

# ***Cambodia Livelihoods Program Evaluation***

DECEMBER 2023

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**Cufa**

# Acknowledgements

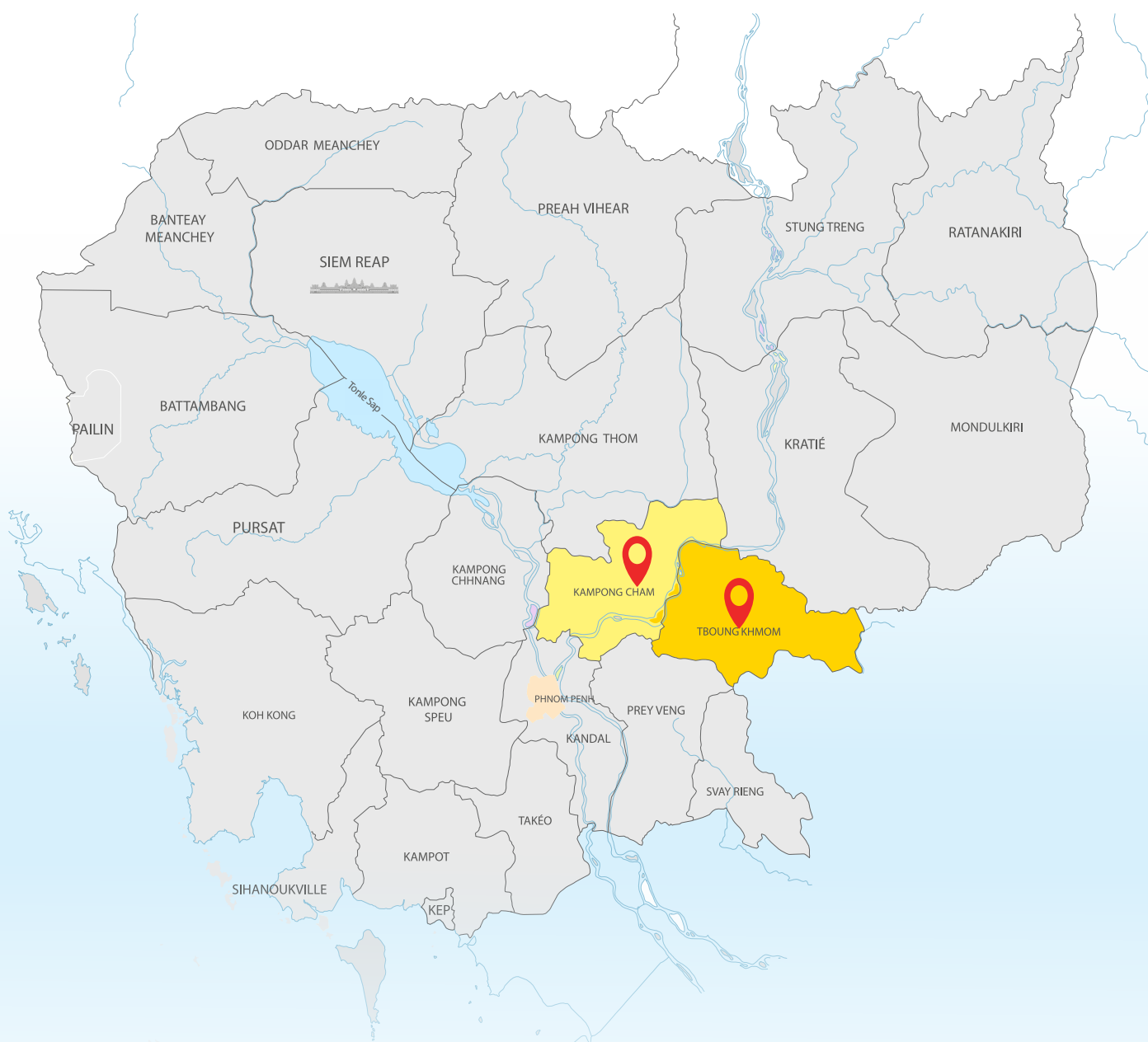
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# Key Acronyms

ToC	-	Theory of Change
PSEAH	-	Prevention of Sexual Exploitation, Abuse and Harassment
DGA	-	Disability and Gender Analysis
GAP	-	Gender Action Plan
AVI	-	Australian Volunteers International
MEL	-	Monitoring, Evaluation, and Learning
SG	-	Safeguarding
ACFID	-	Australian Council For International Development
DFAT	-	Australian Government Department of Foreign Affairs and Trade
WG	-	Washington Group Question
OECD	-	Organisation for Economic Co-operation and Development
PWD	-	Person Living with Disability
ABDC	-	Asset Based Community Development

# Livelihood project targets



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# Executive Summary

CUFA's *Cambodia ASPIRE Project* (July 2019–ongoing, and previously known as *Cambodia Livelihoods Project*, ANCP19-PRG9919-PRJ120) seeks to build livelihood capacity, with a strong focus on women and people living with disability, in the provinces of Kampong Cham and Tbong Khmum in Cambodia through two broad streams - Micro-Entrepreneurs (ME) and Community Social Enterprises (CSE).

The evaluation used a mixed methods approach using 27 survey interviews (quantitative) and 4 focus group discussions (qualitative approach). Supported by detailed project lifecycle income and savings data from all MEs and CSEs. Importantly, interviews were conducted with key stakeholders across the program spectrum, including a village chief, MEs and field officers. Data collection in the field was conducted over two weeks, with 50 total respondents (27 respondents from micro-enterprises and 23 respondents from CSE).

The evaluation is organised around four OECD DAC criteria: impact, relevance, sustainability, effectiveness as well as the cross-cutting theme of GEDSI, in line with the *DFAT Design and Monitoring & Evaluation and Learning Standards*. Given the 12 month delay to this evaluation, we also note management's decision to close the ME track on 30 June 2023 in light of ongoing budget and staffing constraints, and this evaluation seeks to harvest lessons learned from the ME experience to apply to the ongoing CSE stream.

Participants were categorised into three income bands; high-income, middle-income and low-income in accordance with the World Bank income disaggregation guidelines. In this context, the evaluation found that the high-income cohort experienced better financial circumstances and financial literacy, greater community recognition and a stronger customer base. This group also demonstrated a capacity to expand their business and plan for the future, as well as having a more nuanced understanding of the environmental and market challenges they were facing. The low-income group reported improvements to business operations, including access to new equipment, and modest changes in financial aspects and financial literacy. The middle-income group reported changes in marketing and the establishment of a stronger network of customers. Overall, while lower income participants generally focused on immediate needs, middle-and high-income participants looked at planning for the future. This evaluation makes no claims as to whether future planning or focusing on immediate needs is an outcome or influences outcomes; however, motivation and participant traits warrant further review.

Participants reported lack of finances, seasonality, and difficulties to access markets as the key barriers to their success moving forward. The low-income group reported more challenges compared to other participants and notably barriers faced were shown to reduce as income increased.

Six themes emerged in regard to the contributing factors to individual success: (1) industry; (2) existing skill set and business experience; (3) established customer network; (4) intrinsic factors such as self-efficacy and motivation; (5) soft skills especially communication skills; and (6) digital capacity and level of financial literacy. These should serve as a foundation and platform for future livelihood programming.

Using DFAT's generalised scale of 0-6 (where 0 is very poor and 6 is very good), we determine as follows against the OECD DAC criteria:

Criteria	6 Very Good	5 Good	4 Adequate	3 Below Adequate	2 Poor	1 Very Poor
Impact		✓				
Relevance		✓				
Sustainability		✓				
Effectiveness	✓					
GEDSI		✓				

**Impact: 5/6.** The project has resulted in improved income and savings for participants. Interestingly this new capital was utilised differently across income levels. With lower income earners spending on immediate needs and higher earners looking to expand their businesses. Good program impact is reinforced as participants who are engaged with the program for a longer time show better outcomes. Importantly social connection and soft skills development may be the most important long term impact of the program. With activities instrumental in addressing social stigma towards disability and tailored consultation to revitalise farms or business. However, further mitigation of unintended consequences surrounding wellbeing and family conflict must be considered.

**Relevance: 5/6.** Most respondents found the training on setting up a business useful and provided hands-on learning opportunities and linked increased income to better financial literacy. With units on budgeting and bookkeeping especially well received by participants. The evaluation suggests training curricula should be developed and be more adaptive to changing participant needs. Leadership training and digital literacy should remain in the Livelihoods curriculum however new teaching methods should be explored. Relevance can be improved through a refreshed curriculum and greater focus on listening to participants.

**Sustainability: 5/6.** Group dynamics of the CSEs should be the primary concern moving forward. However importantly, ME outcomes appear to have to improve in line with time spent with the program. While 5 of the CSEs have been engaged with the program since inception. How best to utilise ME participants to bulwark CSE activities should be considered moving forward. As these MEs are capacitated participants who could support program activities and amplify program effects. Efforts to recycle and reuse were commonplace throughout program activities, but appear more reliant on individual ingenuity rather than program guidance. While some participants reported burning or dumping waste into rivers, the amount of waste disposed in this manner was negligible.

**Effectiveness: 6/6.** The program is effective in immediate income generation for the respondents. While both, MEs and CSEs also show increased financial literacy and savings. Importantly, existing finances, personality and skill set are highly influential on how effective the program is. This learning should be considered when identifying future participants. Effectiveness of CSEs training was increased through hiring experts and conducting hands-on training sessions. Importantly the program appears to yield cumulative benefits over time and is more effective for higher-income participants. The application of technology appears marginally effective to date due to access and participant perception towards technology, but offers exciting potential.

**GEDSI: 5/6.** The program shows positive signs in regards to gender equality and inclusion principles and GEDSI concepts have been included in program activities. Importantly, the program can do more to educate communities on the benefits of the program and ensure that men are also consulted and included in the induction process to mitigate family conflict. Building community connection is a prevalent theme and the program helps build a greater understanding of intersectionality and gender equality. While many female participants reported greater empowerment in household decision making. Youth are a dynamic group in the program context, and exhibit great potential to achieve comprehensive benefits from the program, especially in terms of technological deployment. Positively, many individuals living with disability expressed gratitude, noting improvement in interpersonal skills and overcoming their own self-limiting beliefs, and feeling more connected to the community.

Further to this, ten recommendations are identified for management to consider in the future design of the Cufa's livelihoods program investment in Cambodia:

Table 1 Recommendations

Criteria	Recommendations
<b>Impact</b>	<p><b>1: Immediate intervention in underperforming CSEs.</b> Ensure project resources do not go to waste by redistributing or taking steps to renew struggling CSEs.</p> <p><b>2: Use Youtube to share training on products between CSEs.</b> Youtube is already commonly used by participants as a learning tool. Recording training sessions and sharing would allow participants to develop digital skills in a practical manner.</p>
<b>Relevance</b>	<p><b>3: Update aspects of the training curriculum.</b> Training should scale, with foundational modules for new participants, and higher level modules for experienced participants. Further, specialised topics such as female leadership and use of digital tools should be made available and targeted more appropriately.</p> <p><b>4: Entrench listening and participant engagement.</b> Continue to develop the program's training offering in line with changing participant needs. Program should encourage participants to think about what they would like to learn next.</p>
<b>Sustainability</b>	<p><b>5: Develop CSE governance model.</b> Take a dynamic approach to reconcile conflicts between social welfare ideas and business profitability. Actively develop group cohesion and resilience to market shocks.</p> <p><b>6: Encourage project officers' professional development.</b> POs should be empowered to continue to learn in order to best support CSE. Where support is needed outside expertise should be sought to ensure the project continues to develop and evolve.</p>
<b>Effectiveness</b>	<p><b>7: Continue to explore business development</b> opportunities by assisting CSE to pursue new product offering, suppliers, and markets. As well as seeking new partnerships such as with business or universities.</p> <p><b>8: Consider how to utilise MEs in onselling CSE products.</b> The program's historical participant network is an underutilised strength.</p>
<b>GEDSI</b>	<p><b>9: Continue to centralise inclusion in CSEs.</b> Program must recognise intersecting challenges and develop a better understanding of the influence of men on leadership within CSE and how power is wielded. Program needs to have a clearer definition of empowerment and articulate how this is managed.</p> <p><b>10: Keep giving leadership and networking opportunities to PLWD.</b> Engaging with positive role models will help overcome feelings of low self efficacy and help challenge social stigma.</p>



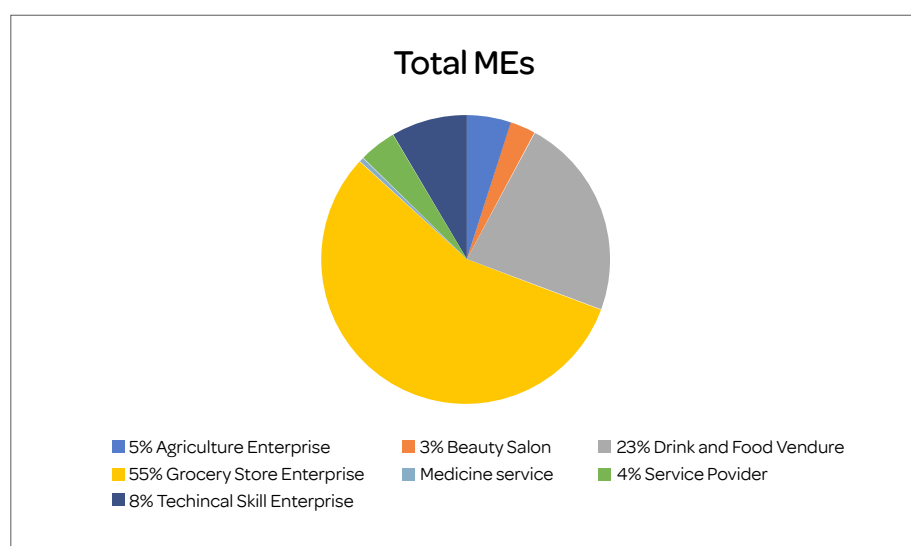
# 1. Background and Program Description

Table 2 maps the project streams and participants over the past 5 years. The livelihoods program has adapted and shifted focus over its 5-year engagement. Beginning with a focus on plastic recycling in 2019. The program quickly responded to changing community needs during covid. Figure 1 shows the sector breakdown of total project MEs.

**Table 2 Overview of Cambodia Livelihoods Project**

Year	CSEs	MEs	Total Participants	Notes	Project Streams
19/20	5	-	30 (67% female)	Roll out in Kampong Cham. CSEs: Plastic Recycling Focus.	Environment CSE Financial Literacy
20/21	7	-	1,823 (72% female)	All CSEs shift to soap making	Environment CSE Financial Literacy
21/22	10	25 New 100 Existing Accessed Training	2,996 (74% female)	MEs included in the program. Previously separate Village Entrepreneur program.	ME CSE Financial Literacy
22/23	10	67 New 475 Existing Accessed Training	2,577 (71% female)	Formation of 2 Tailoring CSE and 1 Chicken Raising CSE	ME CSE Financial Literacy
23/24	13	Monitoring 67	Target 800	New CSEs formed with inclusion focus  Updated project name: <b>Cambodia ASPIRE Project</b>	CSE Financial Literacy

**Figure 1 Program MEs by sector**



**Cufa's Vision:** For communities to be resilient and self-supporting across the Asia-Pacific region to be free of poverty through economic development and self-determination.

**Cufa's Mission is a 3-pillar approach of:**

- (1) Earn: through microenterprise and livelihood programs;
- (2) Save: through financial literacy; and
- (3) Invest: through access to digital tools and diverse finance sources.

The overarching objective of this evaluation is to assess the impact and effectiveness of the Livelihoods programming project implemented by Cufa in Kampong Cham and Tbong Khmum provinces. Previously, Kampong Cham and Tbong Khmum were one province, however Tbong Khmum was split off to make a new province in 2013. The livelihoods program is designed to enhance the quality of life within these communities through the provision of entrepreneurial opportunities and education. Of particular focus within this project are the empowerment of aspiring female entrepreneurs and individuals with disabilities (PWD). This empowerment is achieved through a multifaceted approach, including technical and entrepreneurial training as well as financial literacy programs. Financial literacy training is delivered through 5 modules which consist of: Saving and payment, Needs and wants, Family budgeting, Understanding how to borrow money, Introduction to E-banking. Importantly the project focuses on female empowerment and so as well as financial literacy modules female entrepreneurs also receive training on leadership and building trust.

Cufa initiated its Livelihoods programming in 2018, and over the course of its implementation, it has undergone significant adaptations in response to the challenges posed by the Covid-19 pandemic. Notably, a previous component of the project emphasised environmental sustainability, which has since been integrated into Cufa's ongoing sustainability practices. It is essential to recognise that the current evaluation does not encompass the assessment of the financial literacy stream; instead, it concentrates on Stream One; working with Micro-Entrepreneurs (MEs) and Two; working with Community Social Enterprises (CSEs).

In **Stream 1**, the focus is enhancing the micro-enterprise sector. This involves identifying and engaging existing and aspiring entrepreneurs through collaboration with local communities and OPDs (Organisations of Persons with Disabilities). The initiative includes providing seed funding to support these enterprises, formalising partnerships through Memorandums of Understanding (MoUs), which incorporate provisions on Child Protection (CP), Preventing Sexual Exploitation, Abuse, and Harassment (PSEAH), and Complaints Handling. The project employs a community-centric approach, adopting Asset Based Community Development (ABCD) during community consultations. ABCD makes it possible to identify existing, but often unrecognised assets and respond to development challenges through local social improvement. This inclusive strategy aims to foster dialogue, identify potential micro-enterprises, and facilitate the development of business plans for these ventures. Subsequently, training is provided to micro-entrepreneurs, encompassing a spectrum of skills necessary for sustainable growth. Additional support is extended in the form of equipment and resources to kickstart these businesses, followed by ongoing dialogue and monitoring to ensure their continued success.

**Stream 2** focuses on bolstering Community Social Enterprises (CSEs). As with the first stream, the process begins with community consultations, guided by the ABCD approach, to mobilize the formation of new CSEs and identify the training and capacity-building needs of existing ones. In collaboration with the community, business plans are developed for these social enterprises, aligning with their unique goals and potential. Subsequently, training sessions are conducted for the CSEs imparting the knowledge and skills required for sustainable operation. The project also encompasses the sourcing and purchasing of raw materials and equipment vital for CSEs to thrive.

Throughout the program operations involving both streams, a commitment to continued dialogue and ongoing monitoring is maintained to assess progress, address challenges, and adapt strategies to ensure that the Livelihoods programming project achieves its objectives effectively.

**Table 3 Active CSEs**

<b>Kampong Cham</b>	
1	CSE 1: Kdey Sangkhemthmey Community (Ou Tasek) – Soap production
2	CSE 2: Woman Help Woman Soap Community (Khtuoy Bei) - Soap production
3	CSE 3: Rung Roeung Soap Community (Khtuoy Muoy) - Soap production
4	CSE 4: Samaki Soap Community (Pratong) - Soap production
5	CSE 5: Punlue Raksmeay Soap Community (Ou Kapmon) - Soap production
6	CSE 6: Satrey Pika Vey Chlat Soap community (Trapeang Chineang) - Soap production
7	CSE 7: Prosperous Women Tailoring Community Center (Lvea) – Tailoring
<b>Tbong Khmum</b>	
8	CSE 1: Satrey Chhlat Vey Soap Community (Dong Timuoy) – Soap production
9	CSE 2: Satrey Sros Sa Art Soap Community (Chaom Triek) – Soap production
10	CSE 3: Satrey Rik Rey Soap Community (Bongkav) – Soap production
11	CSE 4: Satrey Me Phtas Soap Community (Dong) – Soap production
12	CSE 5: Pou Thum Fashion Women Tailoring Community Center (Pou Thum) – Tailoring
13	CSE 6: Rol Pha'em Farm Chicken-Producing Women Enterprise Community – Chicken farming

## 2. Introducing the Evaluation

### 2.1 Aims and Objectives

This evaluation seeks to provide an assessment of the Livelihoods programming project's impact on the targeted communities in Kampong Cham and Tbong Khmum provinces, with a particular focus on the OECD/DAC principles of Impact, Effectiveness, Sustainability and Relevance, as well as GEDSI considerations. All of which are integral to the project's mission of improving livelihoods and fostering entrepreneurship within these regions.

Stream One (end of cycle) aims to improve the capacities of micro-enterprises, with a specific focus on new start-ups led by women and persons with disabilities.

Stream Two (mid-cycle) seeks to strengthen the capabilities of established Community Social Enterprises (CSEs) and facilitate the formation of new CSEs with an inclusive approach.

As well as reviewing integration of GEDSI in both streams and seeking feedback shape more inclusive practice in the future.

**Overarching project aim:** Expand livelihood opportunities through the establishment of micro-entrepreneur by seed-funding, capacity-building training and mentorship, advance social inclusion and alleviate poverty.

#### Objective 1:

Measure the effectiveness in increasing technical and entrepreneurial skills by facilitating the establishment or expansion of micro-enterprise, ensuring that the program operates in alignment with ABDC principles.

#### Objective 2:

Evaluate the advancement of economic empowerment for impoverished households, particularly focusing on women, disability and marginalised groups, with the aim of fostering an inclusive community and community building.

#### Objective 3:

Evaluate and determine if the program has enhanced financial management and leadership training for entrepreneurs, and provided additional sources of income to community members.

#### Evaluation Focus:

1. Determine and assess the tangible impact on the participants and community based on the evaluation framework promulgated by OECD, including Relevance, Effectiveness, Impact and Sustainability.
2. Assess the accomplishment of the objectives set out in the ANCP annual development plan. Identify potential issues inherent in the program and recommend the best course of action to tackle the challenges.
3. Identify the cross-cutting issues and persistent barriers that inhibit the inclusion of women, disability groups and youth mobilisation.
4. Promote the relevance of technical capacity training and provide recommendations for product upgrade or facilitate the transition to new lines of products or training if needed.
5. Identify the inherent issues which perpetuate the poverty cycle and explicate impacts on programming.

## 2.2 Methods and Approach

### 2.2.1 Evaluation Design

There are two data collection tools developed in consultation with CUFA staff and advisors:

1. Micro-enterprise individual interview questionnaire
2. Community Social Enterprise focus group discussion

### 2.2.2 Evaluation Framework

The evaluation utilises the OECD/DAC framework with a focus on: relevance, impact, sustainability, and effectiveness. As well as exploring GEDSI activities and understanding, inline with CUFA's GEDSI action plan.

- **Relevance:** seeks to understand whether the intervention is addressing relevant issues. Evaluating the extent to which program objectives and design aligns with participant needs.
- **Effectiveness:** examines if the program is achieving its goals. It is measured by the extent to which the program is attaining its outcomes. With a view to understanding differential results across different populations. Importantly, this measure seeks to ascertain what are the most significant changes due to program activities. While also clarifying if there are any factors that hamper the achievement of the objectives.
- **Impact:** measures if the program has made a difference in the lives of the participants. These impacts can be categorised as positive, negative, or neutral and may include unintended consequences.
- **Sustainability:** these measures the benefits that can be sustained over time without ongoing program support. These measures examine the contextual conditions such as institutions, environment, social factors in place to ensure the continuation of the project.
- **GEDSI:** reflects on project success regarding gender equality, disability and social inclusion. CUFA has developed a Gender and Disability Inclusion Toolkit with the aim of raising awareness of vulnerabilities.

These 5 criteria will be evaluated utilising the *DFAT Design and Monitoring & Evaluation and Learning Standards*:

#### Satisfactory rating

- 6 – Very good: satisfies criteria in all areas; does not require amendment
- 5 – Good: satisfies criteria in almost all areas; may need minor work to improve in some areas
- 4 – Adequate: on balance satisfies criteria; does not fail in any major area, needs some work to improve

#### Unsatisfactory rating

- 3 – Less than adequate: on balance does not satisfy criteria and/or fails in at least one major area; needs work to be improved in core areas
- 2 – Poor: does not satisfy criteria in several major area; needs major work to improve
- 1 – Very poor: does not satisfy criteria in any major area; needs major overhaul

**Table 4 Evaluation Questions**

Aspect	Question
<b>Relevance</b>	<p>How does the project help enhance financial savings and acquire business skills?            What is the main motivation for joining the program?            Is the training and product offering aligned with the market needs?            Did the training provide relevant skills?            Has the program responded to changing market conditions over time?</p>
<b>Impact</b>	<p>Does the intervention bring about a significant change in the lives of participants?            Did all the intended target groups benefit equally from the intervention?            Is the project transformative – does it create significant changes in norms, e.g. gender norms, economic empowerment for marginalised groups?</p>
<b>Effectiveness</b>	<p>To what extent does the intervention achieve its objectives?            What progress has been made in strengthening MEs and CSEs?            What aspects of the training are effective?            Does the program provide opportunities to practise what has been taught and delivered?</p>
<b>Sustainability</b>	<p>To what extent can participants continue to benefit and develop their businesses without the intervention of CUFA?            What are the environmental impacts and the recycling procedures?</p>

### 2.2.3 Evaluation Phases

The project was divided into the following interconnected phases:

- **Phase 1** Desk-based Literature Review: The evaluation ideation was developed in consultation with CUFA staff, involving a review of previous reports such as Credit Union Development, Village Entrepreneurship, and Children’s Financial Literacy programs.
- **Phase 2** Instrument Design: The questionnaires were developed to ensure that the designed instrument and protocols were in accordance with (1) the project’s purpose and objectives as outlined in the Ad Plan and Proposal, (2) the key evaluation framework, and (3) criteria and safeguard activities. The design instrument was subsequently discussed and translated into Khmer, undergoing stakeholder review to ensure that the interviews were contextually and culturally appropriate.
- **Phase 3** Evaluation data collection was organised and coordinated by the Program coordinator, in collaboration with country office staff, who selected participants from the two provinces. Field Officers then liaised with different participants to coordinate the meetings and arrange the schedule based on their availability and convenience. With groups often convened at local commune halls.
- **Phase 4** The consultant conducted interviews with respondents from MEs and CSEs through 1) individual interviews and 2) focus groups. The consultant and coordinator facilitated the interviews and focus groups. Some interviews were supervised by CUFA’s CEO to ensure the rigor and quality of the interviews, providing prompt feedback and guidance.
- **Phase 5** The interviews were documented and recorded on the KOBO platform (both instruments are available in the annex section). Subsequently, the interviews were transcribed and encoded, undergoing multiple reiterations to ensure accuracy of the interview.
- **Phase 6** The data were analysed to identify commonalities and thematic patterns emerging from the interviews. The consultant triangulated the findings to validate the data, ensuring there were no inherent biases. The data were complemented by secondary project monitoring data.

## 2.2.4 Methodology

### Qualitative Study

**Case study:** Case study offers a comprehensive and in-depth analysis of micro-enterprises and community social enterprises. The analysis will seek to identify the most effective case and least effective case. Subsequently, the key enabling conditions and barriers will be identified to guide future programming.

**Thematic analysis:** Thematic analysis is employed to identify commonality and emerging patterns in the survey. Those patterns corresponded to the semi-structured interview questions and outcomes/objectives, as well as observational and ethnographic analysis.

### Quantitative Study

**Data tabulation:** the study involves tabulating and re-organising them into meaningful themes.

Kobo Toolbox is utilised for data collection and data management. The raw data is extracted and analysed using statistical analysis tools such as Excel and Stata.

**Frequency analysis:** the data was analysed based on occurrences and categories, categorised into meaningful themes.

**Chi-square analysis:** the analysis determines whether there is a significant association between two categorical variables. For example, the data explores perceived differences between technological deployment across various income bands.

**T-test:** T-test determines whether two populations are statistically different. In the study, T-test is employed to compare the income level between disability and non-disability group, gender groups, or to evaluate whether the program has boosted confidence level for individuals with disabilities.

ANOVA test examines whether these three or more populations are statistically different. Following significant results, post-test estimation is conducted to examine the differences between differentiated groups, such as income level across different aged groups and education levels.

Looking at means distribution across different groups, T-test and ANOVA test is based on three assumptions: 1. The samples are independent of each other. 2. The sample number is high. 3. The data falls on normal distribution.

### Ethical Considerations

1. **Informed consent:** The participants voluntarily participate in the interviews. Before the interview, the researcher ensures that the participant is aware of the purposes and objectives of the interviews and complaint procedures.
2. **Confidentiality:** The data have been de-identified and kept confidential, underscoring the commitment and protecting participants' privacy and sensitive information.
3. **Impartiality:** Impartiality is one of the underlying principles, guiding adherence to the standardised protocols and refraining from any preconceived judgement.
4. **Sensitivity training:** Prior to commencing the evaluation, the researcher collaborated with the CUFA management team, undergoing rigorous evaluation and sensitivity training to ensure that the evaluation is conducted fairly, without intrusion into personal details, and that the interview questions are contextually and culturally appropriate.

## 3. Literature Review

### 3.1 Cultural Context

In Cambodia a perception that men make better leaders than women persists, even among women (CDRI 2019). Promoting women's empowerment and gender equality is not just a matter of inviting men to change, but also about changing women's self-perceptions of their worth and role in society (CDRI 2019). Chbab Srey, Cambodia's traditional Code of Women encourages women to be "submissive and obedient to the wishes of their husbands" (UNESCO 2013). While Chbab Proh exhorts men to be organised leaders (UNESCO 2013). These codes remain highly influential in rural communities and continue to reinforce negative and disempowering stereotypes about women and women's subordination to men (Cambodian Centre for Human Rights 2013).

Disparities between men and women in resources, decision-making power, and basic social well-being, are amplified by widespread poverty. Culture thus enacts a significant barrier to sustainable economic and social development. Data shows that males have greater educational opportunities than females in Cambodia, this gender gap has also been found to increase in size at later stages of education (Cambodian Centre for Human Rights 2013). While women face further barriers in regard to transportation, security, and household responsibilities. Poverty is more acute among Cambodian women than among men, with women having fewer resources, decreased access to healthcare, education, financial services and less food security (OHCHR 2015). Women are also less likely to be involved in decision making positions throughout the country including in politics, the public sector and the judiciary (UNDP 2014).

A study conducted by CARE (2011) has demonstrated clear benefits of livelihoods programming. These benefits include access to financial services, increasing group solidarity, self-confidence, prominently, improving assets. A woman's husband's level of education is also shown to influence female empowerment, with a higher education resulting in better outcomes. The livelihood project evidences a positive impact on income, generated through livestock or vegetable plantation. Also, it has led to a reduction in seasonal labour. In previous CUFA projects such as CUD, more than 63% of respondents showed a positive impact on their income, and half of the respondents agreed that the project helped expand their business. While in the CUFA's Children's Financial Literacy program, most participants developed saving habits after joining the program. However, there are barriers, such as respondents forgetting or not using the training, especially when it was delivered a long time ago. Other barriers include lack of sustained income, which hindered their participation in the program.

### 3.2 Cross-Cutting Themes

The following cross cutting themes were identified in previous CUFA programming or comparable livelihood programs delivered by other NGOs such as: RIEL 2015, Village Entrepreneurship 2022, Credit Union Development 2021, CARE 2014.

#### Gender Equality (GE)

Gender inequality remains a prevalent and persistent issue in Cambodia. According to UNODC, girls have fewer educational opportunities, with only 40% of women completing secondary level. **In the public sector, 77% of public sector employees are men and 85% of "decision-makers" (senior officials, managers) are men** (Anderson & Grace 2018).

Cambodian society is dominated by men and underpinned by a patriarchal family hierarchy, with men predominantly making household decisions. Importantly, studies have shown microcredit schemes can aggravate the family conflict and exacerbate gender inequality, due to conflicting beliefs between family members and imbalanced power dynamics (Rogaly 1996; Seng 2018). In 2014, CUFA employed



a gender specialist to provide awareness training and ensure the development of the program in accordance with gender equality operating principles, as well as enhance the awareness of the pertinent issues and safeguard the activities to avert the risk of detrimentally influencing the vulnerabilities and exacerbating their conditions.

A GE action plan has been implemented across the livelihood project, and most of the 13 community social enterprises are led by women.

CUFA Programs such as CUD 2011, demonstrate that actions to promote inclusion of women in decision making processes were found to create a tangible impact on economic engagement for women.

## **Social Inclusion (SI)**

In the pursuit of economic development, the project seeks to promote social justice and aims to address inequality. So often poverty nullifies and erodes basic human rights. A multidimensional understanding of poverty describes the inability to access financial capital, social capital, and human capital. While social capital provides bridging capabilities to tap into networks thus instigates transformative changes, social connections have been underexplored to dissect poverty issues in previous projects.

Through ongoing mentorship, the program intends to expand and solidify social connections for impoverished households, bringing more economic opportunities and engendering change. Importantly, the evaluation hopes to develop an understanding of the different barriers facing urban and rural MEs. As well as investigating whether women are becoming more influential in decision making within their homes.

## **Youth Mobility**

Youth mobilisation has been integrated into the project, yet the effort has been negated by the impacts of power and culture. The livelihoods program aims to catalyse changes in youth empowerment. The training aims to inculcate business ideas and promote youth inclusion in the marketplace.

In previous projects, CUD 2011 and VE 2019, CUFA was not effective in advancing youth mobilisation. This may be attributed to various factors, including power distance, weak networks, inexperience and inadequate resources. As well as a lack of ongoing mentorship to impart the experiences and expertise of the product training. Reports (CUD 2011, VE 2019) have suggested youth may lack motivation and are often driven by family pressure.

## **People Living with Disability**

In Cambodia there has been a discrepancy in transitioning from policy to enacted practices in terms of human rights issues and inclusion of disability groups (Mitra, Posarac & Vic, 2012). PWDs encounter more acute poverty than people without disabilities, across various dimensions, including education attainment, lower access to employment opportunities, and greater health expenditures (Mitra, Posarac & Vic, 2012). As well as experiencing greater social stigma in the community.

Women with disabilities are still disproportionately impacted by entrenched inequalities. Efforts to address these persistent issues in previous projects are still undermined by social and institutional factors. The Livelihoods project aims to provide opportunities for these groups.

One notable theme found in reviewing previous reports is that the number of respondents identified as disabled is relatively low compared to the general population. In the CUD 2021 report, the findings have revealed that the level of engagements in the disability group is decreasing compared to previous years. This hindrance can increase the sense of isolation or difficult adjustment to the normal society. Therefore, adaptations can be made such as in-person visitation, or organised specialised training with a focus on the disability group.

**Table 5 Evaluation Limitations and Mitigation**

Potential Limitations	Mitigation strategies
Lack of data accessibility	The program will connect with project officers in advance to notify the respondents and introduce some incentives and benefits to join the program.
Monitoring the evaluation: Dissecting the issues will be hindered by translation. The translator or researcher can't maintain impartiality and interpret the questions equivocally.	Meeting with field officers and organising a mock interview and consultation to clarify any discrepancies. The purpose of the interview is to identify any shortcomings in operationalising the questionnaires and taking pre-emptive measures to address these issues, evaluating whether the questions are culturally sensitive and identify if there are any adaptations that need to be made.
Lack of engagement from the respondents	CUFA will facilitate a meeting to forge relationships with respondents or prepare a information kit to navigate the complexity in the interview
PSEAH issue observed or complaint made	<p>All CUFA staff and volunteers are required to undertake Safe-guarding training which outlines acceptable and unacceptable conduct, and reporting obligations.</p> <ul style="list-style-type: none"> <li>- ACFID Code of Conduct</li> <li>- Child Protection Policy and Code of Conduct</li> <li>- Reporting Misconduct Towards Children Policy</li> <li>- Use of Images and Promotional Material Policy</li> <li>- PSEAH Policy and Code of Conduct</li> </ul> <p>Complaints mechanisms have been developed to increase awareness to everyone about how to make a complaint, and what happens once complaints have been reported (as per Cufa Policy). If any breaches of Policy, employment agreements will be immediately terminated. Since 2023, have been incorporating Safeguarding into recruitment processes, through safeguarding screening questions in the interview, verbal reference checks including safeguarding questions, police background checks where possible.</p>

## 4. Case Studies



### Case 1: Pig Farming

Sem Phalla was motivated to join the program by her strong desire to support her family and recognised the potential of pig farming to generate income. Her journey began when she obtained seed funding and was supported to create a business plan. Notably, Sem chose a traditional word-of-mouth approach for marketing her pig farming business. Sem opted not to use digital marketing due to limited internet coverage in her area. However, Sem expressed interest in setting up online banking and understood the benefits of online transactions, despite facing obstacles due to the lack of internet access.

Sem maintains a strong and supportive relationship with her local community. Community members have been willing to assist her with certain aspects of her business, such as slaughter and sales when needed. This collaborative spirit greatly contributed to her success. Pig farming has empowered her in several ways. Importantly, her income has increased significantly, providing the means to care for her family more effectively. Additionally, she gained valuable skills and experience, boosting her confidence to continue running her business and explore new opportunities. While an equal and supportive family setting was another enabling factor. While she is happy with the way things are going she demonstrated the importance of community by asserting that there are still local people who need similar help.



## Case 2: Cosmetic Products

Song Lida has been involved with the livelihoods program for 5 months. Song focuses on the sale of cosmetics. Starting with limited capital, in the early stages she made the choice to make only a small profit margin and focus was on establishing a loyal customer base. Song understands that effective marketing is vital to attracting and retaining customers. Although starting without a detailed business plan, the program helped to refine and expand her strategy over time. To reach a broader audience, Song started using Facebook to promote her products. This digital presence allowed them to connect with potential customers. While also using digital transactions to enhance the security and instill trust in customers. A portion of the payment was received upfront, providing a level of security for both parties.

### Innovation

To differentiate from competitors, Song offered a delivery service. This convenience factor helped attract more customers. As a result of her experiences with the program, Song reported feeling more empowered and connected to the community. She also acknowledged the importance of maintaining professionalism in their interactions, especially when dealing with negative feedback. Demonstrating both personal capacity and business acumen.

A significant challenge arose when her smartphone was stolen, disrupting business operations. Despite this setback, Song remained committed to her work. In the future, Song intends to continue focusing on online sales to accommodate their responsibilities in caring for their family. Program involvement has not only improved their economic well-being but also enhanced their ability to balance work and family life.

### Case 3: Soap Production CSE

The Khtuoy Muoy Rung Roeung Soap Community has been engaged with the program since 2019. With many CSE members reporting active engagement in more than 10 CUFA training sessions. The training sessions on saving and bookkeeping were viewed by the CSE as most valuable, and understood as critical skills for managing their financial resources effectively. The group members lead busy lives, conducting their CSE business alongside other work. This flexibility is advantageous, but it can also limit the outcomes they achieve. The community produced brochures to market their soap products, demonstrating their proactive approach to product promotion. The group expressed a strong desire to expand their product range by making items such as shampoo, body wash, and cleaning products for cars and motorcycles. This reflects their understanding of business development, aiming to cater to higher-value products. They also understand that selling their products in neighboring provinces presents an opportunity to build networks and expand their customer base in the future. The group receives mentoring and guidance primarily through telegram communications with field officers and other CSEs.

#### Group Dynamics

Often, one member takes on the production work while others come by to collect refills, demonstrating an efficient division of labor within the group. While group members indicated that they felt somewhat more socially empowered, they were not comfortable discussing the impact on their home lives. For many, the extra income generated through the CSE serves as a stepping stone to expand their individual businesses, such as buying cashew trees or using savings methods like purchasing jewellery or gold.

The Khtuoy Muoy Rung Roeung Soap Community's journey exemplifies the positive outcomes that can result from active participation in development programs. Their dedication to learning essential financial skills, flexible work dynamics, and the aspiration to diversify their product range showcase their commitment to personal and collective growth. The case study highlights the potential for CSEs to empower individuals economically, fostering an environment where community members can pursue their ambitions and expand their businesses. The experiences of the Khtuoy Muoy Rung Roeung Soap Community provides valuable insights into the enabling possibilities of the CSE stream of the livelihood program.

### Case 4: Tailoring CSE

Women Tailors' Fashion Community Center (WTFCC) is a tailoring community social enterprise (CSE) in Pou Thum, Cambodia. This CSE faced numerous challenges related to socio-political influences, economic conditions, market demand, group dynamics, and business configuration. These issues resulted in the group only really functioning as designed for one month, making a profit of \$365USD. With another tailoring CSE in Lvea reporting ytd profits of \$573, tailoring CSEs clearly have potential as both groups even in trying conditions, report revenue more than tripling expenses.

#### Challenges

The CSE grappled with socio-political influences, particularly during election periods, which created an uncertain environment for business operations. Negative economic impacts in surrounding provinces had a significant effect on the CSE, affecting supply for raw materials and demand for finished goods. Finding new markets for their products was also challenging due to the broader economic conditions and low demand. The business heavily relied on one person to purchase stock and take on the associated risks. The lack of buy-in from other group members has made the CSE unsustainable. The importance of setting clear expectations during group formation was highlighted, as unequal participation among members posed a challenge. Keeping up with fashion trends was also difficult, impacting the enterprise's

ability to meet market demand. The CSE relied on product quality to drive return sales, but this strategy was not always effective. During the project period the cost of materials has more than doubled, putting financial pressure on the enterprise. Balancing the production of quality products with making simpler items that were in demand was a dilemma, given the varying skills and preferences of group members. The CSE also faced competition in the local market, further intensifying their challenges.

Because WTFCC faced several inherent flaws as mentioned above, participants have largely chosen to focus on their individual businesses. To succeed in such a challenging environment, it is essential to explore new markets, develop a more resilient business configuration, and foster trust, equity, and collaboration among members. Learning from these challenges can guide the future development of community social enterprises in Cambodia and similar contexts.

### **Observations from case studies**

For the MEs the importance of a supportive and connected community is a clear enabling factor. While both MEs understand the opportunities offered by online banking only Song is engaging with digital communication and banking which coupled with the innovation of delivery services was a huge enabling factor.

CSEs are reliant on functional group dynamics and clear governance structures, in order to function well. Creating and understanding group cohesion appears to be a lasting challenge for the program as it hinges on difficult to measure concepts like trust. Women-only CSEs also face challenges when it comes to transportation of goods and access to markets, as they do not share the same freedoms as men. CSEs also often communicate with each other for advice and production troubleshooting, demonstrating an existing strength of network which CUFA should seek to build upon.

Both CSEs and MEs appear very reliant on enabling environmental conditions, with the help and support of their communities a significant factor in sustainability. It should also be noted that many ME and CSE mentioned the importance of the Village Chief in the success of their ventures and as such ensuring the continuing engagement of Village Chief should be a consideration for future CUFA programming.

## 5. Findings of the Evaluation

### 5.1 Descriptive Analysis

As well as the sample of 27 MEs and 4 CSEs this report also draws on program lifecycle participant and enterprise income and savings data, details provided in annex 3 and annex 4.

#### Gender

For Stream 1 the number of respondents corresponds to the overall participant population, 78% of our ME sample were female, while 22% of the total respondents are male. There are 583 ME participants currently in the program; 412 (70%) Female, 133 (23%) Male, 18 (3%) Female PWD, 20 (3%) PWD Male.

#### Age

Interestingly younger participants (18-30) reported a greater degree of success than older groups, however this was not represented in the savings and income data. The 30-45-year-old bracket was the most productive by far. With an average annual income almost double that of other age groups. Older age groups reported a lessened program effect.

**Table 6 ME Income Level by Age**

Age group	Income
Age 18-30	762.73
Age 30-45	1483.07
Age 45-60	621.27
<b>Average Income</b>	<b>1058.78</b>

#### Inclusion

A total of 13 respondents identified themselves as living with disability, which skews the sample, however higher inclusion of people living with disability is reflective of program activities over the past year. Two of the respondents were in more serious conditions such as paralysis, while predominantly respondents had difficulties with mobility, two ME respondents experienced difficulties with vision, and 3 people expressed difficulties with self-care and concentration. Other mental disability conditions are not explicitly diagnosed, due to lack of awareness, social stigma, and limitations in the healthcare system.

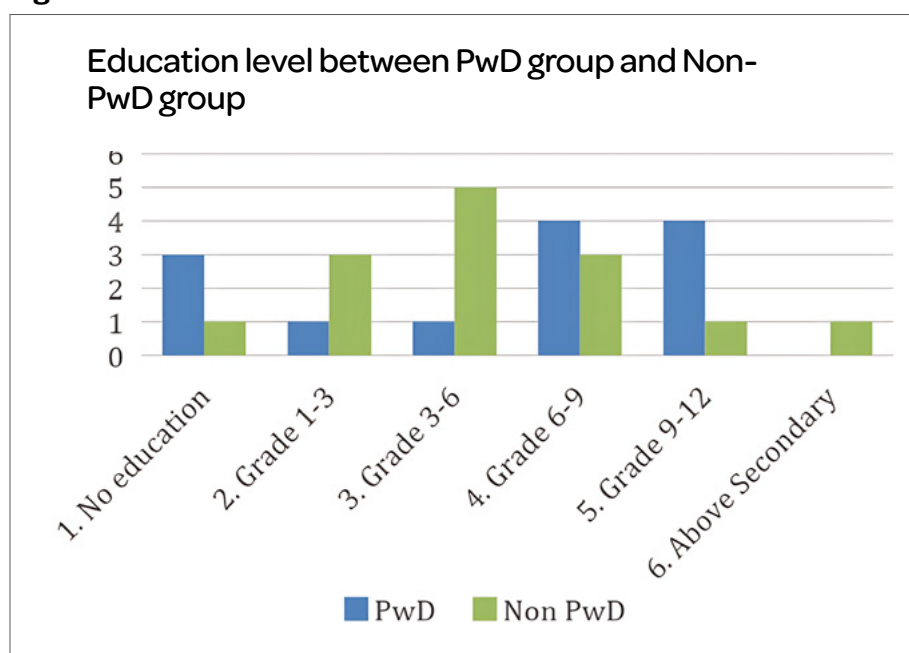
#### Sector

The sample included the participants from a range of sectors including: 3 Agriculture, 4 Beauty Salons, 3 Drink and Food, 5 Grocery, 6 Service Providers, 2 Technical Skill Providers.

Interestingly overall grocery / food and drink vendors demonstrate better results than other industries. Full income detail in table 11 in the effectiveness section page 38.

#### Education

4 respondents had not received formal education, with 3 of these being from the living with disability group. Many respondents have completed primary schools and attended secondary level, accounting for 48% of the total respondents. Only 1 respondent completed secondary level. Interestingly, education level showed no significant effect on program outcomes.

**Figure 3 Education Level**

### Marital Status

Most respondents (63%) were married, 2 were widows, and 30% were single.

### Time with Program

Slightly over half of respondents were in the program for less than 1 year, while just under half (48.15%) of total respondents had been involved for more than one year. Importantly, time with the program showed a significant correlation with better income and savings outcomes, with p-value- <0.05. Similarly, understanding training is also shown as an enabler.

### Dividing MEs into 3 income bands reveals some interesting trends.

Adapted from World Bank income brackets, we developed our income bands based on the levels: USD 0-1000 low, 1000-1500 middle, 1500+ upper (World Bank 2022).

- Low income groups reporting more barriers across 4 themes
- Key challenge for middle income group centres on securing market position
- High income groups report challenges reflective of a better understanding of business, demonstrating conceptual knowledge of wider market conditions

Stability of the top income band reflected in working only 1 or 2 jobs while those in lower income bands commonly undertaking seasonal work and drawing income from multiple streams.

Another important finding from the income data is the correlation between start up capital and later income and savings (p-value = 0.00). With those participants starting with more capital showing better income and saving outcomes.

## 5.2 Impact

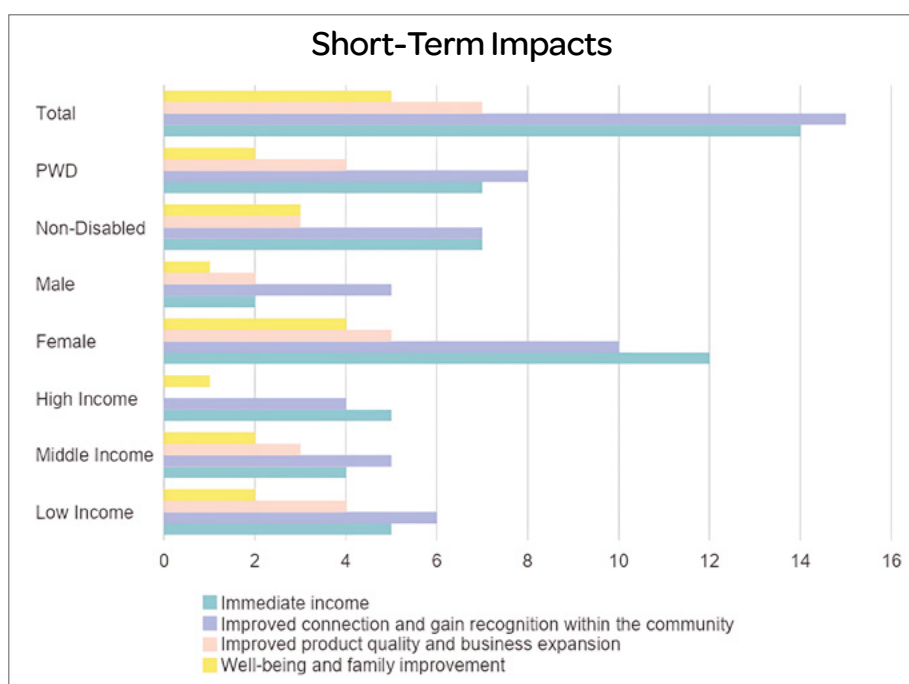
### Short Term Impacts

Within the sample there was a notable emphasis on short term impacts. **Social connections emerge as the most significant improvement**, indicating a positive impact on community engagement. Immediate assets also show improvement, with a distinct positive trend emerging among low-income individuals.



Notably, the disability group reports a deeper sense of connection to the community, showcasing the program's impact on empowerment in a social context.

**Figure 4 Perceived Impacts Breakdown**



Across income bands, the low-income category stands out for experiencing the most substantial positive changes, particularly in connections and gaining recognition within the community.

Additionally, the program demonstrates a positive influence on female participants, leading to improvements in income, savings, well-being, and family dynamics, underscoring its multifaceted positive effects.

## Long Term Impacts

In assessing the long-term impacts of the program, a gender disparity emerges, with women demonstrating a more nuanced understanding of the lasting effects compared to men. The evaluation reveals a perception of lasting gains in financial literacy, knowledge, and skill development. Importantly, **revealing a perception of material gains as short term impacts and soft skills development** as long term impacts.

Noteworthy is the higher percentage of women who experience increased empowerment and job creation, indicating a positive shift in their social standing.

The data reveals a contrasting pattern among high-income individuals, who report no tangible improvement in job creation or empowerment. These higher income respondents reported challenges in regard to business development such as opening another location or hiring staff, reflective of a nuanced understanding of business operations and financial literacy.

This insight into long-term impacts emphasises the program's varying effectiveness across different groups and highlights the need for targeted interventions to address specific needs and challenges within the community.

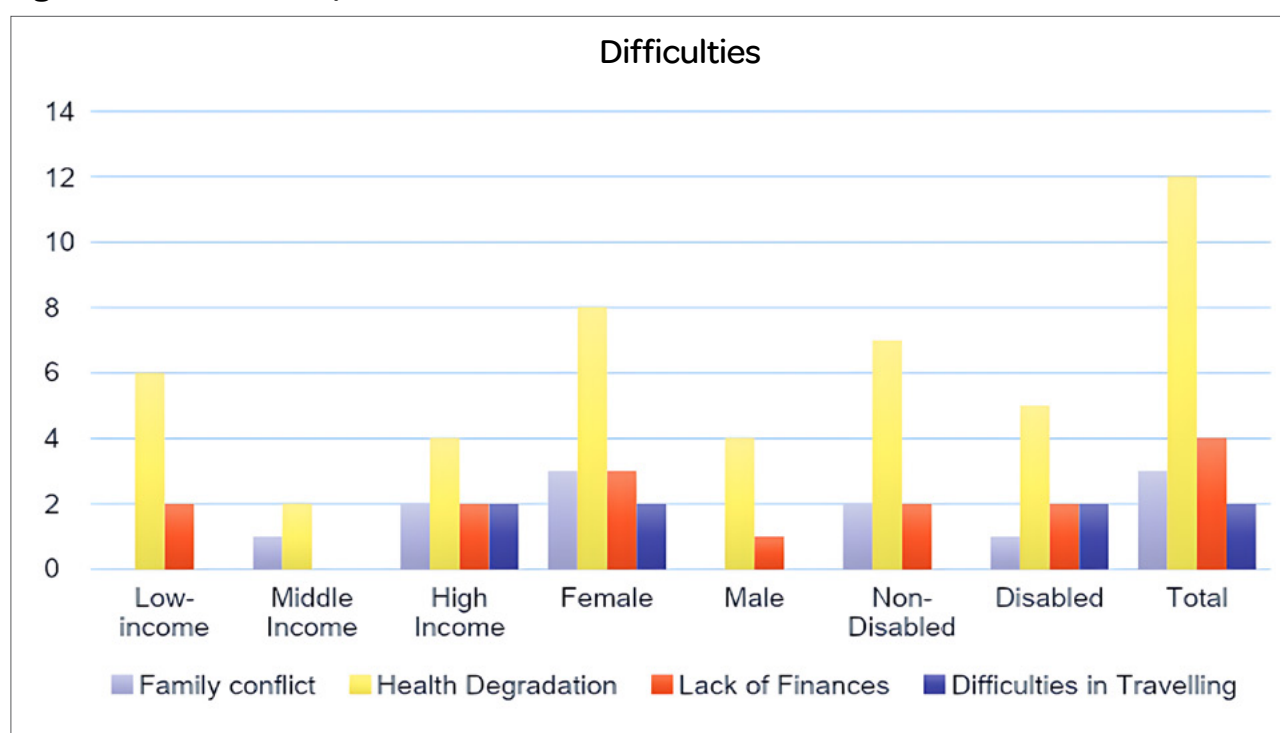
## Unintended Consequences

Importantly there were two concerning unintended negative consequences. With many respondents reporting a degree of health degradation or stress resulting from juggling family and work commitments.

Further, 2 MEs reported a degree of family conflict as a result of their increased commitment to work. While in the CSE FGD this theme was one that participants quickly avoided and were unwilling to be drawn on.

Both of these represent important risks for the livelihood program and more must be done to understand and avoid or mitigate in the future.

**Figure 5 Unintended Impacts**



**Table 8 ME Annual Savings and Income**

Province		Saving Sep 22	Income Sep 22	Saving Mar 23	Income Mar 23	Saving Jun 23	Income Jun 23	Saving 2023	Income 2023
Tbong Khmum	Male	NA	NA	35.06	100.15	116.34	409.14	151.40	509.29
	Female	91.59	362.85	48.09	454.44	66.34	625.82	283.68	1852.69
Kampong Cham	Male	43.31	56.197	13.34	139.11	28.21	193.12	100.29	492.73
	Female	29.60	204.65	44.41	368.66	38.89	403.58	153.18	1371.69
Tbong Khmum	Average	158.29	549.30	62.34	431.06	86.36	596.23	455.18	2333.24
	PWD	15.04	117.24	33.68	366.78	66.32	583.53	117.46	1098.69
Kampong Cham	Average	41.29	254.45	63.83	517.89	56.22	576.88	233.45	1992.82
	PWD	28.82	115.75	20.85	191.34	24.91	220.89	87.01	665.29

Savings and income measurement is currently the best way to measure program impacts, in regard to stream 1, as this is covered by existing program monitoring with full details provided in annex 3. **Data shows a clear upward trend in the savings and income across the program.** figure 5 offers insight into the trends for women and PWD. Women's income and savings significantly improved for those involved in the program for over 1 year.

**PWD also had a significant increase to income and savings, yet not to the same degree as other participants.**

## CSE Leadership

Importantly women hold 9 of 13 CSE leadership positions. While at management level, there are 58 women and 8 men. However, during FDG discussions it was clear that men spoke first and set the tone for discussions. So while the leadership numbers of women and PWD are promising the **program must be careful about claiming empowerment** as the women in CSEs are still learning how to wield power and negotiating continued male cultural primacy. Further, 10 people with disabilities are appointed to management roles. With, 3 PWD are in leadership positions in CSEs.

## 5.3 Relevance

### Project Design and Adaptation

A key motivation for ME participants joining the program was accessing seed-funding or financial resources (22.58%). Importantly the program was viewed as having immediate effects, and offering a chance to decrease seasonal work.

Interestingly, few people (less than 10%) expected to gain financial management and business operations skills through the program. However, after joining the program, 20% of participants reported a moderate increase in financial literacy or technical skills.

When comparing the effectiveness of the program to long-term participants and newly joined members, the newly joined members rated the training as more effective. This is due to the repetition of training modules meaning that long-term participants do not receive updated training materials, a failure of program adaptation. Which represents a failure of the program to learn and develop in partnership with participants.

Further **respondents viewed leadership and digital literacy training as the least useful.** This is interesting because the leadership training was delivered only to women and as articulated above in impact, women are still learning how to wield power. This evaluation concluded that leadership training should remain in the CUFA curriculum however perhaps new methods can be explored. While, many participants don't have a smart phone or internet connection providing a clear barrier of access to digital literacy training.

### Training

**Stream 1:** While the training model was shown to be susceptible to socio-political or environmental disruption it was largely found to be relevant. 60% of respondents found the training on setting up a business useful and 42% stated that it provided adequate hands-on learning opportunities.

ANOVA (p value <0.05) testing shows that enhancing financial literacy is more meaningful among the high-income groups, **Demonstrating a strong correlation between income level and financial literacy.**

The program didn't make a meaningful difference in boosting the business confidence levels of participants with disability.

**Program activities related to accessing suppliers was found to be somewhat ineffective for nearly two thirds of participants.** The exception was the agricultural sector, which was found to be due to the greater experience of the field officers in this area. Thus enabling a higher level of technical training, better access to networks for livestock farming, and expert guidance on vaccinations and equipment use.

**Stream 2:** Training for CSE groups is committed to enhancing financial literacy. CUFA has been providing substantial support in technical skills and marketing assistance in the soap production area. However, CSE participants were focused on the perceived immediate financial benefits of the program. As a result, they undervalued the learning and soft skills development offered.

Respondents reported a noticeable improvement in their business confidence. Initially, they don't know how to approach the customers, feeling intimidated and shy when building their first customer base. Importantly, project officers were reported as instrumental in teaching effective marketing methods and helping them gain confidence. Project officers also assist with marketing designs and provide guidance on accessing supplier's. A key part of the program was hiring trained experts to deliver training on soap production, helping the respondents make the products and develop hands-on experience.

Participants reported the health issues, transport, and family or work commitments as barriers to attending training sessions.

In regard to family commitments, cultural expectations of a woman's role as caregiver was expressed as a key challenge for many women when joining the program. Here the program can do more to educate communities on the benefits of the program and ensure that men are also consulted and included in the induction process to mitigate family conflict.

## Training outcomes

Most respondents attributed increased income to a better understanding of financial literacy concepts. With the key concepts described as understanding savings and budgeting. This year, marketing was the best attended training, with 11 sessions in Kampong Cham and 19 sessions in Tbong Khmum, totalling 172 participants. However, leadership training and introduction to online e-marketing had just 1 module offered per year and 45 total participants.

Marketing and customer service training was readily taken in and acted upon by participants. With most MEs making efforts to improve their customer services, decoration, and think more strategically about their location.

Perceptions of the least effective training modules varied. Many respondents suggested digital literacy and online banking. With issues raised around access as well as a preference for cash transactions. The marketing module also was thought to be difficult to understand and largely abstract by some. This reinforces the importance of context driven training modules, which allow hand on and participatory learning rather than dealing with theory.

**Table 9 Perception of Training Relevance**

Theme	Ineffective	Neutral	Effective	Very effective
Increasing the understanding of how to set up a business or take initial steps	3.7%	11.11%	59.26%	25.93%
Knowing where to access suppliers and vendors and establishing a customer base	37.04%	18.52%	29.63%	14.81%
Enhancing your budgeting skills, financial management and leadership skills	0	7.41%	33.33%	59.26%
Boosting confidence in running a business	4.35%	13.04%	60.87%	21.74%
Giving hands on experience	15.38%	23.08%	42.31%	19.23%

The number of PWD participating in training sessions has been decreasing due to a lack of interest and numerous barriers to involvement. This highlights the role of Village Chief and POs in terms of mobilisation and facilitation of inclusive training. There appears to be a link between participation attrition and training module repetition, with participants becoming disengaged as they stop learning. Importantly, PO must continue to develop professionally and continue to adapt training to the needs of participants rather than recycling the same curriculum.

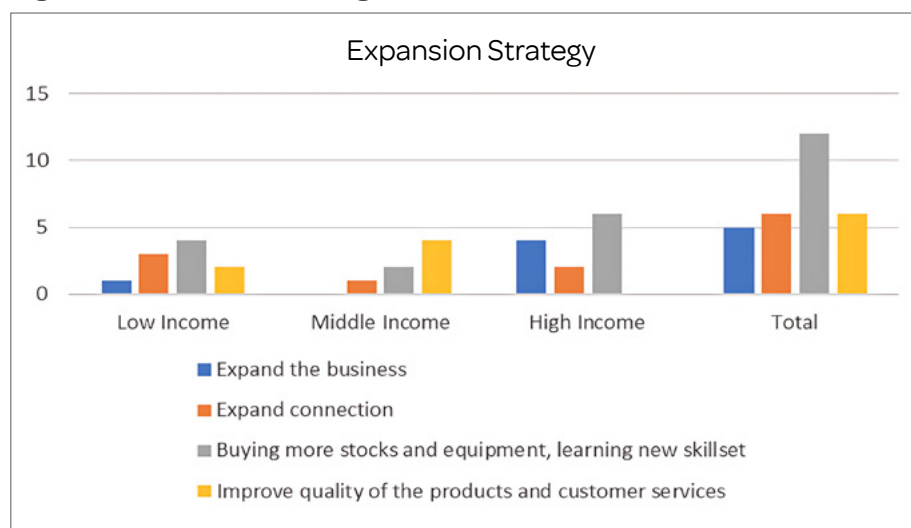
## 5.4 Sustainability

### Expansion Strategy

**Nearly half (44%) of respondents reported a high level of confidence in expanding the business.**

While 3 respondents were not confident when asked about their future. Notably, female respondents were more confident than their male counterparts. However, this is likely a sampling effect due to the high proportion of male living with disability. PWD reported less confidence, than the rest of the sample, in their businesses future. Importantly, the higher income group reported a more positive outlook for their business future. With the low-income group more reserved expressing a modest level of confidence.

**Figure 6 Expansion Strategy**



Participants reported varied expansion strategies which fall into 4 main thematic areas; business development, building network, improved product, and equipment/ skills development as shown in figure 4.

The low-income group was risk-averse, focusing on expanding the connection, primarily through word-of-mouth or digital marketing.

The high-income group articulated more complex strategies, reflective of greater business savvy. These included borrowing money (1 response), hiring more staff (1 response) and expanding to a different location (2 responses). This was the only group who showed an awareness of the importance of learning and acquiring more skills.

The middle-income group demonstrated a preference for business development, with respondents focusing on the quality of products and services (4 responses).

All groups expressed concern about using newly generated income to purchase more stock. Showing a preference for saving more reflective of a household budget than that of a business understanding of revenue and expenditure.

## Waste Disposal

In regard to sustainability practices, the program appears to rely on people knowing and doing the right thing. Participants demonstrated an intuitive understanding of environmental management, and reusing plastic bottles and similar products commonplace. Unfortunately most MEs continue to burn or dump plastic waste.

Organic materials are dealt with more proficiently across the program with material like sugar cane, food scraps and hair used as fertiliser. While tailors reported that most scraps and cut off fabric is repurposed. However, this is moderated by an individual's skill, some managing better than others.

## Ways Forward

The program has been successful in inculcating business ideas. While for participants who stay with the program beyond a year there is a trend towards sustainability. The program is especially successful in developing participants with existing skillsets and networks by incorporating business planning and marketing skills. However, for those lacking skills and without business experiences, the trajectory is less clear, especially for PWD.

It is clear that some participants require different levels of training to others. With low-income participants needing additional support and continuing mentoring. PWD may be better helped through guidance to support services as well as for training on skills and financial literacy. Participants with families may require additional start up training on conflict prevention. Finally, higher income groups should be enabled to take the next steps in their business with training catering to business development and facilitating growth.

**Table 9 ME Income**

Sector	2022		2023	
	Saving	Income	Saving	Income
Beauty and Salon	498.5	2211.795	4268.43	10573.99
Motor washing and repairing	445	528.625	1688.87	6747.81
Grocery	2777.875	11785.92	7626.905	63138.21
Tailoring	278.75	1308	876.18	13675.38
Farming				1050
Food and Beverage	1068.75	5745.3	4013.375	31505.02
Other			60	817.875
<b>Total</b>	<b>5,068.875</b>	<b>21,579.64</b>	<b>18,533.76</b>	<b>127,508.29</b>
<b>Tbong Khmum</b>				
Beauty and Salon	423.75	2066.045	3857	8172.045
Motor washing and repairing			828	2922.875
Grocery	1800.875	5164.675	3563.375	25488.18
Tailoring	278.75	1308	570.4	10082.05
Farming				1050
Food and Beverage	1068.75	5612.8	3418.125	28077.02
Other			38.25	537.375
<b>Total</b>	<b>3,572.125</b>	<b>14,151.52</b>	<b>12,275.15</b>	<b>76,329.545</b>
<b>Kampong Cham</b>				
Beauty and Salon	74.75	145.75	411.43	2401.94

Motor washing and repairing	445	528.625	860.87	3824.935
Grocery	977	6621.25	4063.53	37650
Tailoring			305.78	3593.33
Farming		132.5		
Food and Beverage			595.25	3428
Other			21.75	280.5
<b>Total</b>	<b>1,496.75</b>	<b>7,428.125</b>	<b>6,258.61</b>	<b>51,178.705</b>

## 5.5 Effectiveness

### Overall Program Income Data

The program has delivered income improvements. With an upward trend in total income from July 2022 to June 2023. **Across MEs savings have quadrupled. While income is nearly 7 times higher in the space of 1 year.** There was a significant income improvement disparity, with greater increases seen in the high income group.

The industries with the highest income generation were groceries and food and beverages in both provinces (\$63,138.21 and \$31505.02 USD). Food and beverage also had the highest growth rate, at 7.3 times higher than the beginning of the observed period. While cosmetics and farming were the least productive.

**Importantly there was income and savings improvement in every ME sector.** A t-test of means revealed that women tended to have higher income than men in the sampled population. However, this likely reflects the high proportion of men living with disability in the program and that for women the livelihoods program represents their primary source of income while for men it is often supplementary. Additionally, the income and savings of people with disability group was lower than that of people without disability

### Outcome 1: Improved Livelihoods

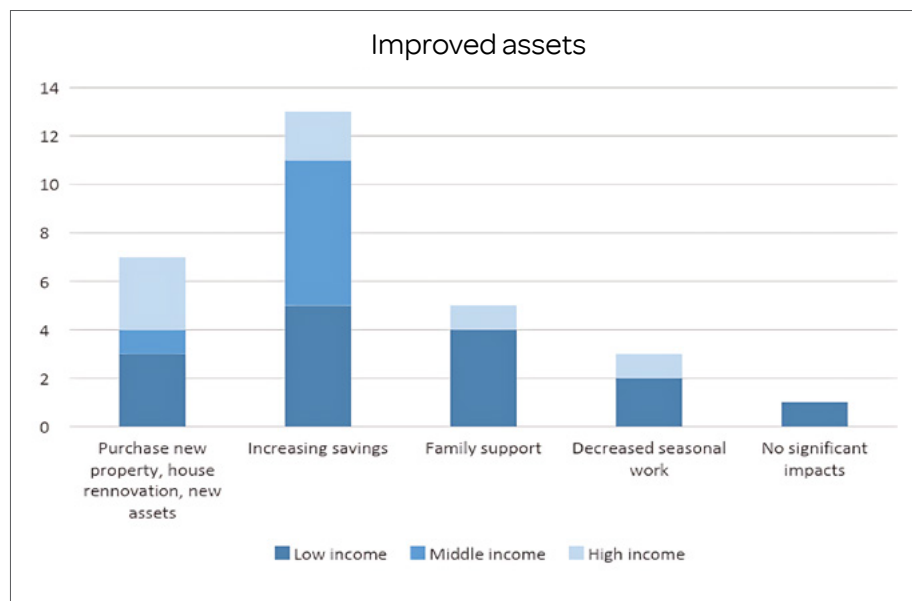
Most respondents (62%) reported an improvement in income. This financial improvement aspect was the most significant change. Followed by increased financial literacy and greater ability to support their family.

High-income groups perceive improvements as due to changes in branding and reputation, with improved recognition (4 responses). While middle-income groups suggest improved marketing and shop decorations (2 responses).

Low income groups report the most changes in the way they do business including founding their own business (1 response), purchasing new equipment and livelihood (3 responses). Having capital and assets are essential for these groups due to lack of initial investment, while in the high-income group, this aspect is less meaningful. This offers a clear insight into the varied needs of stream 1 participants.

High-income earners reported the most negative changes such as increasing operating costs (2 responses) or a reduction in profit (3 responses). This is particularly interesting because it underscores the fragile nature of ME business operation, and how market factors can continue to deliver challenges.

**Figure 7 Improving Assets**



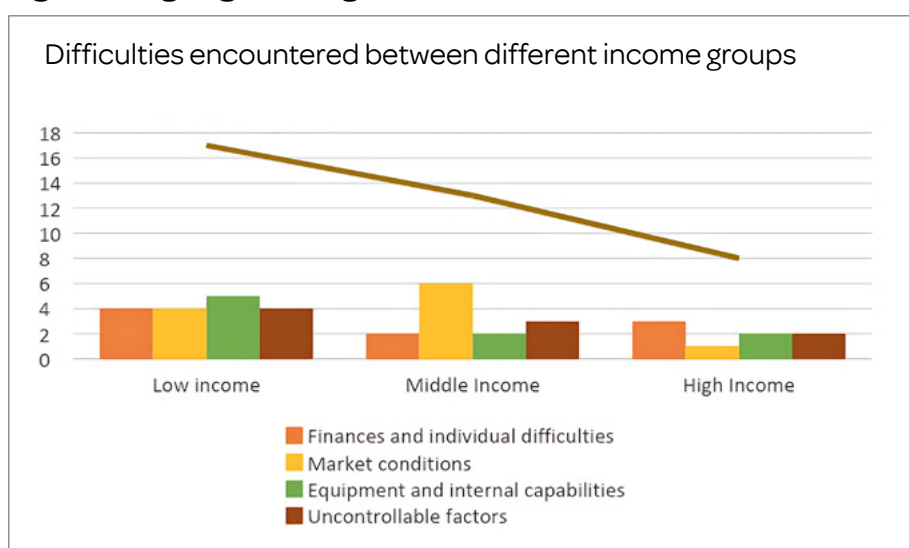
**Outcome 2: Improving Assets**

Most respondents (70%) reported a slight increase in income, while some (15%) reported a significant increase. Which is reflective of the overall program data in figure 5. MEs reported using their improved income to acquire property, or renovate their home or business space. However, the majority of these improved assets come from the high-income group.

The middle-income group preferred to increase their savings with some planning to renovate or acquire new assets.

This was evident through evaluator observation where the required realistic setup costs exceeded ME capacity even with CUFA seed funding. MEs understand that a well-decorated and renovated shop is essential for attracting customers. **Seed funding was often used to purchase a fridge, chair or display cabinet which by itself was insufficient** to get the ME’s business moving.

**Figure 8 Ongoing Challenges**





## Ongoing Challenges

The low-income group reported a decline in seasonal work (2 responses), and used the generated income for family support and medical assistance. Many of the low-income group experienced financial difficulties and attributed their challenges to uncontrollable factors such as seasonality, lack of money, or market access. While they expressed interest in developing their businesses, they cited a lack of financial capacity as the key barrier to moving forward.

The middle-income group expressed concerns about securing the market position and gaining a competitive edge over competitors, with seasonality being their major concern.

The high-income group identified the lack of financial capital for business expansion, and increased material expenses. However, as they are more established in the market, they have fewer concerns about market conditions or lack of customers. Importantly, encountered difficulties show a decline as the income level increases.

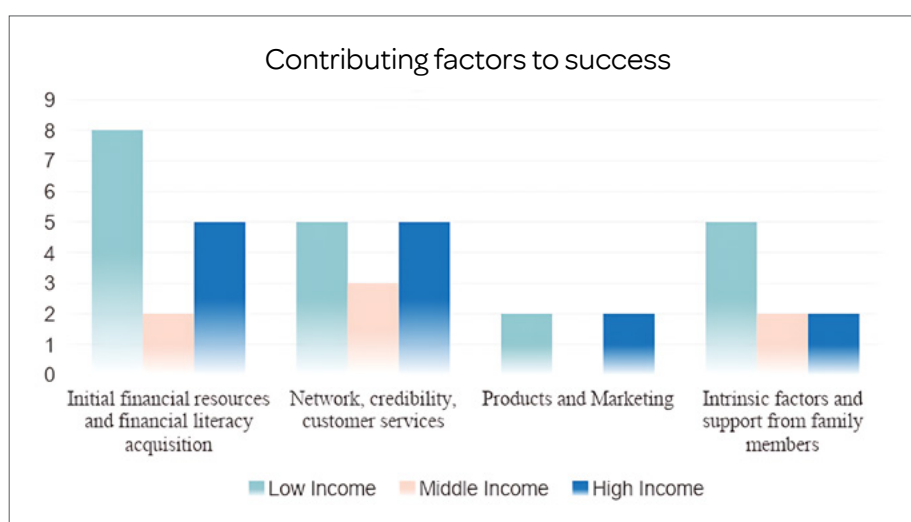
## Enabling Factors

Initial financial resources are vital to an ME's success. With an ME's start up financial contribution directly correlating to later improved financial outcomes. The acquisition of financial literacy is an important enabling factor. While, intrinsic factors such as work ethic, and support from the family members are significant especially in the low-income group. While, **for all participants the ability to build a network and degree of credibility in their communities was very important.**

In the high-income group, success was thought to be driven by social connections and understanding of customers. Based on evaluator observations, self-efficacy and intrinsic motivation are the primary enabling traits more prevalent in the high-income group. While those with low self belief perceive the environment with risks, therefore are less likely to try new things.

Established networks and existing skill sets were shown as important enabling factors. While the need for continued and evolving on-the-job training poses a continuing challenge for POs. MEs are often reliant on informal economy structures where network plays a significant role. Therefore, the personality of MEs and their ability to find customers through contacts, referral, and word-of-mouth is often more important than traditional business and marketing strategies.

**Figure 9 Enabling Factors**



### Outcome 3: Social Connections

The program was highly effective in facilitating social connection. towards group inclusion. The group made significant strides in advancing social connections, with 92.5% reporting feeling more connected to their communities after joining the program. 2 respondents reported no changes in connection.

The program's efforts to engage women has resulted in better connections between women. Building on improved connections with other women, they start building self-confidence and contribute more to the community. This development is especially prevalent among the women who are living with disability.

Importantly, improved connection paves the way for challenging social norms. This can be supported through use of technology, building digital capacity for MEs to expand their connections.

### Outcome 4: Skills Development

#### Technical and Soft Skill Developments

The program is effective in building both the financial literacy skills and soft skills for participants. It is clear that attained education level influences how participants conceptualise abstract ideas however interestingly, this was not shown to translate into differing outcomes at this stage. The low-income group also perceived the highest tangible impacts. While income level is reflective of more developed financial literacy skills.

Respondents reported improved self-belief and increased competency after joining the program. There is an interesting tension surrounding soft skills development as the training module on leadership was poorly received by participants. This appears to be because participants are seeking the immediate impacts, in response to the numerous challenges they face. However, evaluators suggest that soft skill modules such as decision-making and leadership should be further developed in livelihood programming in the future.

#### Improving Capacity

Developing a business plan, through the ABCD approach, is a vital element of the program. FO and participants discuss the cost and benefits and ensure a plan is articulated before the mobilisation of ME seed-funding.

The low-income group perceived the most benefit from this process. Importantly, **without continuing mentoring MEs and CSEs struggle to articulate their business plans**. FO were considered vital to ensuring the direction, goals and objectives for participants.

Only one third of participants reported using digital tools to promote their business. However, it's notable that the high-income group frequently uses technology, offering a link between digital literacy and the effectiveness of marketing training.

Use of technology faces resistance from MEs and CSEs due to poor internet connection and basic phones with limited apps and features. Interestingly, many young participants use Youtube to learn technical skills. This is especially prevalent in the beauty salon sector for developing makeup or manicure techniques and the tailoring sector for new garment ideas.

Participants preferred using cash and were reluctant to learn about e-banking. With nearly half reporting the e-banking training helpful but still finding it difficult to use. **Significantly only 1 ME was actively using e-banking**. Some CSEs have begun advertising their products online and are now receiving orders from different villagers. However, evaluators did observe the use of QR code payment transfer, in more successful enterprises. In the grocery sector, customers only use a smaller amount of money, hence the use of technology was deemed unnecessary.

The lack of digital infrastructure, and limited access to banks in many program locations, contributes to the unpopularity and limited use of e-banking.

## 5.6 Thematic ME Analysis

This section overviews case study commonalities between successful and unsuccessful MEs and CSEs.

**Table 10 Successful MEs**

Theme	Characteristics	Case Context
<b>Products</b>	<ul style="list-style-type: none"> <li>• Products that capture the market demands, yielding higher marginal returns.</li> <li>• Unique products that differentiate the micro-enterprise in the traditional market, with limited competition.</li> <li>• High-quality</li> <li>• Strong commitment to building trust among customers and establishing credibility</li> </ul>	<p>Pig farming is proving to be more profitable than chicken raising, driven by high demand for pork, which is considered one of most important meat sources.</p> <p>Cosmetics are innovative products suitable for small capital households, tapping into a market that has not been fully explored. The respondent sourced recognisable brand name products.</p>
<b>Equipment</b>	<ul style="list-style-type: none"> <li>• Equipment that increases productivity</li> </ul>	Use of a machine significantly increases productivity by automatically cutting food thereby significantly reducing the food preparation time.
<b>Innovation</b>	<ul style="list-style-type: none"> <li>• Harness technology to promote products online beside traditional word-of-mouth marketing.</li> </ul>	Promoting brands and products alongside tutorials on skincare.
<b>Workplace Existing Networks</b>	<ul style="list-style-type: none"> <li>• Neat product displays</li> <li>• Marketing</li> <li>• Clear importance of existing soft skills</li> </ul>	<p>The look and feel of a beauty salon is essential. Using banners and designs to attract customers.</p> <p>Established networks with suppliers with strong technical skills.</p> <p>Leveraged personal network to build customer base.</p>
<b>Intrinsic Motivation</b>	<ul style="list-style-type: none"> <li>• Demonstrated nimbleness and resilience</li> <li>• Long-term commitment and drive</li> <li>• Family support</li> </ul>	<p>Recognition within the community due to work ethic.</p> <p>Passion for the products she pursues, and proactive attitude in seeking information to promote her products..</p>

Table 11 Unsuccessful MEs

Theme	Characteristics	Case Context
<b>Unsuitable Product</b>	<ul style="list-style-type: none"> <li>Offering lacks relevance</li> </ul>	The timing is not appropriate, particularly during the rainy season.
<b>Lack of Contingency Planning</b>	<ul style="list-style-type: none"> <li>Inability to react to unexpected changes</li> </ul>	Impact of Covid on customer demands.
<b>Lacking Financial Literacy</b>	<ul style="list-style-type: none"> <li>Poor decision-making in response to social-cultural circumstances</li> <li>Poor and fragmented understanding financial situation, as the event is foreseeable</li> </ul>	Poor budgeting for significant social events such as weddings.
<b>Low Motivation</b>	<ul style="list-style-type: none"> <li>Limited program engagement</li> </ul>	<p>Not attending training sessions.</p> <p>Lack of motivation and commitment to establish and operate the business.</p>
<b>Unsuitable Location</b>	<ul style="list-style-type: none"> <li>Not understanding environment or market conditions</li> </ul>	Location choice unsuitable for hospitality vendor due to low traffic and demands.

## 5.7 Thematic CSE Analysis

Table 12 Successful CSEs

Theme	Characteristics	Case Context
<b>Group Dynamics</b>	<ul style="list-style-type: none"> <li>Cohesive group dynamics</li> <li>High level of trust</li> </ul>	<p>People share an understanding of each other's circumstance and are willing to offer support.</p> <p>Allowing flexible working hours and suitable responsibilities that do not require extensive time investment such as cleaning and marketing</p>
<b>Leadership</b>	<ul style="list-style-type: none"> <li>Demonstrated good leadership</li> <li>Participants understanding roles and responsibilities</li> <li>Engagement</li> </ul>	<p>The group leader facilitates the group's activities.</p> <p>Governance principles are actively discussed with a strong participation from group members in shaping business decisions, such as delivery schedule, payment schemes.</p> <p>Conflict resolution skills are essential.</p>
<b>Order</b>	<ul style="list-style-type: none"> <li>The roles and responsibility were sufficiently divided among participants</li> <li>Clear labour divisions, goals and responsibilities</li> </ul>	Clear delineation of roles and responsibilities is needed to ensure equitable participation.
<b>Commitment</b>	<ul style="list-style-type: none"> <li>Demonstrated high level of engagement</li> </ul>	Members reflect a sense of identity and connection.
<b>Marketing</b>	<ul style="list-style-type: none"> <li>Demonstrated technological capacity</li> </ul>	Some groups deployed social media marketing for product promotion and location expansion.
<b>Empowerment</b>	<ul style="list-style-type: none"> <li>Personal development</li> </ul>	Participation in the project boosts individuals' confidence.

**Table 13 Less Successful CSEs**

Theme	Characteristics	Case Context
<b>Operational Costs</b>	<ul style="list-style-type: none"> <li>- Operational cost is high</li> <li>- Influence of seasons on activities</li> </ul>	Environmental factors increases the costs and lowers market demand. Underdeveloped business plans
<b>Low Motivation</b>	<ul style="list-style-type: none"> <li>- Lack of leadership</li> <li>- Family commitments</li> <li>- Group conflict</li> </ul>	<b>Lack of participant motivation is a key issue in struggling CSEs.</b> A good leader is essential to ensure the group cohesion and trust cultivation among members, ensuring equitable contribution.
<b>Weak Governance</b>	<ul style="list-style-type: none"> <li>- Centralised decision-making</li> <li>- Unequal labour division</li> </ul>	Unequal labour division places excessive responsibility on the group leaders. Some groups exhibit conflict over decision making.
<b>Low Skills</b>	<ul style="list-style-type: none"> <li>- Lack of technical capacity</li> </ul>	This is particularly evident in tailoring groups.

## 5.8 GEDSI

### GE Activities

The following program objectives focus on gender equality:

- 80% of the CSE members are female who are supported to actively participate in specialist roles such as CSE leader, marketing, branding, sales and business operations in the CSEs.

Community consultation to ensure full and active participation of women in the CSEs was carried out as part of the overall community consultation in 2020.

In the first year of the program, women represented 79% of the total community members consulted. Women's preference regarding what time of the day was best to attend the training was captured in discussions at the CSE level. CSE leaders are encouraged by Cufa to undertake constructive dialogue with all the members of the CSE.

To ensure high attendance rate for the Financial Literacy training, Cufa works with the Village Chiefs and Community Leaders as they are the key figures within the Cambodian context and highly effective in mobilising their communities. Cufa asks the Village Chiefs and Community Leaders to encourage and support female members of the community to attend the training. To date, monitoring data confirms the majority of community members attending the training are women. However it must be noted that attendance may also be driven by the fact that women are less likely to be employed in rural communities.

**Over the project duration, the number of female participants has increased, rising from 63% in 2019 to just under the 80% updated project target in 2023.**

Importantly, family conflict was reported by participants, while focus groups also demonstrated a reluctance to speak about family conflict.

The program thus must be mindful of cultural expectations, women are still expected to do household work, and ensure women are adequately supported and know who to turn to. Further, interviews reveal the need to ensure husbands and partners understand program benefits.

## DSI Activities

In August 2023 the Livelihoods project team, guided by GEDSI lead Sang Sey, conducted training using GEDSI Toolkits in 13 rural community Social Enterprises. These trainings involved participants from members of community social enterprises, commune council, village chief, district officer of Social Veteran and Youth Rehabilitation (DoSVY), and Local OPD organisation. 57 people participated, 31 women and 7 people with disability. The CUFA GEDSI Toolkit was utilised in the training providing an overview of key concepts such as gender equality and disability inclusion. The toolkit was given to the 13 CSEs to further inclusivity activities in their communities as well as offering a basis for advocacy actions with local authorities for inclusive gender equality response.

It is important to note that the livelihood program benefits from having a Project Officer Puthi, who is fluent in Khmer Sign Language. With his help, the project has been able to provide tailored advice for participants, empowering them with financial literacy and knowledge to improve their lives.

Notably, in regard to impacts, people living with disability reported a deeper sense of social connection to the community, showcasing the program's ability to connect people and challenge social stigma.

**The effect of connection was bi-directional as community recognition was also a key impact, helping to develop a sense of self efficacy and belief that they could be useful members of the community.**

A key enabling factor for people living with disability was having a supporting family. While, younger people living with disability showed more optimism about their prospects and showed a willingness to learn. However, lack of motivation for engagement was a common theme from interviews. Reflecting a continued challenge for involving PWD into the program.

## Outcomes

People living with disability are expected to receive the same benefits from the program. However they do not. PWD report increased community connection consistent with broader findings. Yet, confidence in their business abilities has not significantly changed.

Importantly, the evaluation found that women living with disability experience more barriers than other participants.

CSEs appear to be more effective vehicles for inclusion because members better understand and support each other.

## Intersectionality

Intersectionality remains an area in which the program needs to develop its understanding. The interviews suggest that men living with disability are doing better than women living with disability.

While, even with improved GEDSI understanding the experiences of women and people living with disability are still largely understood as an aggregated group. More should be done to understand the experiences of women and how they differ through the influence of cross cutting themes.

The evaluation concludes that not enough is being done to include minority religious and ethnic groups, this was especially noticeable in communities with large Muslim minorities.

**Table 14 Empowerment**

	More control	Unchanged	Total
Low-income	5	5	10
Middle-Income	5	3	8
High-Income	6	3	9
Female	14	7	21
Male	2	4	6
Non-Disabled	8	6	14
Disability	8	5	13
	16	11	27

Table 14 Speaks directly to program empowerment in regards to household financial decision making and financial literacy. **Importantly, the program is shown to have a positive effect on women's control of household finances.** With two thirds of women feeling more empowered in regard to household finances.

Large family size also affected empowerment, with women with less children feeling more empowered. Influence of culture and expected caring role of women.

For most female participants taking care of family takes priority over work. Most of the effect on empowerment, centres on soft skills and community connection - not doing much to empower women, lack of leaders and difficulties for women to exercise control if they do achieve a leadership position. role models and leadership training. complex group dynamics, mens inherent power influencing decision making. There was a correlation between income level and increased control over household financial decision making.

An interview with a female village chief, gave important insight into how women can wield power, emphasising that it is vital to continue involving men in decision making. Thus program activities targeting female empowerment also should consider men and involve them. Further, having a strong or outgoing personality, and confidence is vital, to engage people and ensure female voices are heard, this presents an obvious barrier as Khmer cultural traditions assert male primacy. Further, women who are used to wielding power appear to get better results. While, shy, submissive people or those who have suffered stigma such as those living with disability have worse outcomes.

## 6. Key Challenges Identified

### Stream 1: Procurement

For MEs access to seed funding and assistance in purchasing new equipment was a key motivation for joining the program. However it appears purchasing equipment has varying impacts depending on which sector the ME is seeking to operate. For example when an ME is not well-established or situated often the new piece of equipment is underutilised and not displayed. Some MEs were provided equipment which may be deemed redundant. The program appears to work better for some sectors than others. Evaluators noticed two important examples of this issue. First the provision of a brand new chair in a rudimentary hair salon which was attached to the MEs house. Second and a common occurrence was refrigerators which while useful for grocery and food and drink vendors were often doubling as the household fridge. These examples we believe outline the challenge of collaborative planning where participants see others in the community with these items and want them, rather than developing a business plan and targeting something which could be transformational.

### Stream 2: Governance principles

CSEs operate as collaboratives, employing a hybrid organisational structure. Trust and commitments pose significant challenges for CSEs sustainability. With many participants reluctant to be engaged in leadership capacity. While some CSEs lack regular meetings and have low engagement levels which may undermine the unity and the commitment of the group. Further one group was observed with a number of family members participating, against program guidelines. Therefore current governance structures should be strengthened.

In tailoring models, some of the group leaders voice concerns about the low skill levels from the participants, unequal sharing of roles and responsibilities, the group leaders bear the brunt of responsibility and being held accountable for the success and failures of the group. Inherent group conflicts concerning financial matters, present a key challenge. The power distribution is still centralised among the CSE leaders. We believe it is necessary to better establish clear protocols on payment scheme, procured cost, labour division, to mitigate future conflict. CSEs thrive when there is trust, exhibited confidence, clear delineation of roles and responsibilities, clear consensus on financial matters

### Inclusion

Despite significant efforts to increase the involvement of people with disability, lack of interest to join the program remains a key issue. This is attributed to lack of transportation and persistent stigma faced by the people living with disability. When people lack a strong sense of connection to the community, there is a risk that attending group training will intensify the sense of isolation. For participants then, program participants require significant courage. It's important, all members are encouraged to complement each other's skills.

The program offers an important platform for women and people living with disability to exercise power and make decisions affecting their lives. Continued consideration of inclusivity in regard to program activities is needed. Importantly, consultation and listening to participant needs should be ongoing. The role of village chief is essential in facilitating a strong connection between the vulnerable people and the program. We note that with the influence of the village chief some communes, some groups were more actively involved and empowered. Lack of involvement of other ethnic or religious groups such as the Muslim community should also be addressed in future program design and development.



## 7. Lessons Learned

### Reflections on Project Activities

1. The project promotes community connection for the participants, facilitating the development of soft skills and a feeling of belonging. Importantly, feelings of connection were reciprocal and resulted in increased CSE and ME participation. This finding was especially important for people living in isolated regions.
2. The program generated immediate income, which helped to address the needs of vulnerable participants. A number of respondents reported an increase spending on their children's education and being able to reduce seasonal work. Overall the program is yet to generate significant or lifestyle changing increases of income. However there are positive signs with 14% of respondents reporting that new income allowed for house renovation, the purchase of valuable assets such as mobile phones.
3. Financial literacy training was effective and beneficial. The majority of respondents found training relevant to their business. Further, those who were enacting financial literacy principles demonstrated a significant improvement in income. The effectiveness of financial literacy training is most pronounced in high-income households, and is influenced by education level. However, the repetition and lack of interest in training modules necessitates adaptation.
4. ME seed funding was a key mobilising factor and largely effective. When equipment was procured through sound consultation and alongside the development of business plans responsive to individual needs and context it was a strength of stream 1. Often seed funding was better utilised by established MEs, while those starting out needed more assistance to get their business off the ground. Unfortunately, some procured equipment was redundant for MEs.
5. The program promoted inclusion and has helped empower vulnerable populations. Further consultation should shape future, training and program adjustments. While continuing to promote the interests of youth, people living with disability and women's interests will require continuing development of training materials and program design, based on listening to participants. Adaptation needs to be made, additional resources need to be embedded for these groups, along with a focus on promoting leadership. The data reveals that vulnerable populations are not benefiting from the program to the same extent as other participants.
6. Stream 1 was beneficial, especially for established MEs with experience and skills, however stronger support for newly established MEs was required. These new MEs are at risk of not being sustainable due to a lack of capital. In newly established businesses, respondents have to engage in multiple commitments and often their business must be placed behind family and other (often seasonal) employment.
7. Unintended impacts such as health degradation were reported in both streams. Therefore, we need to ensure recruitment practices adequately inform participants how much input is needed and help them with time management if required. This may include consultation and training sessions for both husband and wives to establish an understanding of program benefits and ensuring children are cared for.
8. Group dynamics are a major factor in CSE outcomes. In ensuring the group's success, start-up understanding and ongoing commitment to governance practices are vital. Governance supported by clear expectations and equitable participation sustain CSEs. Further, CSE leaders should transparently outline all costs and profits, especially when CSE work links with personal businesses, to build trust and commitment among members. Members should reach a consensus about

procurement procedures and financial contributions at the project's outset and have in place processes to change and adapt.

9. CSEs must be prepared for external factors, like changes in market conditions affecting order levels, and develop resilience, through group cohesion and governance practices.

## **Ways Forward**

1. There is a desire to develop product offerings within CSEs. CSEs can be a good way to share skills and knowledge.
2. CUFA can play a crucial role by providing technical and marketing assistance as well as facilitating consultations among group members.
3. The continued involvement of the Village Chief is an important enabler for local success. Importantly, the village chief may offer another point of feedback on project activities.
4. Successful participants use digital communications and marketing, with the use of telegram vital for creating networks and rapid troubleshooting. This represents CSEs developing a self support network, which can be further enabled in the future.
5. Project officers need to continue learning and develop the skills participants find relevant, or find ways to bring in outside expertise. Training material needs updating, including training on decision making. This necessitates the design and development of hands-on learning and master class workshops.
6. Individual motivation should be a key factor when identifying any new participants. Lack of lasting engagement has been a significant concern across both streams.

## **Barriers**

1. Cash is still viewed as more real than digital currency, this is unlikely to change short term.
2. Youth report that they are doing better especially in regard to networking, understanding of digital tools, and have better numeracy and literacy skills. However this is not reflected in income data across the program. Therefore, age and education represents an interesting opportunity for study in the future.
3. Minority ethnic or religious groups such as Muslims are not involved in the program, field officers report difficulty in engaging these groups.
4. Women are less able to travel, restricting market access for CSEs.

## 8. Recommendations

Table 15 Recommendations in detail

Criteria	Recommendations
Impact	<p><b>1: Immediate intervention in underperforming CSEs.</b> Ensure project resources do not go to waste by redistributing or taking steps to renew struggling CSEs.</p> <p><b>2: Use Youtube to share training on products between CSEs.</b> Youtube is already commonly used by participants as a learning tool. Recording training sessions and sharing would allow participants to develop digital skills in a practical manner.</p>
Relevance	<p><b>3: Update aspects of the training curriculum.</b> Training should scale, with foundational modules for new participants, and higher level modules for experienced participants. Further, specialised topics such as female leadership and use of digital tools should be made available and targeted more appropriately.</p> <p><b>4: Entrench listening and participant engagement.</b> Continue to develop the program's training offering in line with changing participant needs. Program should encourage participants to think about what they would like to learn next.</p>
Sustainability	<p><b>5: Develop CSE governance model.</b> Take a dynamic approach to reconcile conflicts between social welfare ideas and business profitability. Actively develop group cohesion and resilience to market shocks.</p> <p><b>6: Encourage project officers' professional development.</b> POs should be empowered to continue to learn in order to best support CSE. Where support is needed outside expertise should be sought to ensure the project continues to develop and evolve.</p>
Effectiveness	<p><b>7: Continue to explore business development</b> opportunities by assisting CSE to pursue new product offering, suppliers, and markets. AS well as seeking new partnerships such as with business or universities.</p> <p><b>8: Consider how to utilise MEs in onselling CSE products.</b> The program's historical participant network is an underutilised strength.</p>
GEDSI	<p><b>9: Continue to centralise inclusion in CSEs.</b> Program must recognise intersecting challenges and develop a better understanding of the influence of men on leadership within CSE and how power is wielded. Program needs to have a clearer definition of empowerment and articulate how this is managed.</p> <p><b>10: Keep giving leadership and networking opportunities to PLWD.</b> Engaging with positive role models will help overcome feelings of low self efficacy and help challenge social stigma.</p>

## 9. Conclusion

DFAT's *Design and Monitoring & Evaluation and Learning Standards* applies the following grading:

### Satisfactory rating

- 6 – Very good: satisfies criteria in all areas; does not require amendment
- 5 – Good: satisfies criteria in almost all areas; may need minor work to improve in some areas
- 4 – Adequate: on balance satisfies criteria; does not fail in any major area, needs some work to improve

### Unsatisfactory rating

- 3 – Less than adequate: on balance does not satisfy criteria and/or fails in at least one major area; needs work to be improved in core areas
- 2 – Poor: does not satisfy criteria in several major area; needs major work to improve
- 1 – Very poor: does not satisfy criteria in any major area; needs major overhaul

The evaluation determines as following against the key criteria:

**Table 10 Project Quality Assessment**

Criteria	6 Very Good	5 Good	4 Adequate	3 Below Adequate	2 Poor	1 Very Poor
Impact		✓				
Relevance		✓				
Sustainability		✓				
Effectiveness	✓					
GEDSI		✓				

**Project Impact is found to be Good.** The project shows a clear positive trend regarding income and saving in stream 1 and stream 2. While participants who are engaged with the program for a longer time show better outcomes. Importantly social connection and soft skills development may be the most important long term impact of the program. However, further mitigation of unintended consequences surrounding family conflict must be considered.

**Project Relevance is found to be Good.** Most respondents found the training on setting up a business useful and provided hands-on learning opportunities and linked increased income to better financial literacy. The evaluation suggests training curricula should be developed and be more adaptive to changing participant needs. Leadership training and digital literacy should remain in the Livelihoods curriculum however new methods should be explored.

**Program Sustainability is found to be Good.** Exit strategies may appear simplistic and under articulated, the shift away from MEs seems premature and would represent a move away from capacitated participants who could be better utilised to support program activities and amplify program effects through continued engagement and the development of livelihoods networks. Efforts to recycle and reuse were token with many participants reporting burning waste or dumping into rivers.

**Program Effectiveness is found to be Very Good.** With MEs and CSE showing increased financial literacy, savings and income. Effectiveness of CSEs training was increased through hiring experts and conducting hands-on training sessions.

**Program GEDSI considerations are found to be Good.** The program shows positive signs in regards to gender equality and inclusion principles and GEDSI concepts have been included in program activities. importantly, the program can do more to educate communities on the benefits of the

program and ensure that men are also consulted and included in the induction process to mitigate family conflict.

While more must be done to understand the interaction of cross-cutting themes and build understanding that women's experiences are not homogenous. An important factor in alleviating poverty is social capital and building networks, importantly many respondents reported increased community connection and wellbeing. The social connections formed during the livelihood program remain an underdeveloped strength of the program.

**Overall, the program is assessed as Good (5/6) and satisfies criteria in almost all areas; with minor work to improve in some areas.**

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## Annex 1

Questionnaire available :

[2023 ME CUFA Evaluation report.pdf](#)

2023 ME CUFA Evaluation report overview

We are part of the team to conduct the evaluation of the livelihood program. We are looking at how well the program is doing. We aim to find out if the project is responding to people's needs and what impacts it has had. Importantly, we want to know how we can improve our programs moving forward. Information will be deidentified and data will only be used by CUFA.

The survey is voluntary, and you can stop at any time. If you have any complaints or feedback regarding the survey, you can contact Rany Teng - Country Manager Tel: (855) 12 312 592 Email: rany.teng@cufa.org.au or Complaints against signatory agencies may be initiated by any member of the public by following ACFID's Code of Conduct Complaints Handling Process either via their website [www.acfid.asn.au](http://www.acfid.asn.au), email [code@acfid.asn.au](mailto:code@acfid.asn.au) or telephone 02 6281 9220.



## Annex 2

Focus group discussion questions:

[2023 ME CUFA Evaluation report.pdf](#)



## Annex 3

Abridged ME Income Data July 2023

Full Document here:

[20230703 Aspiring Micro-Enterprise Monitoring Form updated for April- June 2023.xlsx](#)

No.	Name	Sex (WQ)	ME Contribution	Actual Expense of Cufa Contribution	FY 2022-2023	
					Saving	Income
1	Kin Srey Neat	F	\$494.75	\$190.00	\$470.70	\$9,306.00
2	Thorn Tol	F	\$606.88	\$165.75	\$324.13	\$6,184.80
3	Eng Sreynith	F	\$671.50	\$200.00	\$485.00	\$3,869.12
4	Rosh Kolab	F	\$1,030.00	\$185.00	\$2,690.00	\$3,911.67
5	Hers Sreynich	F	\$350.00	\$197.50	\$457.50	\$2,305.63
6	Mean Chatha	F	\$450.00	\$200.00	\$1,152.00	\$4,409.13
7	Nhorn Ley	F	\$1,000.00	\$170.00	\$177.50	\$3,198.25
8	Yi Yorn	F	\$826.50	\$170.00	\$45.00	\$287.75
9	Rith Sony	F	\$600.00	\$200.00	\$55.00	\$237.50
10	Srey Neth	F	\$648.00	\$200.00	\$641.00	\$2,497.73
11	Pin Kimseng	F	\$575.00	\$200.00	\$437.75	\$1,894.13
12	Man Savey	F	\$850.00	\$190.00	\$791.75	\$9,311.75
13	Mun Srey Nai	F	\$250.00	\$169.50	\$1,155.13	\$1,750.75
14	Tim Ton	F	\$643.75	\$200.00	\$0.00	\$1,285.38
15	Chen Hom	F	\$856.00	\$195.60	\$452.50	\$2,791.50
16	Mao Neangthom	F	\$55.00	\$205.00	\$166.75	\$362.95
17	Oul Sam Un	F	\$250.00	\$175.00	\$19.63	\$499.87
18	No Sreypov	F	\$1,550.00	\$190.00	\$77.75	\$363.88
19	Kur Herm	M	\$340.00	\$175.00	\$366.75	\$801.25
20	La Seavmey	F			\$545.00	\$3,362.00

## Annex 4

### Soap CSE Income Data July 2023

No.	Name of CSE	Location			May 20 - Jun 21	July 21 - Jun 22	YTD (July 2022- June 2023)
		Village	Commune	District	YTD Profit USD	YTD profit USD	YTD profit USD
1	CSE 1: Punlue Raksmeay Soap Community	Ou Kap Moan	Ou Mlu	Steung Trang	\$1,260.62	\$1,858.35	\$678.15
2	CSE 2: Woman Help Woman Soap Community	Khtuoy Bei	Ou Mlu	Steung Trang	\$674.25	\$772.73	\$346.94
3	CSE 3: Rung Roeung Soap Community	Khtuoy Mouy	Ou Mlu	Steung Trang	\$341.79	\$958.36	\$1,151.12
4	CSE 4: Kdey Sangkhem thmey Community	Ou Ta Sek	Ou Mlu	Steung Trang	\$461.22	\$730.68	\$219.24
5	CSE 5: Samaki Soap Community	Pratong	Ou Mlu	Steung Trang	\$999.45	\$1,855.72	\$1,149.50
6	CSE 6: Satrey Pika Vey Chlat Soap community	Trpaing Chineang	Lvea	Prey Chhor	\$ -	\$ -	\$740.45
<b>Subtotal Kampong Cham</b>					<b>\$3,737.32</b>	<b>\$6,175.84</b>	<b>\$3,544.95</b>
7	CSE 1: Satrey Chhlat Vey Soap Community	Doung Ti Mouy	Tramoung	Memut	\$ -	\$383.89	\$618.51
8	CSE 2: Satrey Sros Sa Art Soap Community	Choam Treik	Tramoung	Memut	\$ -	\$427.38	\$512.45
9	CSE 3: Satrey Rik Rey Soap Community	Bongkav	Treik	Memut	\$ -	\$430.00	\$767.98
10	CSE 4: Satrey Me Phtas Soap Community	Doung	Choam Kravien	Memut	\$ -	\$475.86	\$1,720.98
11	CSE 5: Srey Sor Soap Community	Kravien Thom	Choam Kravien	Memut	\$ -	\$313.73	\$15.00
<b>Subtotal Tbong Khmum</b>					<b>\$ -</b>	<b>\$2,030.86</b>	<b>\$3,634.91</b>
<b>Total</b>					<b>\$3,737.32</b>	<b>\$8,206.70</b>	<b>\$7,179.86</b>

**Tailoring CSE income Data June 2023**

No.	Name of CSE	Location	YTD (Apr 2023-June 2023)				
		District	# Produced	# Sold	Revenue	Expense	Monthly Profit USD
1	CSE 1: Prosperous Women Tailoring Community Center	Prey Chhor	5,315	5,315	\$ 664.38	\$ 90.63	\$ 573.75
<b>Subtotal Kg Cham</b>			<b>5,315</b>	<b>5,315</b>	<b>\$ 664.38</b>	<b>\$ 90.63</b>	<b>\$ 573.75</b>
2	CSE 1: Women Tailors' Fashion Community Center, Pou Thum	Ponhea Kraek	1,173	1,173	\$ 515.13	\$ 149.88	\$ 365.25
<b>Subtotal Tbong Khmum</b>			<b>1,173</b>	<b>1,173</b>	<b>\$ 515.13</b>	<b>\$ 149.88</b>	<b>\$ 365.25</b>
<b>Total</b>			<b>6,488</b>	<b>6,488</b>	<b>\$ 1,179.50</b>	<b>\$ 240.50</b>	<b>\$ 939.00</b>



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