the loan (consumption, investment, emergency)?
- What is the time spent on keeping records for group members (reliability and usefulness of records)?

Information and data processing and analysis

A summary of all information obtained from NGO, self-help group and community-based organization interviews is in Annex 2. For comparative purposes, a consistent framework was used to record this information. Where there were issues of particular note, comments have been inserted at the bottom of the interview notes.

Conclusions drawn from these interviews are presented throughout the next section of the report.

OPPORTUNITIES AND CHALLENGES FOR SELF-HELP GROUPS IN CAMBODIA

Operational sustainability issues

The key self-help group operational sustainability issue is that NGOs are slow to pick up on lessons learned—particularly the failures, but also the success factors. NGOs, field staff and community leaders have tried to improve their work, but there is little sign that they have been able to learn from their own or others' failures. The following are some particular issues:

- Many NGOs continue to introduce credit-led self-help groups even after having learned that seed capital or animal subsidy approaches have produced very limited results. Very few NGOs have moved away from credit-led self-help groups. Moreover, NGOs that are new to self-help groups keep replicating low outcome and result factors. The common (flawed) assumption is that without subsidized products for resource-poor communities, self-help groups will be unsuccessful.
- Two of the NGOs interviewed had good concept documentation on self-help group formation, focusing on group solidarity and utilizing group meetings as a mechanism to build trust and mutual help. However, when groups were interviewed, it appeared that there was a shortfall in actual practice, with only a few individuals controlling the groups. Group records were a hindrance to information sharing, since meetings were devoted to filing information (savings and loans), while only a few group members were able to retrieve information from the record.
- There was evidence that the success of strong groups was the result of a high level of mutual support and strong leadership within the community. Within these strong groups, it was observed that the training and skills provided by the NGO most likely was not the critical success factor for group sustainability.
- Weak groups likewise had common factors, including messy group records, absence of regular meetings and attendance, and members uninformed of overall information about the group and their own fund status.

- Many NGO staff seemed to believe that the only way to assist an exiting group is to somehow continue supporting it. This suggests that they have not recognized the root causes of weak groups—that is, the inability to select an effective community leader (a methodological issue) or to provide the necessary skills to do recordkeeping (quality of training).
- Several groups had been provided with complicated and unnecessary recordkeeping systems (weak links between good concepts and design of instrument).
- Most community-based organizations or linked groups did not have accountability structures or practices in place. There were several cases where only one or two leaders managed the community-based organization fund.

Positive results from savings-led microfinance

A recent sustainability study (EMC 2012) reviewed for this report found a high level of sustainability of self-help groups established using a savings-led microfinance methodology (with no subsidized products). Overall, the study found that 55% of Oxfam and CEDAC groups, 55% of CARE and farmer livelihood development groups, and 44% of Pact groups were still actively saving and lending some time after being initially supported. Active groups existed for an average length of time of 48, 34 and 39 months for Oxfam, CARE and Pact respectively. On average, savings groups were found to be active for 17 months before dissolving. This represents a high level of sustainability, without continued support or structures.

Enabling factors for successful self-help groups

This review found that there were common critical success factors for successful, sustainable and independent self-help groups.

- The most evident factor for self-help group success is that the focus is on savings and the use of those savings within the group. The reasons for the success of this approach have

to do with cohesion, trust and cooperation as much as they do with actual use of the savings and loans.

- Training to establish groups follows a proven methodology. There is now a sound body of knowledge and documentation around best-practice methodology for successful group formation. Manuals for CARE, Oxfam America and other organizations are listed in Annex 3. While each of these best-practice savings-led microfinance models varies, the core elements are clear, and there should be no shortcuts with the methodology.
- Good group governance and leadership is very evident in the groups that have been most successful in terms of livelihood enhancement, clear vision of direction by all group members and potential for group longevity. The corollary is also the case—that weak or failing groups all had poor governance and leadership qualities.
- The most successful groups have sound, reliable and transparent bookkeeping records. Records for successful groups are not complicated, but at the same time, they are comprehensive. All group members have a clear understanding from the records of their own and the group's status.
- Members of successful groups have a shared understanding of savings and loans at multiple levels. There is clear, concise and accurate recollection of their own and other members' savings and loan amounts.
- All members have a shared understanding of economic benefit. This includes a shared view of the reasons for forming the group and what the vision is for the group within the overall development of their livelihood potential in the community.
- Regular savings are a common feature of all successful groups, with weekly commitments being the most effective. Groups with similar income standing have a greater degree of success if they meet more frequently.
- Regular closing of cycles with full group-fund payout results in larger group savings (and loans) and better group longevity. The optimum cycle period is 9 months.
- A major challenge is that the methodology used by many NGOs has gradually been modified over time, is in widespread use across the country and has not been reviewed for many years. NGOs new to self-help group concepts appear to be willing to unquestioningly adopt methodology that includes flaws that have crept into the system.
- All weak groups show evidence of poor governance structures and roles. There was more than one case with a committee of one person in full control of group funds, leaving the group vulnerable to fraud or mismanagement.
- Bookkeeping for all weak groups is unclear, and in some cases, it is so disorganized that it would be impossible for members to have any idea of the status of their share. Indeed, in more than one weak group even the leaders didn't know the status of the savings and loan fund. The bookkeeping in some cases was so poor that the potential for dispute within the group was very high, creating rather than solving problems in the community.
- Related to the bookkeeping issue is the accumulation of capital without a proper record. The leader in one case had no means to calculate accumulated group capital.
- Meetings are poorly run and irregular. Individual members don't participate in the self-help group meeting, and meeting frequency is irregular to the point where members don't know for certain when the next meeting will be.
- Group members don't have a shared purpose or vision. This issue comes out of weak governance and poorly run meetings. It can also come out of poorly planned training when setting up the group, especially if the steps for shared group vision are skipped.
- Elite capture encourages recruitment of the most accessible members and potentially leads to group failure. This has the potential to arise where the emphasis is on quantity (number of members) rather than quality of groups.
- Groups that are encouraged by NGOs to have cycles from 1 to 2 years are weaker and less successful compared to groups with shorter cycles. Group cycles of more than 2 years tended to be combined with bad recordkeeping and group members lacking information about the group and its fund. These are invariably groups that also have weak committees, or even a committee of just one person.

Challenges and risk factors

As with the success factors, the review also found that there were common risk factors leading to weaker groups.

- Trust by group members in the sponsoring organization and community leaders has the potential to be abused.

Community-based organization and federation concepts

There was a tendency by many NGOs interviewed to build another structure as a phase-out strategy. This includes setting up a federation, cooperative, community-based organization or village bank. However, this is generally at the expense of group cohesion and control and may in fact be a dead-end alternative. NGOs were unable to give a clear rationale for this strategy other than to say that if they didn't set up such a structure they believed groups would fail. There was no evidence produced to substantiate this assertion, nor indeed to indicate what value these structures add to self-help groups.

- Community-based organizations and federations have been initiated mostly by NGOs, without any evidence that groups have seen it as a priority. NGOs initiated community-based organizations, federations and alliances with linkages to commune councils. This has a high potential for outsider control and disempowerment for communities. NGOs tend to see group dissolution as failure.
- Community-based organizations are established in parallel to groups and are aimed at strengthening groups. Members of the organization do not have to be members of groups as long as they buy shares. The only link is that the community-based organization management comes from the group committee. The community-based organization is then responsible for managing loans or community animals or rice at the organization level and distributing them to group members.
- NGOs have provided a grant to set up and run the community-based organization or federation to address group sustainability. However, in many instances the community-based organization or federation has become an end in itself, without any sign of value added for the groups.
- With a community-based organization, the self-help group arrangement has been limited to a secretarial role, where the self-help group leader is acting as an assistant to

the community-based organization chief in mobilizing savings and loans.

Good governance and financial transparency

The review team noted that there was much to learn from successful groups about sound group governance and financial transparency. Key features are the following:

- All members participate in group meetings. If group rules include a fine for non-attendance, the fine is implemented and paid at the meeting. Weak groups allow the non-attendee to simply send his or her fine along with another member or relative.
- All members save regularly when there is good group governance. A fine is implemented for being unable to save at a particular scheduled saving time. Other fines, including late loan repayment and interest payments, are implemented in the group, and members know the reasons for their fines.
- The meeting agenda includes discussions on savings, lessons learned and other community-related activities. There is active participation by all members at group meetings, not only by one or two committee members.
- Committee members are changed over time, with evidence of proper group discussions and decision-making.
- The level of active participation among all group members evidences good group leadership. Each and every group member has knowledge of the group fund and other problems and situations.

Perceived benefit of self-help groups

A core part of this study was to identify the types, main characteristics and effectiveness of self-help groups, with a particular focus on livelihood resilience of agricultural and fisheries communities. The main evidence to emerge from the study was that the self-help groups most successful in addressing livelihood resilience, practically and financially, had strong governance and leadership as the central factor.

In general terms, self-help groups established for the purpose of savings and loans used available capital for the following purposes:

- Loans were predominantly used to fund agricultural or small business inputs. This has also been the result demonstrated by other studies and evaluations of self-help groups.
- Average loan size did not fit a pattern, though loans from savings-led microfinance groups tended to be smaller amounts.
- Loans were also used for consumption, health and education costs. This underpins the importance of group savings and loans as an effective social safety net. This is an important factor for resilience during times of extreme livelihood shock (e.g. a major flood or drought event).
- Member savings and loans enabled some to escape costlier forms of finance, such as from banks, microfinance institutions and private moneylenders. Again, this is evident from other evaluations and studies.
- Well-functioning groups had a clear idea of economic benefit and progress. Indeed, the more this vision was evident in a group, the greater the common benefit achieved by group members, particularly from a resilience perspective.
- Injected capital (or a subsidy) was found to have occurred even when the group was financially sound and showed no need or demand for the capital. Pressure to provide injected capital may be coming from the donors. However, it may work against community self-reliance and empowerment. (See Ear 2013).

CONCLUSIONS AND RECOMMENDATIONS

Main conclusions from this study relate to good governance, quality assurance and the creation of social capital. Self-help groups offer the best opportunities for livelihood resilience when these factors are strongly evident. It can also be concluded that formation of self-help groups may create harm when there is insufficient or no attention paid to these points.

Clear and present need for self-help groups

Group trust, cohesion and cooperation are important elements in stronger Cambodian communities. They are still emerging from years of distrust, particularly from the Khmer Rouge period. At the same time, there is wide acceptance of the self-help group concept in Cambodia; they have been a key element of NGO programs for more than 20 years. Self-help groups therefore have been and remain very relevant in the Cambodian context.

A large proportion of the Cambodian population (more than 2 million) remains outside formal finance systems such as banks and microfinance institutions. Well-formed savings and loans groups are therefore a needed and useful product. A large proportion of the population also remains at risk of shock events without a safety net. Examples of shock events include natural disasters or serious illness in the family. The increase of self-reliance through savings, without external capital, is proven globally by a strong base of evidence. Self-help group formation is at the core of savings-led microfinance.

Recommendations

Recommendations for future action around self-help group and livelihood resilience relate to self-reliance and group governance. Not in any order of priority, the following recommendations should be considered:

- Use top-line groups, and particularly their leaders, to mentor other groups. To not do this is to waste a valuable opportunity. NGO training manuals are no substitute for good practical experience.
- Pick up on lessons from what is known to work well, and build on success. Discard the models that are known to have a high likelihood of self-help groups failing. While this may seem obvious, unfortunately lessons learned are often applied in theory, but not in practice.
- Evidence of “social capital” emerging from self-help groups needs to be valued and to be an objective. This includes creating community cohesion, trust and cooperation as outcomes.
- The value of self-reliance for savings-led-only groups needs to be more widely promoted by NGOs advocating this core principle. More NGOs need to be convinced of the importance of creating self-reliance and not creating long-term dependency on NGO support.
- Sustainability needs greater definition. What is the purpose and for whom? Does the NGO actually mean sustaining its own future as a service provider?
- Quality assurance needs to be part of any future program to establish self-help groups. Best practices need to be built into NGO programs, ensuring partners do not take shortcuts to sound group formation.
- NGOs need to closely examine the rationale for the community-based organization and federation models they propose. What is the value added for the self-help group? Will forming the community-based organization or federation be potentially disempowering for the self-help group?
- Closer examination of the purpose of injected capital needs to be undertaken. Why provide capital to groups that are already strong?
- Program and project implementation models need to genuinely listen to villagers, understanding their strengths and experiences and the best path to livelihood resilience and self-reliance. NGOs who say they are engaged with communities, but actually impose an NGO solution, are all too evident in the Cambodian development scene.

NOTES

- ¹ Harper (2002) identifies the main objective of forming Grameen Bank groups as essentially being group establishment in order to arrange a group guarantee for a loan. This is not dissimilar to the way some Cambodian microfinance institutions obtain a group guarantee for loans.
- ² A local NGO focused on agriculture.
- ³ Previously, some 86 NGOs registered with the Cooperation Committee for Cambodia (CCC)-identified "Credit and Savings" as a program focus (a recent check cannot be conducted, as CCC appears to have suspended this online service).

REFERENCES

Ear S. 2013. *Aid Dependence in Cambodia: How Foreign Assistance Undermines Democracy*. New York: Columbia University Press.

[EMC] Emerging Markets Consulting. 2012. *Sustainability Study of Savings Group Programs in Cambodia for CARE, Oxfam, and Pact: Final Report*.

Grunewald F. 2010. The rebirth of agricultural peasants in Cambodia. *Cultural Survival Quarterly* 14(3). Retrieved from <http://www.culturalsurvival.org/ourpublications/csq/article/the-rebirth-agricultural-peasants-cambodia>

Harper M. 2002. Grameen Bank groups and self-help groups: What are the differences? Retrieved from http://www.ruralfinance.org/fileadmin/templates/rflc/documents/1103279550671_shgvsgbg_harper.pdf

ANNEX 1. ORGANIZATIONS AND PERSONS CONSULTED

Date	Organization or person(s) visited or contacted
28 January	Khmer Women's Cooperation for Development (KWCD) Ms. Sum Satum, Executive Director
28 January	Fisheries Action Coalition Team (FACT) Mr. Om Savath, Executive Director
29 January	Life With Dignity (LWD) Mr. Sam Inn, Executive Director Mr. Chan Vibol, Program Director
30 January	World Vision Cambodia Ms. Hang Sitha, Consultant
30 January	Amret Mr. Tan Youhay, Head of Operations
31 January	RACHANA, Takeo Dr. Um Sam Oeurn, Executive Director Mr. Keo Long, Team Leader Ms. Bun Vanna, Field Officer Mr. Kim Chantha, Field Officer Mr. Chiy Vanndim, Field Officer
5 February	CEDAC Mr. Sophal Ear Mr. Sean Buntha
6 February	Aphivat Strey Ms. Thong Thavrin Ms. Chim Serei, Credit Assistant Mr. Peun Sopheurt, Volunteer
7 February	Ockenden Mr. Nhov Nharn, Executive Director Mr. Neung Bunseun, Project Officer
14 February	Live and Learn Mr. Merk Mee, Project Manager
15 February	CARE Cambodia, Sre Ambel, Koh Kong Chov Sophorn, Reproductive, Maternal, Neonatal and Child Health Project Manager An Chheut, Project Officer for Village Savings and Loans Association Sokly, Project Officer for Village Savings and Loans Association Phearun, Project Officer for Village Savings and Loans Association
15 February	Oxfam America Mr. Phon Sampha, Regional Program Coordinator Mr. Seng Vandeth, MEL Officer Ms. Sou Socheata

ANNEX 2. NGO, COMMUNITY-BASED ORGANIZATION AND SELF-HELP GROUP INTERVIEW SUMMARY REPORTS

Interview and field reports are grouped by headline NGO.

Amret (microfinance institution)

Name of NGO	<ul style="list-style-type: none"> • Amret
Interview location	<ul style="list-style-type: none"> • Phnom Penh
Type(s) of group	<ul style="list-style-type: none"> • A group of two or more can guarantee one another for a microfinance institution loan. • Loan portfolio: 40% group loans and 60% individual loans
Matching funds or grants	<ul style="list-style-type: none"> • Microfinance institution credits
Self-help group guidelines	<ul style="list-style-type: none"> • Not applicable
Group governance	<ul style="list-style-type: none"> • Not applicable
Monitoring	<ul style="list-style-type: none"> • A village agent is appointed in the target village as a focal point for Amret; the agent is responsible for repayment collection. • Amret pays a portion of the earned interest to the agent.
Linked programs	<ul style="list-style-type: none"> • Amret microfinance institution loans
Observations	<ul style="list-style-type: none"> • As Amret was not forming self-help groups per the study, it was decided not to meet with any of their groups.

World Vision

Name of NGO	<ul style="list-style-type: none"> World Vision
Interview location	<ul style="list-style-type: none"> Phnom Penh
Type(s) of group	<ul style="list-style-type: none"> Accumulative Savings and Credit Association (ASCA)
Matching funds or grants	<ul style="list-style-type: none"> No matching grant
Self-help group guidelines	<ul style="list-style-type: none"> Training occurs for 2 days, 8 hours per day, with seven modules. Saving is for social purposes, including child well-being. Villagers with Identification of Poor Households (IDPoor) 1 and 2 status are members of the ASCA. Daily savings are collected by a box keeper (one to five shares a day). There are 15–25 members per group. A member can borrow five times the amount he or she saves.
Group governance	<ul style="list-style-type: none"> A committee consists of a group leader, a record keeper, a box keeper and two money counters. Box, keys, padlocks and passbooks are provided to groups.
Monitoring	<ul style="list-style-type: none"> Monitoring relied on management information systems with 15 questions by Area Development Program (ADP) staff. Community records monthly and ADP staff collects quarterly.
Linked programs	<ul style="list-style-type: none"> After 3 years, they can borrow from an external lender.
Observations	<ul style="list-style-type: none"> There was insufficient time under this study to interview World Vision groups; however, from information provided the following conclusions were drawn: <ul style="list-style-type: none"> It is expected that groups will not be strong. Intensive training for 2 days, 8 hours per day, is expected to overload the villagers, thus compromising the quality of groups. Enormous assistance from World Vision and field staff should be expected to ensure groups are running. There is no exit strategy. A homogeneous group among villagers classified under IDPoor only limits the possibility for group members to choose nonpoor villagers whom they can trust and are willing to assist one another. It also risks raising expectations that the funding NGO will continue helping the groups.

RACHANA

Name of NGO	<ul style="list-style-type: none"> RACHANA
Interview location	<ul style="list-style-type: none"> Wat Ang Run, Traing, Takeo
Type(s) of group	<ul style="list-style-type: none"> Savings groups for livelihood activities Learning from visiting CEDAC groups by both RACHANA field staff and community representatives
Matching funds or grants	<ul style="list-style-type: none"> There was no matching grant. There was provision of seeds and animals independent of the savings groups.
Self-help group guidelines	<ul style="list-style-type: none"> RACHANA started maternal and child health and livelihood activities in early 2003, and in 2006 introduced farmers to CEDAC savings groups. In 2006, RACHANA formed one group per village in 26 villages. Each group went through five training sessions. RACHANA also introduced SRI in the same target areas with savings groups. A loose network of 10 groups was organized to invite people or disseminate information on SRI and related training. RACHANA exited the 26 villages in 2011 upon completion of donors' fund.
Group governance	<ul style="list-style-type: none"> Groups adapted CEDAC record books to fit their needs. Each member has a passbook. Records and passbooks are kept in the group box.
Monitoring	<ul style="list-style-type: none"> Field staff were responsible for each group until the project ended. There was no management information system to record group information.
Linked programs	<ul style="list-style-type: none"> No link, only in the same areas where RACHANA introduced maternal and child health and livelihood activities
Observations	<ul style="list-style-type: none"> RACHANA formed only one group per village, as there was limited funding support to do more.

Group location	<ul style="list-style-type: none"> • Prey Pa'Av village, Roneam Commune, Traing District, Takeo
NGO affiliate	<ul style="list-style-type: none"> • RACHANA (2006–2011) (Group 1)
Who initiated and why?	<ul style="list-style-type: none"> • RACHANA and a model farmer • To replace the external source of loans with high interest rates (i.e. moneylenders and microfinance institutions) • 19 group members, 4 holding IDPoor cards
Governance	<ul style="list-style-type: none"> • Committee members consist of leader, vice-leader, secretary and farmer representative. • They meet once a month to do savings and loans. • The group closes a cycle every 2 years. In 2012, its total fund was KHR 8.4 million. • The group social fund was KHR 20,200.
Bookkeeping	<ul style="list-style-type: none"> • The deputy leader is responsible for collecting and recording the social fund that is contributed by each member in a separate record book. • The secretary records savings and loans on two separate records. • The leader records loans and the total group fund. • Each responsible person manages all record books separately, and there is no evidence that members are able to follow the information.
Finances (savings and loans)	<ul style="list-style-type: none"> • Group members save between KHR 5000 and KHR 200,000 per month.
Self-reliance	<ul style="list-style-type: none"> • Members asked for additional assistance (i.e. creating a rice bank, as it is being supported in a nearby village).
Use of loans	<ul style="list-style-type: none"> • Ten out of the 19 members have a loan outstanding. • Loan size: KHR 100,000 to KHR 180,000 • Interest: 3% per month • Agriculture inputs: fertilizer, growing vegetables • Consumption: school fees, treatment costs of sickness • Other: house construction
Livelihood improvement	<ul style="list-style-type: none"> • There was no evidence of contributions, but some members reported that they did not have to sell cows or bulls to meet their needs. They have been able to buy more cows.
Involvement in external linkages	<ul style="list-style-type: none"> • None
Bank or microfinance institution loans	<ul style="list-style-type: none"> • One member previously borrowed from a credit program run by the Department of Women's Affairs (at 3.2% per month).
Other NGOs involved	<ul style="list-style-type: none"> • No report of such presence in this village
Observations	<ul style="list-style-type: none"> • No obvious issues with "elite capture" concern at the time of visit; however, high discrepancy between minimum and maximum saving amounts, complicated records by different members, and the fact that only a few members can report their group fund, including loans, social funds and savings suggest that the fate of the group depends heavily on the "good heart" of the group leader, who had been with the group from the start. She was also a good model farmer. Other committee members worked hard on their separate record forms.

Group location	<ul style="list-style-type: none"> • Kdey Run village, Kvaao Commune, Traing District, Takeo
NGO affiliate	<ul style="list-style-type: none"> • RACHANA (2006–2011) (Group 2)
Who initiated and why?	<ul style="list-style-type: none"> • The group was formed by RACHANA in 2006. • The purpose was to save money so that members can borrow for agriculture and paddy activities and stop using loans from private moneylenders. • The group was reported as having 49 members (no records to confirm).
Governance	<ul style="list-style-type: none"> • The group closed the group cycle every 2 years. Group leader could not produce the record of the last cycle or the figures for the current one. • There was no sign that the group is still functioning, including managing meetings and the group fund.
Bookkeeping	<ul style="list-style-type: none"> • There was no record from the last cycle to review, and lack of information and records on the current cycle.
Finances (savings and loans)	<ul style="list-style-type: none"> • Savings: KHR 20,000 to 50,000 per month • Interest: 3% per month
Self-reliance	<ul style="list-style-type: none"> • No evidence of self-reliance capacity or leadership
Use of loans	<ul style="list-style-type: none"> • Loans were reported to have been used for fertilizer, school fees and animal raising.
Livelihood improvement	<ul style="list-style-type: none"> • There were some examples of house improvement and motorbike purchase with loans for some of the total costs.
Involvement in external linkages	<ul style="list-style-type: none"> • None
Bank or microfinance institution loans	<ul style="list-style-type: none"> • None of the members borrowed from microfinance institutions.
Other NGOs involved	<ul style="list-style-type: none"> • No
Observations	<ul style="list-style-type: none"> • This second group could be considered irregular, as the group leader did not produce any proper records. He claimed that he had 49 group members and an accumulated fund of KHR 10.8 million or KHR 11.6 million, but his record was a piece of paper with figures that did not add up.

Aphivat Strey

Name of NGO	<ul style="list-style-type: none"> • Aphivat Strey
Interview location	<ul style="list-style-type: none"> • Battambang
Type(s) of group	<ul style="list-style-type: none"> • Savings group plus village bank, rice bank, fisheries-protecting community group and cooperative • Supported by Oxfam Grameen Bank in 1996
Matching funds or grants	<ul style="list-style-type: none"> • Group members received animals (10 chickens or ducks or 2 piglets per household member). • Members received trainings on animal raising, small businesses. • The NGO provided a revolving fund of KHR 20 million to the former village development committee at 0.5% per month or 6% per annum. There are one to five groups per village development committee or now community-based organization or cooperative. • Interest and funds were returned to Aphivat Strey when they were due.
Self-help group guidelines	<ul style="list-style-type: none"> • The group learned from unsuccessful experiences of credit to individuals in the late 1990s, and of group formation by members who had loan defaults in the early 2000s. • The goal is to assist villagers to help themselves. • Another goal is to reduce access to high interest rates from moneylenders. • There are 10 to 15 members per group.
Group governance	<ul style="list-style-type: none"> • A group manages its group fund, but a community-based organization or cooperative together with the Aphivat Strey field agent manages loans and interest on the revolving fund. • Each member bought a share of KHR 50,000 to be a member of the cooperative. • Cooperative is registered with the Ministry of Agriculture, Forestry and Fisheries. Aphivat Strey pays the fee for the registration.
Monitoring	<ul style="list-style-type: none"> • Aphivat Strey monitored groups and the community-based organization through its credit agent. The head of the community-based organization is the key contact person for Aphivat Strey. • Some success indicators were considered in the project-specific interventions, such as expected improvement of fish stocks or adoption of the technical skills for vegetable growing or animal raising.
Linked programs	<ul style="list-style-type: none"> • UNDP small grant: fisheries community protection (2013) • Heifer International animals: technical skills and animals (2009–2012) • Rice bank

Name of community-based organization (1)	<ul style="list-style-type: none"> Sahakum Aphivat Strey Dak Sor Sor (Dak Sor Sor Women's Development Cooperative)
Interview location	<ul style="list-style-type: none"> Dak Sor Sor village, Sangkat Ormal, Battambang
Purpose for creating	<ul style="list-style-type: none"> Cooperative created to gain tax benefits for the business To start rice business in the future
Structure (including relationship to groups)	<ul style="list-style-type: none"> It is a parallel structure to groups. To become a member, a villager needs to buy shares.
Total number of groups	<ul style="list-style-type: none"> There are five women's groups consisting of 106 members.
Funding mechanism	<ul style="list-style-type: none"> Aphivat Strey provided a loan of KHR 20 million at 0.5% interest per month for the first 3 years and 1% interest per month for subsequent years. Group pays 3% monthly interest to community-based organization. Each member buys a share of KHR 50,000. It collected 130 shares out of the total 209 families.
Membership higher structure	<ul style="list-style-type: none"> It was registered at the Provincial Department of Agriculture in 2012.
Recordkeeping systems	<ul style="list-style-type: none"> Community-based organization did not have records available at interview.
Governance	<ul style="list-style-type: none"> Community-based organization is operated under the Cooperative Sub-Decree issued by the Ministry of Agriculture, Forestry and Fisheries. Community-based organization has a leader, a deputy leader, a secretary and a member.

Group location	<ul style="list-style-type: none"> Dak Sor Sor village, Sangkat Or Mal, Battambang
NGO affiliate	<ul style="list-style-type: none"> Aphivat Strey
Who initiated and why?	<ul style="list-style-type: none"> Groups were formed to save and take out loans to expand business. The goal was to assist one another in the community.
Governance	<ul style="list-style-type: none"> Group meets monthly. Committee members who were present could not remember the group fund or any other information about groups. They said the information was in their record. Each of the members could remember how many animals they have received. Community-based organization manages the animals (revolving).
Bookkeeping	<ul style="list-style-type: none"> No proper recordkeeping
Finances (savings and loans)	<ul style="list-style-type: none"> Each group was reported as having a savings amount of KHR 2,000,000, though none of the participants remembered the actual amount saved.
Self-reliance	<ul style="list-style-type: none"> A member could recall her experiences in learning from her colleagues about pig raising. Instead of raising pigs for meat, she raised them for piglets. She learned how to produce the right feed from her community.
Use of loans	<ul style="list-style-type: none"> Loans reprovided at 3% interest for a 6 month term. Loans have been used for animal feed and small business activities.
Livelihood improvement	<ul style="list-style-type: none"> Better collaboration among group members and mutual learning and sharing Better income for pig raising, not chickens or ducks
Involvement in external linkages	<ul style="list-style-type: none"> None
Bank or microfinance institution loans	<ul style="list-style-type: none"> None
Other NGOs involved	<ul style="list-style-type: none"> Heifer International provided animals. The Ministry of Agriculture, Forestry and Fisheries is involved in cooperatives.
Observations	<ul style="list-style-type: none"> A key factor was that the community can learn from one another and choose the best options for their animal-raising business. The community-based organization will eventually reduce the group roles, which creates uncertainty about community-based organization governance.

Name of community-based organization (2)	<ul style="list-style-type: none"> • Ponleu Aphivat
Interview location	<ul style="list-style-type: none"> • Kork Doung village, Peam Ek Commune, Ek Phnom District
Purpose for creating	<ul style="list-style-type: none"> • To assist one another when rice was needed during the planting season
Structure (including relationship to groups)	<ul style="list-style-type: none"> • Rice bank
Total number of groups	<ul style="list-style-type: none"> • 6 groups and 180 members
Funding mechanism	<ul style="list-style-type: none"> • 0.5% interest was paid to Aphivat Strey for the first 3 years; now it is 1% interest. • Loans are provided with collateral.
Membership higher structure	<ul style="list-style-type: none"> • None
Recordkeeping systems	<ul style="list-style-type: none"> • Accurate at community-based organization level, but not so at group level. • The groups closed their cycle in February 2013.
Governance	<ul style="list-style-type: none"> • The community-based organization was in the process of registration with the Ministry of Interior. • The community-based organization committee was comprised of a leader, deputy leader and secretary. • Committee members retain 0.5% interest of overall administrative expenditures, 1% for committee fees. Remaining 1.5% is retained as group fund.
Observations	<ul style="list-style-type: none"> • Expenditures incurred on the administration-related activities varied from one community-based organization to another. It seems it is up to the leader to decide.

Name of community-based organization (3)	<ul style="list-style-type: none"> • Prek Loung
Interview location	<ul style="list-style-type: none"> • Prek Loung, Ek Phnom District
Purpose for creating	<ul style="list-style-type: none"> • Created in 2006 • To serve community development activities, including compost fertilizer group
Structure (including relationship to groups)	<ul style="list-style-type: none"> • It is a cooperative where the role of groups was not visible. • The village chief is the community-based organization leader. • Loans are provided with collateral.
Total number of groups	<ul style="list-style-type: none"> • 8 groups (119+53 members)
Funding mechanism	<ul style="list-style-type: none"> • Interest to members: 2.5%; to nonmembers: 3% per month • Savings: KHR 35 million; total community-based organization fund: KHR 77 million • Loan size: KHR 50,000 to KHR 4,000,000
Membership higher structure	<ul style="list-style-type: none"> • To become members of the community-based organization, a villager needs to buy shares (KHR 50,000 per share). • Then voluntary savings between KHR 500 and 40,000 per month. • The community-based organization is in the process of registering with the Provincial Department of Agriculture.
Recordkeeping systems	<ul style="list-style-type: none"> • There were no records to inspect. • Groups claimed to close the cycle every year.
Governance	<ul style="list-style-type: none"> • The leader or committee controls the cooperative process.

CEDAC

Name of NGO	<ul style="list-style-type: none"> • CEDAC
Interview location	<ul style="list-style-type: none"> • Phnom Penh
Type(s) of group	<ul style="list-style-type: none"> • Savings groups, farmer's group and rice mill group
Matching funds or grants	<ul style="list-style-type: none"> • Not in guideline, but individual lending money to groups. • Groups deposited their fund into CEDAC and also received loans.
Self-help group guidelines	<ul style="list-style-type: none"> • Guideline for Association of Saving Groups was similar to Saving for Change (seven steps). • No guidelines on rice mill group.
Group governance	<ul style="list-style-type: none"> • Not available
Monitoring	<ul style="list-style-type: none"> • Not available
Linked programs	<ul style="list-style-type: none"> • Savings groups by CEDAC in social land concession areas in Battambang (LWD: land distribution and titling) • Plan International in Siem Reap and Kampong Cham • Rice mills in 60 districts
Observations	<ul style="list-style-type: none"> • CEDAC, together with Farmers' Nature Network, has been in the process of setting up 60 district rice mills. Each plant is earmarked for KHR 1,000,000,000 (or USD 250,000). A villager can buy a share of KHR 200,000 (or an equivalent of 200 kilograms [kg] in 2012) annually to become a member. A member has a right to vote and to be voted to be a committee member of a rice mill (if he or she buys equivalent of share of KHR 200,000). The policy on earning or any other benefits from being a member has not been set up or disclosed to members, and they reported that they would not get such clarity until 2021. • CEDAC has also invested in a central rice mill in Phnom Penh. Farmers are considered to have a major share in the latter business (around 70% of total portfolio is being considered). • CEDAC is providing technical assistance to rice mill setup and operations by assigning staff to work with rice mills in each district. By February 2013, three districts had been announced as the winning areas for setting up the first three rice mills. Members who have bought share(s) believed that those three mills belong to any members who have shares. • After Oxfam America assistance to self-reliance project implemented by CEDAC was completed in 2009, CEDAC worked with existing groups by combining them into an association at commune or district level depending on the number of groups and size of the commune.

Name of community-based organization	<ul style="list-style-type: none"> Samakum Aphivat Kasekam Chumnoun (Rice Business Association)
Interview location	<ul style="list-style-type: none"> Prasart village, Mohar Saing Commune, Phnom Srouch District, Kampong Speu
Purpose for creating	<ul style="list-style-type: none"> Collecting organic rice and sales to CEDAC
Structure (including relationship to groups)	<ul style="list-style-type: none"> It is linked to rice mills and national savings associations managed directly by the CEDAC office in Phnom Penh.
Total number of groups	<ul style="list-style-type: none"> 10 groups in three villages (5 in Prasart, 4 in Sereivann and 1 in Kraing Kdei)
Funding mechanism	<ul style="list-style-type: none"> Each group collected KHR 100,000 and invested into CEDAC through the association leader. Three groups that were visited in Kampong Speu reported evidence of KHR 4 million deposited into CEDAC. They also reported borrowing KHR 8 million from CEDAC at an interest rate of 1.5% per month. They showed a receipt of payment of KHR 240,000 on the KHR 8 million loan. At the same time, the earnings from the KHR 4 million deposited to CEDAC was to be announced or determined in the future. The members also reported pending payment from CEDAC for a purchase of 30 metric tons (1000 kg of paddy per each member or KHR 48,000,000 or USD 12,000). CEDAC purchased it at KHR 1600/kg and promised payment within 1 week or payment at the time of purchase but has not paid the farmers.
Membership higher structure	<ul style="list-style-type: none"> It is not known how CEDAC put in place a mechanism to link individual farmers with associations and beyond.
Recordkeeping systems	<ul style="list-style-type: none"> There was no record at group level or at the association level except the receipts from CEDAC upon their receipt of deposit and interest paid by the association. When reviewing group records of three groups, one of them had stopped saving in July 2012. There have been no activities with the group since then. CEDAC coordinator based in Phnom Penh had lent to the other two groups in December 2012 and January 2013.
Governance	<ul style="list-style-type: none"> It was left to the rice association business leader, who was not fully aware of the whole situation. The association leader has used his trust within the community to mobilize participation by interested farmers. Group and association members were questioning about their money. At the time of the interview, the association leader reported that CEDAC had asked that the KHR 8 million loan be returned, as CEDAC faced budget constraints partly due to an unresolved theft of KHR 60 million.

Group location	<ul style="list-style-type: none"> • Kampong Speu
NGO affiliate	<ul style="list-style-type: none"> • CEDAC
Who initiated and why?	<ul style="list-style-type: none"> • Savings group and organic group (two separate groups but interviewed jointly) • In three groups, members that were visited in Kampong Speu presented evidence of KHR 4 million deposited into CEDAC.
Governance	<ul style="list-style-type: none"> • No group records were updated after December 2012 for two of the groups. • One of the groups has not met since July 2012.
Bookkeeping	<ul style="list-style-type: none"> • The group used record forms introduced by CEDAC and Oxfam. • The record was not fully completed, especially on loans and cash forms.
Finances (savings and loans)	<ul style="list-style-type: none"> • Saved KHR 50,000 against 561,000 total group savings in December 2012 and KHR 100,000 against 170,000 total savings in January 2013 (recorded as 2012?) by CEDAC staff. • Saved KHR 1,435,000 by an individual CEDAC staffmember and KHR 1,200,000 by the National Rice Association in January 2013 against zero savings for the group.
Self-reliance	<ul style="list-style-type: none"> • There is an indication that the group does not function any longer. However, there are certain group members who have been managing the group fund.
Use of loans	<ul style="list-style-type: none"> • Interest was charged at 3% per month. (District Sor Sor kept 0.5% of the interest, 1.5% was kept by national Sor Sor, and 1.5% was kept at group level.) • Loans were used for small business activities, pig raising and plowing fees, and fertilizers. • Loan size: KHR 500,000–1,000,000 for 6 months and 12 months • Interest is paid monthly and principal paid when it is due in 6 months or 1 year.
Livelihood improvement	<ul style="list-style-type: none"> • No evidence or information to track the change
Involvement in external linkages	<ul style="list-style-type: none"> • Linked to Organic Rice Business and Saving Scheme managed by CEDAC
Bank or microfinance institution loans	<ul style="list-style-type: none"> • Not reported
Other NGOs involved	<ul style="list-style-type: none"> • Not reported

FACT

Name of NGO	<ul style="list-style-type: none"> • FACT
Interview location	<ul style="list-style-type: none"> • Phnom Penh
Type(s) of group	<ul style="list-style-type: none"> • Sixty-nine community-based organizations have been formed since 2009 in Mekong, coastal and Tonle Sap areas. • A community-based organization comprises three to four groups. • Forum Syd/Sida was reported as having introduced the methodology in assisting the community-based organization. • FACT trained Community Coalition for Fisheries (CCF) to work with community-based organizations.
Matching funds or grants	<ul style="list-style-type: none"> • FACT has funded about 25 community-based organizations annually. The annual budget is around USD 2500 per community-based organization. • An assessment team comprising FACT staff and community-based organization representatives determines which community-based organizations to qualify, and then submit proposals for funding support. • Sida (Sweden) funded FACT in supporting the community-based organizations.
Self-help group guidelines	<ul style="list-style-type: none"> • FACT supported the formation of community-based organizations by having community leaders work with CCF. • Communities used their own group guidelines learned from CEDAC and Kangrey; FACT supported them financially. • FACT trained community-based organization representatives on recordkeeping, accounting and cycle closures at provincial and regional offices. • The committee of each group is entitled to 15% of the interest earned.
Group governance	<ul style="list-style-type: none"> • Reported against community-based organization proposal and expenditures
Monitoring	<ul style="list-style-type: none"> • FACT has its own regional field staff and claimed to have worked with CCF to strengthen community-based organizations.
Linked programs	<ul style="list-style-type: none"> • Linked to community fisheries (specifically to Tonle Sap area)

Name of community-based organization	<ul style="list-style-type: none"> Progressive Women
Interview location	<ul style="list-style-type: none"> Kampong Tralach Leu, Kampong Chhnang
Purpose for creating	<ul style="list-style-type: none"> The community-based organization was formed to assist groups, including strengthening group records and meetings, and saving. The community-based organization manages any surplus fund of one group and allocates it as a loan to another. The plan is to form new groups if there are supporting funds.
Structure (including relationship to groups)	<ul style="list-style-type: none"> The community-based organization reported having covered more than half of the total households in the village. The group meets monthly, during which it also closes the cycle and distributes interest earned, and collects savings and lending. The community-based organization claimed to have learned group management and recordkeeping from CEDAC.
Total number of groups	<ul style="list-style-type: none"> There are three groups in the village: a mixed group formed in 2006, a women's group in 2008 and a group for elderly people in 2010. All three groups were formed by a local NGO, Korngrey. The women's group received KHR 1.4 million and the mixed group received KHR 700,000 from FACT.
Funding mechanism	<ul style="list-style-type: none"> This community-based organization is expected to manage the surplus fund from any of the groups and lend it out to others. There had been no surplus fund in any of the groups at the time of the visit. The community-based organization received annual financial assistance of USD 2550 from FACT from 2010 to 2013. In 2013 they began receiving less. The committee of the community-based organization is entitled to 15% of the interest earned.
Membership higher structure	<ul style="list-style-type: none"> Three groups have been formed into a community-based organization. The community-based organization is managed by a five-member committee that is also a committee for the women's group. The community-based organization hired a resource person from the Provincial Department of Agriculture to train villagers and worked with CCF on fisheries preservation.
Recordkeeping systems	<ul style="list-style-type: none"> There was no separate record for the community-based organization.
Governance	<ul style="list-style-type: none"> The community-based organization is governed by a committee of one leader and members coming from three different groups.

Group location	<ul style="list-style-type: none"> Progressive Women, Kampong Tralach Leu, Kampong Chhnang
NGO affiliate	<ul style="list-style-type: none"> FACT (Group 1)
Who initiated and why?	<ul style="list-style-type: none"> Kangrey 50 members formed in 2008
Governance	<ul style="list-style-type: none"> The group is managed by a committee of three members: leader, secretary and cashier. Group decisions are made by the committee members. This group closes its cycle every month, when all interest payments and savings are calculated. The committee members considered this practice convenient. Outstanding loans were recorded as part of the group fund.
Bookkeeping	<ul style="list-style-type: none"> CEDAC introduced three separate forms in 2010: savings, loans and cash.
Finances (savings and loans)	<ul style="list-style-type: none"> The group received a KHR 1.6 million grant from Kangrey in 2006. The group saved monthly between KHR 2000 and KHR 100,000. The total group fund was KHR 50,000,000.
Self-reliance	<ul style="list-style-type: none"> The group committee looked after the other two groups in the village and formed groups in the same district with funding support from FACT.
Use of loans	<ul style="list-style-type: none"> Loan sizes were between KHR 100,000 and KHR 8 million (large loans from KHR 1 million required land or motorbike as collateral). 2% monthly interest is charged to members and 2.5% to nonmembers. Loans were used for rice trading, sending children to schools, buying fertilizers, vegetable growing, raising animals and expanding small business.
Livelihood improvement	<ul style="list-style-type: none"> Villagers reported that group members have abandoned external loans for loans from the group.
Involvement in external linkages	<ul style="list-style-type: none"> This group links to a community-based organization and community fisheries preservation.
Bank or microfinance institution loans	<ul style="list-style-type: none"> None
Other NGOs involved	<ul style="list-style-type: none"> Kongrey, CEDAC
Observations	<ul style="list-style-type: none"> Group meeting was not evidenced. This group is potentially becoming a village bank by managing loans and other communities' business through the committee while using collateral to secure loan repayments.

Group location	<ul style="list-style-type: none"> Honesty Group (mix of male and female), Kampong Tralach Leu, Kampong Chhnang
NGO affiliate	<ul style="list-style-type: none"> FACT (Group 2)
Who initiated and why?	<ul style="list-style-type: none"> 45 members in 2006 Started by Kangrey
Governance	<ul style="list-style-type: none"> This group is assisted by the committee of the first group.
Bookkeeping	<ul style="list-style-type: none"> The group uses the same kind of record as the first group, introduced by CEDAC.
Finances (savings and loans)	<ul style="list-style-type: none"> The group received KHR 700,000 as a grant from FACT in 2010. The total group fund was KHR 12,000,000.
Self-reliance	
Use of loans	<ul style="list-style-type: none"> Loans were used for school expenditures for children, fertilizers and small business.
Livelihood improvement	<ul style="list-style-type: none"> No evidence
Involvement in external linkages	<ul style="list-style-type: none"> With the same community-based organization
Bank or microfinance institution loans	<ul style="list-style-type: none"> No
Other NGOs involved	<ul style="list-style-type: none"> Kangrey and CEDAC
Observations	<ul style="list-style-type: none"> This group could not stand on its own. It has relied on the community-based organization committee to manage.

Group location	<ul style="list-style-type: none"> Senior People Group, Kampong Tralach Leu, Kampong Chhnang
NGO affiliate	<ul style="list-style-type: none"> FACT (Group 3)
Who initiated and why?	<ul style="list-style-type: none"> Kongrey started this group with 80 senior citizens as members in 2010. It is mainly to serve senior citizens in the village. It is to collect and keep money for the needs of senior members.
Governance	<ul style="list-style-type: none"> It is a very weak group due to weak capacity of the committee. The committee did not receive any financial fees from the group.
Bookkeeping	<ul style="list-style-type: none"> Not available for review
Finances (savings and loans)	<ul style="list-style-type: none"> The total group fund was KHR 1,000,000.
Self-reliance	<ul style="list-style-type: none"> It depends on in-kind contributions from members.
Use of loans	<ul style="list-style-type: none"> No loans
Livelihood improvement	<ul style="list-style-type: none"> Not applicable
Involvement in external linkages	<ul style="list-style-type: none"> It collects charity and contributions from members.
Bank or microfinance institution loans	<ul style="list-style-type: none"> Not applicable
Other NGOs involved	<ul style="list-style-type: none"> Kongrey
Observations	<ul style="list-style-type: none"> This group is very weak.

CARE

Name of NGO	<ul style="list-style-type: none"> CARE Cambodia
Interview location	<ul style="list-style-type: none"> Koh Kong, Sre Ambel
Type(s) of group	<ul style="list-style-type: none"> The group's purpose is to serve maternal and child health objectives. The group was formed to serve members by accumulating savings and lending within the group. Seventeen groups were formed between November 2012 and January 2013.
Matching funds or grants	<ul style="list-style-type: none"> Group materials, including passbooks, keys and padlocks, and cash box, are provided (USD 68 per group estimated by CARE).
Self-help group guidelines	<ul style="list-style-type: none"> Group is using Village Savings and Loan Association manual. Field staff train groups in the first year. Village animators are to be selected from the first-year group and continue supporting groups in the subsequent years. Each member has a passbook. There is no group record other than a simple note written by the group leader. Groups can borrow money from external sources after the first year.
Group governance	<ul style="list-style-type: none"> Group members are expected to meet regularly (weekly) and buy shares (saving at the meeting). Some meet bi-weekly. Fines are stipulated for being absent or late for the meeting or saving among others. The group leader manages the group process. Group members are numbered and called by that given number during the meeting. Passbooks were stamped according to the number of shares "purchased" and remained in the cash box in between the group meetings. Group members are expected to know their savings and loans but not the group fund. (The group fund is recorded by the group leader as he wishes.)
Monitoring	<ul style="list-style-type: none"> Four field staff train and monitor groups in the first year; groups are to be managed by a village animator in the subsequent years.
Linked programs	<ul style="list-style-type: none"> Linked to maternal and child health objectives in the second year of the project
Observations	<ul style="list-style-type: none"> CARE intends to leave the formed groups to a village animator, but there is no plan in place on how to achieve it. There are a lot of assumptions about causal relationships between savings groups and the intended maternal and child health outcomes. CARE was thinking of conducting an impact assessment of the maternal and child health objectives and the groups. Baseline indicators and values are to be set in the future. The CARE manual is available in Khmer but a final version is not ready for use.

Group location	<ul style="list-style-type: none"> Boeng Preav village, Boeng Preav Commune, Sre Ambil District, Koh Kong
NGO affiliate	<ul style="list-style-type: none"> CARE (Group 1)
Who initiated and why?	<ul style="list-style-type: none"> Group members claimed the reason for the group was the need to save in order to replace external loans with high costs. CARE claimed the reason was to address maternal and child health outcomes. Eighteen members joined the group out of 282 households in the village.
Governance	<ul style="list-style-type: none"> The group is led by a group leader, a record keeper, a box keeper and two key holders. They meet weekly. Group members did not remember their own savings or that of their peers. They did not remember who was absent during the meeting. They did remember who has borrowed from the group.
Bookkeeping	<ul style="list-style-type: none"> There is no record of the group fund; only the group leader has the record of the group fund. Each member has a passbook. Members did not know the status of the group fund.
Finances (savings and loans)	<ul style="list-style-type: none"> Group members did not remember their savings, loans or the status of the group fund. They have saved for the last 7 weeks and accumulated KHR 1.2 million. A share is valued at KHR 3000.
Self-reliance	<ul style="list-style-type: none"> There is no sign of self-reliance. A social fund was created by having each member contribute KHR 100 per meeting.
Use of loans	<ul style="list-style-type: none"> A loan period is 3 months. A member can borrow up to three times his or her savings. Loans are used for consumption and small business.
Livelihood improvement	<ul style="list-style-type: none"> Too early
Involvement in external linkages	<ul style="list-style-type: none"> To maternal and child health in the future
Bank or microfinance institution loans	<ul style="list-style-type: none"> None
Other NGOs involved	<ul style="list-style-type: none"> None
Observations	<ul style="list-style-type: none"> This group is potentially suffering from elite capture, where only the group leader knows the situation of the group fund. The fine for being absent was not enforced. According to the design, the group leader may be selected as the village animator. The opportunity for him to create more groups without proper guidance on good group governance will enhance his role.

Group location	<ul style="list-style-type: none"> • Khlong village, Sre Ambel Commune, Sre Ambel District, Koh Kong
NGO affiliate	<ul style="list-style-type: none"> • CARE (Group 2)
Who initiated and why?	<ul style="list-style-type: none"> • Twenty-seven members joined in August 2012 out of 157 households in the village. • The group was created to replace borrowing from external sources.
Governance	<ul style="list-style-type: none"> • The group leader repeats each step and checks if members get the right information before moving to the next step. • All members participated in the group activities and could remember other members' savings for the day. • Members could recall who saved how much right after the meeting.
Bookkeeping	<ul style="list-style-type: none"> • Members have passbooks. • The group fund was recorded by the group leader and separately by individual members who care about it. • Members remembered who has outstanding loans.
Finances (savings and loans)	<ul style="list-style-type: none"> • Each member could buy from one to five shares. A share is valued at KHR 3000. • The group fund was KHR 4.9 million for the 14 weeks of savings.
Self-reliance	<ul style="list-style-type: none"> • There is a high chance that the group leader will manage the group by himself with or without assistance from CARE. • A social fund was created by having each member contribute KHR 100 per meeting.
Use of loans	<ul style="list-style-type: none"> • Eight members have borrowed from the group. • The loans were used to buy groceries, chicken feed, school fees and materials for consumption. • Interest was charged at 3% (called a monthly service charge).
Livelihood improvement	<ul style="list-style-type: none"> • Too early to validate the changes
Involvement in external linkages	<ul style="list-style-type: none"> • Linked to maternal and child health in the future
Bank or microfinance institution loans	<ul style="list-style-type: none"> • Not at the time of the visit
Other NGOs involved	<ul style="list-style-type: none"> • No
Observations	<ul style="list-style-type: none"> • This group is well managed, and the group leader was able to lead the group well during the session. • The session took too long with 27 members (passbooks, stamps and savings collection). • There was no discussion about any other matters in the communities, not even matters related to maternal and child health.

KWCD

Name of NGO	<ul style="list-style-type: none">• Khmer Women's Cooperation for Development (KWCD)
Interview location	<ul style="list-style-type: none">• Phnom Penh
Type(s) of group	<ul style="list-style-type: none">• Self-help groups were introduced by Pact.• Groups were formed to allow members to save and expand small business and other livelihood activities.• KWCD aimed at addressing work migration, human trafficking, and women's empowerment in coastal areas.
Matching funds or grants	<ul style="list-style-type: none">• No matching grant from KWCD
Self-help group guidelines	<ul style="list-style-type: none">• Recordkeeping is similar to Saving for Change, but with three separate forms: savings, loans and cash.
Group governance	<ul style="list-style-type: none">• Group meetings were on a weekly basis.
Monitoring	<ul style="list-style-type: none">• Field staff provided technical supports, including a literacy program, and assistance in recordkeeping as part of monitoring.
Linked programs	<ul style="list-style-type: none">• Linked to livelihood programs, including animal raising in the communities by other NGOs

Group location	<ul style="list-style-type: none"> • Village 103, Steung Hav, Tomnob Rolork, Sihanoukville
NGO affiliate	<ul style="list-style-type: none"> • KWCD (Group 1)
Who initiated and why?	<ul style="list-style-type: none"> • A group of 23 members started in August 2011. • The village was reported to have 103 families who had been moved from an area nearby in 2008 (5 years previous). The previous location was owned by a tycoon who distributed 8x 16-meter plots of land to each of 103 families. • The group committee reported the same number of people have migrated for work, estimating that around 60 households stay regularly in the villages. • Villagers processed crabmeat, earning a fee of KHR 3000 per kg of peeled meat. A member can process around 2.5–3 kg per day. • There were subsidies from other members.
Governance	<ul style="list-style-type: none"> • A committee of three members—leader, secretary and cashier—managed the group. • They saved KHR 7000 weekly.
Bookkeeping	<ul style="list-style-type: none"> • The record of savings and the group fund was accurate.
Finances (savings and loans)	<ul style="list-style-type: none"> • At the end of the first cycle in August 2012, the group closed the book and all members saved upfront for the next cycle in the amount of KHR 200,000. • Eight members who had a negative balance due to inability to pay back group loans had left the group. Ten new members then joined the group, making a total of 25 members. • At the time of the visit, the group had accumulated KHR 5.7 million.
Self-reliance	<ul style="list-style-type: none"> • At the close of the cycle, the group was assisted by the KWCD field staff.
Use of loans	<ul style="list-style-type: none"> • Members saved weekly at the rate of KHR 7000. Members were expected to save a daily rate of KHR 1000. • The group committee members claimed that no fee is charged to the group. • The group provided a loan of KHR 500,000 or twice the total amount of a person who saves for a maximum period of 4 months. The interest in the first cycle was charged at 2% and in the second round at 3%.
Livelihood improvement	<ul style="list-style-type: none"> • There was no evidence to assess this area.
Involvement in external linkages	<ul style="list-style-type: none"> • No report of this link
Bank or microfinance institution loans	<ul style="list-style-type: none"> • No report of this link
Other NGOs involved	<ul style="list-style-type: none"> • No report of such involvement from the group

Group location	<ul style="list-style-type: none"> Village 2, Tomnub Rolork, Steung Hav, Sihanoukville
NGO affiliate	<ul style="list-style-type: none"> KWCD (Group 2)
Who initiated and why?	<ul style="list-style-type: none"> There were 33 members in five cycles (February 2012–2013). The fifth cycle was ending on 28 February. The group has been supported by KWCD since 2008. American Friends Service Committee (AFSC)—Quakers—and its localized NGO, Morokod, has been supporting the group by providing a grant of KHR 1.4 million to the group in 2010 and borrowed KHR 3 million from it at 1.5% monthly interest.
Governance	<ul style="list-style-type: none"> Saving is weekly at KHR 700, and the group leader receives daily savings of KHR 1000. If a member is not able to save on any day, he or she pays the difference on the seventh day (Sunday).
Bookkeeping	<ul style="list-style-type: none"> The group produced its own record for daily saving. The group had a clear and complete ledger. The group leader closed the cycle every year. The group claimed that it developed its own recordkeeping books, while NGOs supported compilation and binding. The forms and records were neat and well prepared. The daily record by the leader was prepared.
Finances (savings and loans)	<ul style="list-style-type: none"> A fixed savings amount of KHR 7000 per week was introduced, and flexible savings was introduced. The group leader reported collecting daily savings (KHR 1000) at the marketplace where she sells fish. Members are expected to save KHR 7000 weekly. Nongroup members could save weekly with the group and earn 15% annual interest from the group.
Self-reliance	<ul style="list-style-type: none"> The group can manage its own group with strong leadership. However, the group leader was not so confident.
Use of loans	<ul style="list-style-type: none"> The group lends between KHR 500,000 and KHR 1 million at 3% to members and 5% to nonmembers. The committee receives 1/6 of the total interest earned per cycle. They earned KHR 800,000 from the fourth cycle, closed in 2012. At the start of the new cycle, each member deposits a fixed amount decided at the meeting, though committee members initiated an appropriate amount derived from accumulative savings and earned interest. At the beginning of the fifth cycle, the group put in KHR 800,000 (with 33 members), and the accumulated fund was KHR 84 million, doubling every year.
Livelihood improvement	<ul style="list-style-type: none"> There is no evidence to claim the attribution.
Involvement in external linkages	<ul style="list-style-type: none"> A local NGO, Morokod (a localized NGO from AFSC), has formed a commune revolving fund and has a five-member committee to manage the fund. The group committee members who were interviewed are also members of the revolving fund committee. The committee is responsible for managing the fund by allocating loans (1- to 2- year terms) to groups within the same commune.
Bank or microfinance institution loans	<ul style="list-style-type: none"> No
Other NGOs involved	<ul style="list-style-type: none"> ASFC-supported Morokod, and FACT on fisheries communities

LWD

Name of NGO	<ul style="list-style-type: none"> • Life With Dignity (LWD)
Interview location	<ul style="list-style-type: none"> • Phnom Penh
Type(s) of group	<ul style="list-style-type: none"> • Various types of groups were introduced: <ul style="list-style-type: none"> - village bank - rice bank - agricultural cooperative - farmer field school group - community forestry group - village health support group - village and animal health group • LWD claimed that the above list is in order of most successful groups. • LWD considered a rights-based approach in its program interventions (50% of the members claimed to be among the most resource-poor).
Matching funds or grants	<ul style="list-style-type: none"> • LWD believed in providing seed grants to all types of groups.
Self-help group guidelines	<ul style="list-style-type: none"> • Not available for review due to LWD's concerns with copyright
Group governance	<ul style="list-style-type: none"> • LWD had field staff assigned to work in each target area. • Groups are managed by committee members. • Committee members were expected to be elected by all members.
Monitoring	<ul style="list-style-type: none"> • LWD field staff mostly stayed in Phnom Penh and commuted to work from Monday to Friday. • Internal and external evaluations were used to validate impacts of the interventions (2008 and 2012).
Linked programs	<ul style="list-style-type: none"> • LWD linked all types of groups into a community-based organization; there were specific guidelines that could be shared.

Name of community-based organization	<ul style="list-style-type: none"> • (Cooperative) Samakum Aphivath Kaksekam Tuol Kpos Rung Roeung
Interview location	<ul style="list-style-type: none"> • Sre Charn village, Tuol Kpoh Commune, Teuk Phos District, Kampong Chhnang
Purpose for creating	<ul style="list-style-type: none"> • LWD is exiting the district, and existing groups are believed to require a community-based organization.
Structure (including relationship to groups)	<ul style="list-style-type: none"> • LWD helped establish a village bank consisting of 35 members in 2004. By 2011, the village bank covered 82 households and LWD graduated the village. • The community of 190 households includes 170 Muslim households. • A rice bank was also established in 2004.
Total number of groups	<ul style="list-style-type: none"> • The cooperative runs parallel to the ongoing village bank and rice bank. • A villager can become a member of the cooperative if he or she buys a share of KHR 20,000. • There were 137 members at the time of the interview.
Funding mechanism	<ul style="list-style-type: none"> • There was a USD 2000 grant from LWD in 2011. • A member can borrow money from the cooperative at a 3% monthly interest rate.
Membership higher structure	<ul style="list-style-type: none"> • Registered as a cooperative in 2010 with the Provincial Department of Agriculture
Recordkeeping systems	<ul style="list-style-type: none"> • Not available to see
Governance	<ul style="list-style-type: none"> • The committee consists of five governing council members and three monitoring members.
Observations	<ul style="list-style-type: none"> • It is loosely created. Guideline was not available for review.

Group location	<ul style="list-style-type: none"> Sre Chharn village, Tuol Kpos Commune, Teuk Phos, Kampong Chhnang
NGO affiliate	<ul style="list-style-type: none"> LWD (Group 1)
Who initiated and why?	<ul style="list-style-type: none"> There are six groups belonging to the village bank, with 82 members. Each group consists of 12 to 14 members and is led by a leader.
Governance	<ul style="list-style-type: none"> The village bank is managed by a leader, a secretary (passed away) and a cashier. A group leader has the role of inviting members to the meeting and assisting the village bank committee when necessary. The village bank closes its cycle every 6 months. During the visit, the group was operating on the 18th cycle.
Bookkeeping	<ul style="list-style-type: none"> The record was introduced by LWD. The leader and secretary kept the record in a very accurate and transparent manner. The record and group fund was shown to members.
Finances (savings and loans)	<ul style="list-style-type: none"> With a grant of KHR 5.16 million in 2004, by January 2013, the village bank had accumulated KHR 9.2 million. Members save on a weekly basis with a voluntary amount ranging from KHR 1000 to KHR 20,000. The group has a policy of lending surplus savings to nongroup members. However, it proved difficult for the committee to collect loans and interest. Therefore, they have opted to offer loans only to members. The loan term lasts for 6 months, at which point the cycle is closed, addressing the need to repay at the harvest time. The loan size ranged from KHR 50,000 to KHR 4,000,000 at a monthly rate of 2.5%. No collateral was required.
Self-reliance	<ul style="list-style-type: none"> A three-person committee earned KHR 160,000 each at the end of the last cycles in January 2013. The committee closed the cycle every 6 months, at which point the fee was also paid.
Use of loans	<ul style="list-style-type: none"> Loans have been used for business expansions (motorbike repair shop, electric repair shops, groceries), trading such as rice and animals, and agricultural inputs.
Livelihood improvement	<ul style="list-style-type: none"> Committee members who were interviewed claimed an increase in rice production and business expansion, but reported having no information on that.
Involvement in external linkages	<ul style="list-style-type: none"> Individual members of the village bank are part of the newly formed cooperative.
Bank or microfinance institution loans	<ul style="list-style-type: none"> No
Other NGOs involved	<ul style="list-style-type: none"> No report of any other NGOs
Observations	<ul style="list-style-type: none"> Village solidarity was very strong. Their self-reliance is a principle within the Muslim community. Their recordkeeping was very accurate and transparent to the community. There was additional funding of USD 2000 to establish a cooperative in the commune as an exit strategy.

Group location	<ul style="list-style-type: none"> Village Rice Bank, Sre Charn village, Tuol Kpos Commune, Teuk Pos District, Kampong Chhnang
NGO affiliate	<ul style="list-style-type: none"> LWD (Group 2)
Who initiated and why?	<ul style="list-style-type: none"> 63 members It is a rice bank started in 2003.
Governance	<ul style="list-style-type: none"> The committee consists of a leader, deputy leader and treasurer.
Bookkeeping	<ul style="list-style-type: none"> Not available for review
Finances (savings and loans)	<ul style="list-style-type: none"> Saved 10 kg per member Borrowed 100 kg to 500 kg per member 20% interest per season
Self-reliance	<ul style="list-style-type: none"> The rice bank was so successful, with the accumulated amount of 20 tons of rice, that they had to stop adding more rice saving.
Use of loans	<ul style="list-style-type: none"> A member could borrow from 100 kg to 5000 kg for consumption during planting season. Rice will be borrowed at the same time in July and returned in December.
Livelihood improvement	<ul style="list-style-type: none"> Not trackable Farmers believe they need more rice.
Involvement in external linkages	<ul style="list-style-type: none"> No
Bank or microfinance institution loans	<ul style="list-style-type: none"> No
Other NGOs involved	<ul style="list-style-type: none"> No
Observations	<ul style="list-style-type: none"> Villagers in Sre Charn village are successful in all reported community activities. They had stopped accumulating more rice because of storage constraints.

Ockenden

Name of NGO	<ul style="list-style-type: none"> Ockenden Cambodia
Interview location	<ul style="list-style-type: none"> Banteay Meanchey
Type(s) of group	<ul style="list-style-type: none"> Self-help groups and federation (community-based organization) of different groups Ockenden first introduced a credit scheme to individual villagers in the resettlement areas in Banteay Meanchey. They learned that the scheme was not working, so they adopted a self-help group model using guidelines from PADEK. In 2006, the self-help group was formed as one of the activities to complement other livelihood activities that had been introduced since 2002, such as cow banks, rice banks and vegetable growing. Ockenden implemented their activities, including forming groups through local NGOs. Toward the end of the project, the self-help group was “transferred” to a community-based organization. A community-based organization manages group funds for a number of groups in one or two communes depending on the number of groups per area.
Matching funds or grants	<ul style="list-style-type: none"> Loans and grants
Self-help group guidelines	<ul style="list-style-type: none"> Sound concept focusing on group solidarity and trust. However, there was no guideline on how to ensure the community can learn and build the trust and solidarity. It relies on a local NGO to carry out group formation and provide technical support to groups and federations. Groups are expected to be handed over to the federation within 3 to 5 years and the NGO to have exited.
Group governance	<ul style="list-style-type: none"> The concept suggests three different group leaders and meetings as a mechanism to ensure trust building and mutual help. The group meeting is considered a mechanism to ensure participation and learning. Members are expected to be homogeneous in newly resettled communities (resettlement areas).
Monitoring	<ul style="list-style-type: none"> It relies on the local NGO to monitor groups and the federation. Ockenden provides technical assistance to both the NGO and the community-based organization.
Linked programs	<ul style="list-style-type: none"> Animals and rice banks had been provided by different agencies (Coalition to Address Sexual Exploitation of Children in Cambodia [COSECAM], the European Union, and Khmer Civilisation Foundation [KCF]) every year since 2002 to group members. Animal and rice banks have been managed by a federation.

Name of community-based organization	<ul style="list-style-type: none"> Sahakum Aphivath Chey Den
Interview location	<ul style="list-style-type: none"> Or Ambel village, Tuol Pangror Commune, Malai District, Banteay Meanchey
Purpose for creating	<ul style="list-style-type: none"> Community-based organization is set up like a credit provider servicing loans at 1% interest to groups.
Structure (including relationship to groups)	<ul style="list-style-type: none"> Only the group leader is aware of his or her group information and record. Only the community-based organization leader has the information about the situations of the rest of the community-based organization. A group leader is the de facto secretary of the community-based organization leader. With a KHR 1000 monthly savings accumulated, when they borrow from the group, each member pays interest on his or her savings, but does not receive those earnings back. Neither the rules of the groups nor the community-based organization represents the interest of the members.
Total number of groups	<ul style="list-style-type: none"> The community-based organization is managing nine groups in seven villages in two neighboring communes (Or Ambel and Sangket Nimith). The community-based organization is only managed by one leader with an assistant. (Another two members were reported as having left the group, while Ockenden mentioned that their replacement was planned.)
Funding mechanism	<ul style="list-style-type: none"> The community-based organization has lent KHR 300,000 to each member at a 2% monthly interest charge. The community-based organization is to collect 1% interest from the group leader on a monthly basis, while another 1% is retained as a group fund. The total group savings is also lent out to group members at 2% interest. The interest earned is not distributed to members and is retained as a group fund. Ockenden has budgeted between USD 50 and USD 80 for each group member, but the money has been kept by the community-based organization and used as the community-based organization fund to service the group members at 1% interest. A member can withdraw his or her savings when he or she decides to leave the group or when the group is dissolved.
Membership higher structure	<ul style="list-style-type: none"> This community-based organization is linked to Cambodia Community Foundation Network (CCFiN), and the community-based organization leader is a board member of CCFiN in 16 provinces.
Recordkeeping systems	<ul style="list-style-type: none"> The community-based organization leader has prepared reports every month capturing the history of each project intervention and updating the status of community-based organization saving, the cow bank and the rice bank. All groups apply the same saving amount (KHR 1000) per month. Each group used a recordkeeping system produced by Ockenden until the end of 2011. Since 2012, they have used a CCFiN-funded record format.
Governance	<ul style="list-style-type: none"> The community-based organization record is kept by the leader. Group members did not have information about the community-based organization fund. The community-based organization was registered in 2007.

Group location	<ul style="list-style-type: none"> • Raksmeay Samaki, Sangkat Nimith, Malai District
NGO affiliate	<ul style="list-style-type: none"> • Ockenden (Group 1)
Who initiated and why?	<ul style="list-style-type: none"> • 11 members joined group • Mandatory monthly savings and access to loans
Governance	<ul style="list-style-type: none"> • A group leader collects savings. • The group has access to community-based organization loans.
Bookkeeping	<ul style="list-style-type: none"> • The group only recorded mandatory saving. • The loans are recorded and maintained by the community-based organization.
Finances (savings and loans)	<ul style="list-style-type: none"> • The group collects a mandatory savings of KHR 1000 from each member. The total savings for each member was KHR 138,000. • In order to be eligible for loans, a member has to save the KHR 1000 mandatory amount. • When a member leaves a group, he or she is only eligible to withdraw his or her savings. The interest and other group earnings will be retained by the group. • A loan from the community-based organization is charged at 2%, and 1% interest rate is paid back to the community-based organization. • A loan from the group fund is charged at 3%. • The loan size is KHR 300,000 for a 4-month term.
Self-reliance	<ul style="list-style-type: none"> • Self-reliance does not seem to exist at group level.
Use of loans	<ul style="list-style-type: none"> • Plowing fees, business expansion
Livelihood improvement	<ul style="list-style-type: none"> • No evidence on livelihood improvements
Involvement in external linkages	<ul style="list-style-type: none"> • All groups of the community-based organization were managed by a group leader (no other committee members). • The role of the leader was to assist the community-based organization in collecting mandatory savings and interest, and to perform other administrative tasks requested by the community-based organization.
Bank or microfinance institution loans	<ul style="list-style-type: none"> • No claim to have used the loans
Other NGOs involved	<ul style="list-style-type: none"> • NGOs provided animals.

Group location	<ul style="list-style-type: none"> • Or Ambel, Toul Pangror, Malai District
NGO affiliate	<ul style="list-style-type: none"> • Ockenden
Who initiated and why?	<ul style="list-style-type: none"> • The group has 19 members; it started in 2003. • When it started, there were 25 members. • The group started with 5 cows, and now has 21 cows.
Governance	<ul style="list-style-type: none"> • Breeding cows have been allocated to group members through a lottery process. • A member can borrow KHR 300,000 to KHR 650,000 at 2% interest. • The group is managed by a group leader.
Bookkeeping	<ul style="list-style-type: none"> • The record maintains mandatory group saving.
Finances (savings and loans)	<ul style="list-style-type: none"> • Total group fund was KHR 6,648,900 at the time of the visit. • Each group collects a mandatory savings of KHR 1000 from each member. • When a member leaves a group, he or she is only eligible to withdraw his or her savings. The interest and other group earnings will be retained by the group. • Since 2012, the group has used a CCFIN-funded record format.
Self-reliance	<ul style="list-style-type: none"> • There is a strong indication that the group leader is able to manage the group by herself. • The group leader is also the wife of the community-based organization leader and is the focal point for Helping Address Rural Vulnerabilities and Ecosystem Stability (HARVEST) and RACHA programs.
Use of loans	<ul style="list-style-type: none"> • Members could borrow up to KHR 650,000. The use of the loan is mainly for paying plowing fees. The members reported that the loan amount covers half of their total costs for plowing.
Livelihood improvement	<ul style="list-style-type: none"> • No evidence on livelihood improvements. • Members claimed that they experienced deficits due to drought the preceding season.
Involvement in external linkages	<ul style="list-style-type: none"> • All groups of the community-based organization were managed by a group leader (no other committee members). • The role of the leader was to assist the community-based organization in collecting mandatory savings and interest, and to perform other administrative tasks requested by the community-based organization.
Bank or microfinance institution loans	<ul style="list-style-type: none"> • Members from one of the groups borrowed from the Association of Cambodian Local Economic Development Agencies (known by its acronym ACLEDA) at 2.6% interest to cover the rest of the plowing costs per season.
Other NGOs involved	<ul style="list-style-type: none"> • NGOs provided animals.

RACHA

Group location	<ul style="list-style-type: none"> Ktum Reay village, Batrang Commune, Mongkul Borei, Banteay Meanchey (a 3-month-old group)
NGO affiliate	<ul style="list-style-type: none"> RACHA (Group 1)
Who initiated and why?	<ul style="list-style-type: none"> Field staffperson is called community animator of RACHA.
Governance	<ul style="list-style-type: none"> Group members did not participate actively in the group meeting process. Only the secretary who did recording and the money counter could report the group savings and group fund. There were hardly any members who could remember the group rules. The record registered five schoolchildren as members, but they did not need to be at the meeting: (1) It's in the facilitator's interest to create the incentive to collect USD 7.5 from the group (USD 1.5 per member who joins the group), while (2) group governance is at stake, as 5 out of 14 are not subject to any group rules. The group would only be able to address, for example, potential attendance issues if the mother of the children only had her name as a member and saved for those children. However, such a good practice would make the trainer worse off, by earning USD 7.5 less.
Bookkeeping	<ul style="list-style-type: none"> Records followed three simple forms (savings, loans and cash) introduced by Oxfam America. Accounts were accurately recorded.
Finances (savings and loans)	<ul style="list-style-type: none"> In the first 3 months, they have already saved almost KHR 6 million against their annual target of KHR 3 million. When asked, none of the members was able to tell why they set such a low target. But they claimed cultivating season was the reason for the high savings. The savings for each member is in a range of KHR 3000 to KHR 15,000 weekly. There was no matching grant or other incentives to villagers.
Self-reliance	<ul style="list-style-type: none"> This group is saving weekly. There were 14 members in the group. Five schoolchildren belong to two families. The children do not attend group meetings, but their mother does. Only nine members, all women but one, were present. All members were reported to be relatives. The meeting with the consultants was organized by RACHA, and it was not the regular meeting date of the month.
Use of loans	<ul style="list-style-type: none"> Five loans at KHR 1 million each have been released. Three of the loans went to the same household, as it has two children and a mother as group members. These loans have been used to repay the household debt.
Livelihood improvement	<ul style="list-style-type: none"> Other loans were used to buy vegetable seeds and pay for plowing fees for the paddy field.
Involvement in external linkages	<ul style="list-style-type: none"> No evidence
Bank or microfinance institution loans	<ul style="list-style-type: none"> No changes. Group members have never used external loans.
Other NGOs involved	<ul style="list-style-type: none"> Reported as none

Group location	<ul style="list-style-type: none"> Rorng Machine village, Sangkat Or Ambel, Sisophon
NGO affiliate	<ul style="list-style-type: none"> RACHA (Group 2)
Who initiated and why?	<ul style="list-style-type: none"> Field staffperson is called field facilitator. The group consisted of 25 members from 11 families. The group started in September 2011 with 14 members, and in September 2012 the group cycle was closed. Then members decided to place individual savings into the new cycle. The group started mainly to store their savings and loan to members. The group aimed at KHR 12 million, but at the time of the visit the group had already accumulated KHR 13.6 million. The group was not able to provide any specific answers on why they targeted so low. A field trainer mentioned that at the close of the cycle new members joined, and there was no plan on training on the group purpose, and thus the target savings was the maximum amount from the previous cycle.
Governance	<ul style="list-style-type: none"> This group is functional for the following reasons: <ul style="list-style-type: none"> It was closed at the right cycle and members know their savings and the total fund. For members who have gotten loans, the purposes were known to other members. Those members who did not need a loan were also known to other members. Some areas for possible improvements: group members' attendance is not predictable and under the hands of the secretary. The group leader is a symbolic and senior citizen in the village.
Bookkeeping	<ul style="list-style-type: none"> Accurately managed by a strong secretary
Finances (savings and loans)	<ul style="list-style-type: none"> No matching grant or other incentives to villagers
Self-reliance	<ul style="list-style-type: none"> The secretary shows her ability to lead her group without external assistance.
Use of loans	<ul style="list-style-type: none"> The group saved on a weekly basis from KHR 5000 to KHR 15,000. Nine members were reported to be holding IDPoor cards. There are 16 members who have loans outstanding. However, five families have never received a loan, citing that the need will come in May at the start of the rice-growing season. Other families do not need loans and seemed to be satisfied with the savings and interest earned. The group charged a 2% interest rate per month. Members reported that such a low rate is convenient to assist members. The loan size was between KHR 200,000 and KHR 1.5 million.
Livelihood improvement	<ul style="list-style-type: none"> The loan uses were reported by members as for small business expansion; rice inputs, including fertilizer; and consumption, including a wedding and religious ceremony. The group has set aside voluntary savings for emergency uses. There was KHR 147,100 that has been accumulated for this purpose.
Involvement in external linkages	<ul style="list-style-type: none"> No evidence A field facilitator reported having three groups in the village, though no group members were aware of the presence of the other two groups.
Bank or microfinance institution loans	<ul style="list-style-type: none"> Not reported
Other NGOs involved	<ul style="list-style-type: none"> Reported as none
Observations	<ul style="list-style-type: none"> Payment of incentive to the Christian Aid (CA) of USD 1.50 per recruited group member was highlighted as an issue potentially resulting in unsafe, unsustainable and possibly inflated group recruitment numbers. This requires closer investigation by the supporting organization.

ANNEX 3. REPORTS AND LITERATURE REVIEWED

Allen H and Staehle M. 2007. *Village Savings and Loans Associations Programme Guide*. Version 3.1. VSL Associates. Downloadable at www.vsla.net

Bullen D. 2012. Village self-reliance review Cambodia: Mapping and measuring the Cambodian sector. Asia Refuge Projects. Retrieved from <http://leap201.org/wp-content/uploads/2014/09/Leap201-Cambodia-Village-Self-Reliance-Review-2012.pdf>

Bullen D and Corita S. 2012. Drowning in debt – Impact of the 2011 Cambodia floods on household debt: Survey report and findings. CARE Cambodia. Retrieved from <http://www.alnap.org/resource/10248>

Bureau of Applied Research in Anthropology. 2008. Operational evaluation of Saving for Change in Mali. University of Arizona Bureau of Applied Research in Anthropology. Retrieved from http://www.seepnetwork.org/filebin/pdf/savings_led_working_group/library/Operational_Evaluation_of_Saving_for_Change_in_Mali.pdf

[DAI] Development Alternatives, Inc. 2010. *Cambodian Village Savings and Loans – Market Survey*. DAI (USAID funded).

Emerging Markets Consulting. 2012. Saving for Change research study in Banteay Mean Chey and Kampot provinces: Phase 2 comparative analyses. Oxfam America Evaluation Report. Retrieved from http://www.oxfamamerica.org/static/media/files/Saving_for_Change_Research_Study_in_Banteay_Mean_Chey_and_Kampot_Provinces_-_Phase_2_Comparative_Analysis.pdf

Emerging Markets Consulting. 2012. Sustainability study of savings group programs in Cambodia for CARE, Oxfam, and Pact: Final Report.

Fernandez AP. 2007. History and spread of the self-help affinity group movement in India: The role played by IFAD. Occasional Papers: Knowledge for Development Effectiveness Discussion Paper No. 3. International Fund for Agricultural Development (IFAD). Retrieved from <http://www.ifad.org/operations/projects/regions/pi/paper/3.pdf>

Harper M. 2002. Grameen Bank groups and self-help groups: What are the differences? Retrieved from http://www.ruralfinance.org/fileadmin/templates/rflc/documents/1103279550671_shgvsgbg_harper.pdf

International Labour Organisation. 2006. Guidelines on the formation of self help groups for families of working children. Cambodia: International Labour Organisation. Retrieved from http://www.ilo.org/wcmsp5/groups/public/@asia/@ro-bangkok/documents/publication/wcms_108268.pdf

Pickens M. 2004. Savings-led and self-help microfinance in Cambodia: Lessons learned and best practices. Pact Cambodia. Retrieved from <http://www.microfinancegateway.org/sites/default/files/mfg-en-case-study-savings-led-and-self-help-microfinance-in-cambodia-lessons-learned-and-best-practices-2004.pdf>

Pors KK, with Samuelsen PB, Petersen MP and Nicimpayie C. 2011. Savings- and loan associations: Combining short term benefits with long term structural change: A guide for practitioners. Copenhagen: Danish Mission Council Development Department and Danish Forum for Microfinance. Retrieved from http://www.ruralfinance.org/fileadmin/templates/rflc/documents/Pors__2011_.pdf

Saha S and Annear P. 2012. More than money: Self-help groups and maternal health. Issues Brief No. 6. Melbourne, Australia: University of Melbourne Nossal Institute for Global Health. Retrieved from http://ni.unimelb.edu.au/__data/assets/pdf_file/0003/679521/IB_6_for_website.pdf

Steiner G, ed. 2008. *The Self Help Approach: Unleashing Human Potential – A Manual*. Duisberg, Germany: Kindernothilfe. Retrieved from http://en.kindernothilfe.org/multimedia/KNH/Downloads/Fremdsprache_+Englisch/Manual_+The+Self+Help+Group+Approach+%28pdf_+23+MB%29.pdf



This publication should be cited as:

Bullen D and Sokheang H. 2015. Identification and effectiveness of self-help groups in Cambodia. Penang, Malaysia: CGIAR Research Program on Aquatic Agricultural Systems. Program Report: AAS-2015-11.

About the CGIAR Research Program on Aquatic Agricultural Systems

Approximately 500 million people in Africa, Asia and the Pacific depend on aquatic agricultural systems for their livelihoods; 138 million of these people live in poverty. Occurring along the world's floodplains, deltas and coasts, these systems provide multiple opportunities for growing food and generating income. However, factors like population growth, environmental degradation and climate change are affecting these systems, threatening the livelihoods and well-being of millions of people.

The CGIAR Research Program on Aquatic Agricultural Systems (AAS) seeks to reduce poverty and improve food security for many small-scale fishers and farmers depending on aquatic agricultural systems by partnering with local, national and international partners to achieve large-scale development impact.

© 2015. WorldFish. All rights reserved. This publication may be reproduced without the permission of, but with acknowledgment to, WorldFish.



Contact Details:
CGIAR Research Program on Aquatic Agricultural Systems
Jalan Batu Maung, Batu Maung, 11960 Bayan Lepas, Penang, MALAYSIA
www.aas@cgiar.org

Photo credits: Front and back cover, Sylyvann Borei/WorldFish



**100%
RECYCLED**

Paper made from
recycled material

With communities, changing lives

