

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



THENG Chhorvirith
Consultant
14 May, 2018



EXECUTIVE SUMMARY

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

The WIN Project covers 20 villages located in three communes of three Khans/districts¹, in Phnom Penh. The Project worked directly on establishing a network in collaboration with existing community-based mechanisms in the community. In order to achieve the Project's objective and expected outcomes, various interventions have been executed: creation of Saving Groups (SGs), Business Groups (BGs), Cluster Based Federation (CBF); capacity building (training); promotion of girls' education and vocational skill training; etc. Other key aspects of women's rights, children's rights/Child Protection, GBV, health/HIV-AIDS were promoted, and people with disabilities were also included in all Projects' interventions.

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

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

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

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

¹ Khan Posenchey, Sen Sok and Prek Phnov

² Based on the FGD with members of SGs and BGs

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

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

For the Outcome-1's Achievements:

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

For the Outcome-2's Achievements:

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

For the Outcome-3's Achievements:

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

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

Along with these successes, there were some gaps and challenges encountered during the course of implementation. Those challenges were related to a gap of momentum of the project implementation due to the delay of the proposal and budget approval that was made by cooperative partner on the year by year basis. Another challenge is that poverty is so massive among the members of the savings groups. Many members could save only a small amount 20,000 Riels (5 USD per month). Thus, the SG does not have capacity to lend large amount of money to their respective members. Some SG members have borrowed loans from Micro Finance Institutions (MFIs) for medium and big business³ or for housing renovation/construction. They use the profit earning from their business to pay loan to MFI monthly.

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

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

Recommendations for Project Management:

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

Recommendations related to the SO-1:

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

³ Such as buying truck for carrying soils or running taxi business, build a house, buying motorbike for their children to go to school etc.
Final Evaluation Report

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

Recommendations related to the SO-2:

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

Recommendations related to the SO-3:

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