



HAND IN HAND INDIA



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SWEDEN

## Hand in Hand Cambodia

### Cambodia SHG Project for increased Livelihood (CSPL)

#### END LINE EVALUATION REPORT



Prepared by

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## Executive Summary

The Cambodia SHG Project for increased Livelihood (CSPL) is a follow-up of a similar project implemented for three years from 2013 to 2016. In the earlier project, the women in the commune of Kratie in northeast Cambodia realized immense value from the SHG system. This value came from the networks, training, easy access to capital, and market linkages. This SHG ecosystem still sustains itself but had weakened due to a lack of handholding and follow-up.

Hand in Hand Cambodia implemented a two-year project (July 2019 to June 2021) to improve the lives of poor women and their families funded by Hand in Hand Sweden. The project had a budget of 1 265 000 SEK. The program set the goal of enterprise formation and an increase in income for the beneficiaries. Since agriculture is the predominant sector, livelihoods in the sub-sectors of vegetable cultivation, poultry, cassava, and piggery had been strengthened by skill training, primarily to increase productivity to enhance production.

Hand in Hand Cambodia implemented the project through the SHG Finance PLC team in the Kratie and Snuol communes. The project team had completed the baseline survey, formed SHGs, conducted M1, M2, M3 training, provided technical skill training to group members to improve their livelihoods, and motivated the SHG members to start enterprises.

The M & E wing of Hand in Hand Consulting Services Private Limited India conducted the End line evaluation of the project after completion of its two-year period. The purpose of the evaluation was to understand the relevance, effectiveness, efficiency, sustainability and impact of the project.

The evaluation was carried out at two levels:

- Evaluation of project design with respect to needs and expectations of the primary target audience;
- Evaluation of output and outcomes with respect to project design.

The evaluation process started in the beginning of October 2021 with preparation of the tools and review of records. The data collection from the SHG members for the evaluation was conducted during October 2021 by the Enumerators identified by the Project Team at Kratie and Snuol. The following methodology has been followed for conducting the end line evaluation of the CSPL project.

A sample of 100 (10%) SHG members were selected for an individual household survey (80 from Kratie and 20 from Snuol). The key findings and recommendations are furnished below:

## Key Findings

- As per the baseline study, more than half of the respondents were not a member of SHG. As against the target of 70 groups with 840 members, the project team effectively enrolled 75 groups with 974 members (116%) at the end of the project period.

- As per the end line evaluation, all respondents have said that the SHG meetings are conducted regularly with collecting savings (both regular and voluntary), internal lending, bookkeeping, and updated SHG minutes register.
- Based on the SHG MIS tracker data, most of them are new to group formation, and all of them are living in poverty and marginalized from the rural background. This indicates that the project team in the 2 communes have targeted the poor and vulnerable people and enrolled them as SHG members, motivated them to start enterprises. In some groups, the male members are also actively participating in group activities.
- The end-line evaluation survey shows that 94% of the respondents have attended the basic training conducted by the project team. 86% of the respondents mentioned that the training given by the project team was helpful to run the SHGs without any issue.
- 93% of the SHG members have said that they are following bookkeeping, account, and discipline in their life, group, and enterprise after attending the training.
- The importance of saving practice has improved in all the groups, and each member saves USD2.5 to USD5 per month.
- In all the groups, voluntary saving habit is also encouraged. As per the end line evaluation, all the respondents both in Kratie and Snuol have accepted the voluntary saving method and saves between USD 7 to 15 per month.
- All the respondents stated that being a member of the SHG has been the contributing factor in inculcating the saving behaviour because saving is important for socio-economic progress.
- 100% of the respondents interviewed at the end line evaluation survey have received skill training in the CSPL project. The most preferred trade by the SHG members is around vegetables, poultry, and piggery.
- Out of 100 respondents, 91 members have started new enterprises after joining the skill courses offered in the CSPL project.
- The SHG members have borrowed money from saving as internal lending. Every month one or two members availed the internal loan between USD50 to USD250. They have collected 2% interest per month and fixed as a 10-month instalment.
- As per the end line survey, 78% of the respondents have availed the internal loan for starting new/strengthening the existing enterprises after implementing the CSPL project in the Kratie and Snuol communes.
- Out of the project target of 250, 550 (220%) members in Kratie district have started new enterprises like poultry rising, vegetable growing, piggery rising, and cassava growing.
- Out of 100 respondents, 92 members are doing enterprises as per the end line survey data. Out of 92, 86 respondents have mentioned that they have started a new enterprise after joining the SHGs and also using the skill training given in the CSPL project.
- Out of 92, 86 members have started enterprises related to agricultural activities, and the remaining five & one started agriculture-allied activities and trading, respectively.
- Out of 92 members who started the business after the CSPL project, 88 have earned a profit in their business. Out of 88, 83 members have planned to start new enterprises using the profit from the existing business.

- Holding over finances and participating in the household decisions are some of the positive changes that happened because of undertaking enterprises activities in most of the members' life after the CSPL project.
- Most of the members have earned an additional income of USD 100 to USD 500 per month after starting the new enterprises or strengthening the existing one after the CSPL project.
- 4% of members who earned below 1, 75, 000 KHR in the baseline have earned more than this amount at the end line survey.
- As per the end-line evaluation survey, 52 members have purchased new assets during the last year in the two communes. Eleven members have purchased two-wheelers, and seven members have invested in their children's higher education. Five persons have purchased a new house, and three people have purchased jewels after joining the SHG during the project period.
- All respondents who have joined the Farmers Producer Company have benefitted one way or other. Forty respondents have said that they have received regular and good income for their produce, and 37 respondents have informed that their annual income level has increased after joining the Farmers Producer Company.
- As per the end line survey, the data reveals that the SHG members along with the spouse, are jointly involved in the decision-making process in areas like buying assets, selling assets, taking the loan in need, pledging of assets, etc.
- Out of 100, 92 respondents have attended the training on Women's Rights, and all of them have known the different types of women's rights. After the training in the CSPL project, most of the women have followed women's rights in their life, business, and in the community.
- 90% and 85% of the respondents have informed that their husbands are helping in daily household work and taking care of children's education after participating in the mass awareness programs organized by the project team in the CSPL project.
- In the baseline survey, little more than 50% of the women participated in the Commune meetings. But in the end-line evaluation, 71% of the respondents have participated in the Commune meetings organized by the village leaders to discuss the village problems and raised issues about the village development.
- Out of 100, 94 respondents have participated in the training on environment, ecology, and usage of plastics organized in the CSPL project.
- After attending the training, 85% of the respondents are segregating the waste in the house itself.
- As per the end line survey, 78% of them are burning the waste in the street. But after the training, compared to the baseline survey, using dustbin and composing pit for disposing of the wastes has increased in the end line survey.
- 52% have solar power in their house, and they purchased it after attending the training on renewable energy conducted by the project team in the CSPL project. All respondents have said that using solar power has reduced household expenditure and is easy to use.
- As per the end-line evaluation survey, 52% of the members said that mutual support within members is the most important benefit of being a member of the SHG. 11% and 23 % of the members have said that saving money and internal loan to start enterprises are the second and third benefits of being an SHG member.



- Rotation of the Coordinator in the SHGs once in two years is one of the strategies implemented by the project team for sustaining the SHGs without defunct.
- The like-minded women had joined together and started piggery rising, Cassava cultivation, and mushroom cultivation. Through Activity-Based Group, the SHG members have run the enterprises successfully, which has strengthened the livelihood of the individual members, and at the same time, ensuring that the SHG sustains for a longer period.

## **Recommendations**

Based on the end line evaluation and taking the local context into account, the following recommendations can be made based on the project's overall experience:

- It will be advantageous for future projects to develop a trained cadre of women in the community who will contribute to women's empowerment.
- Building capacities of local community mobilizers and organizers contribute to sustainability.
- Conducting a project for a longer duration (minimum five years) would be conducive to generating an impact while working with vulnerable and marginalized communities.

## **1. Introduction and Background**

The Cambodia SHG Project for increased Livelihood (CSPL) is a follow-up of a similar project implemented for three years from 2013 to 2016. In the earlier project, the women in the commune of Kratie in northeast Cambodia realized immense value from the SHG system. This value came from the networks, training, easy access to capital, and market linkages. This SHG ecosystem still sustains itself but had weakened due to a lack of handholding and follow-up.

Hand in Hand Cambodia implemented a two-year project (July 2019 to June 2021) to improve the lives of poor women and their families funded by Hand in Hand Sweden. The project had a budget of 1 265 000 SEK. The program set the goal of enterprise formation and an increase in income for the beneficiaries. Since agriculture is the predominant sector, livelihoods in the sub-sectors of vegetable cultivation, poultry, cassava, and piggery had been strengthened by skill training, primarily to increase productivity to enhance production.

Hand in Hand Cambodia implemented the project through the SHG Finance PLC team in the Kratie and Snuol communes. The project team had completed the baseline survey, formed SHGs, conducted M1, M2, M3 training, provided technical skill training to group members to improve their livelihoods, and motivated the SHG members to start enterprises.

### **1.1. Project Goal**

Kratie and Snuol communes in north-east Cambodia are among the poorest in Cambodia. The goal of the project was to reduce poverty in these two communes by fostering economic growth by investing in the capacity development of women from poor households to secure and strengthen their livelihoods. The interventions under the project were aimed to help to increase an income for poor households and reduce their vulnerability. The project also focused on improving gender awareness and equality, and created awareness on environment issues specifically related to the use of plastics and water pollution, and use of renewable energy in the community.

The project enabled SHG women, living poverty to earn higher income. HiH CSPL and CRDT have previously implemented a similar project for 3 years (2013-16) and the community had benefitted from that intervention. Under the project, 138 SHGs were formed with 1516 SHG members. These women established 1800 enterprises and earned on an average US\$ 100 additional income per month. Under this project, the existing 138 SHGs of Kratie commune were provided with capacity building in terms of skill upgradation and were given larger loans. Many of the SHGs have business in the traditional agriculture sector and operate in the vegetable, poultry, Cassava and poultry sub sectors.

The potential for job creation was immense and the project intended to expand the geographical coverage to new villages in Kratie and in the adjoining commune of Snuol. 70 new SHGs were aimed to be formed, 25 in Kratie and 45 in Snuol. These SHGs were to be provided with basic SHG trainings with an emphasis on enterprise creation.



## 1.2. Project's Expected Outcomes

The goals were to be achieved by focusing on the following 4 outcomes:

- i. Households have more sustainable livelihoods through increased income.
- ii. Livelihood activities of existing and new SHGs at Kratie and Snuol are strengthened through skill training and market linkages.
- iii. Women have enhanced participation in economic activities and in decision-making at household and village level.
- iv. The targeted communities have adopted environmentally friendly practices and have increased disaster preparedness.

## 1.3. End Line Evaluation - Methodology

The M & E wing of Hand in Hand Consulting Services Private Limited India conducted the End line evaluation of the project after completion of its two-year period. The purpose of the evaluation was to understand the relevance, effectiveness, efficiency, sustainability and impact of the project.

The evaluation was carried out at two levels:

- Evaluation of project design with respect to needs and expectations of the primary target audience;
- Evaluation of output and outcomes with respect to project design.

The evaluation process started in the beginning of October 2021 with preparation of the tools and review of records. The data collection from the SHG members for the evaluation was conducted during October 2021 by the Enumerators identified by the Project Team at Kratie and Snuol. The following methodology has been followed for conducting the end line evaluation of the CSPL project.

### a) Review of Proposal and Log frame

The proposal and Log Frame were reviewed.

### b) Review of Quarterly reports

Reports since inception of the project starting from July 2019 to June 2021 have been perused to assess the achievement of targets.

### c) Interview with Beneficiaries – Survey

Survey was conducted with selected SHG members in Kratie and Snuol communes.

## 1.4. Sampling design and selection of samples for the survey

A sample of 100 (10%) SHG members were selected for an individual household survey (80 from Kratie and 20 from Snuol). The sample details of the data collection are furnished in the table given below:

**Table 1 Sampling Details**

<b>Name of the Commune</b>	<b>No. of Respondents</b>
Kratie	80
Snuol	20
<b>Total</b>	<b>100</b>

### **1.5. Limitations**

The trained Enumerators have conducted the end line evaluation household survey in Kratie and Snuol. They were provided training on how to conduct the survey for reliability and validity of the end line evaluation. Due to Covid – 19 restrictions by the Cambodian government, the Focus Group Discussions (FGD) were not organized by the Project team in the field locations.

## **2. End Line Evaluation**

The end line evaluation was conducted based on the following key questions, which were evoked in the baseline survey, interviews and document review. The purpose of the evaluation is to provide a final external assessment of the program, including program management, and address the program's relevance, design, effectiveness, efficiency, sustainability, and impact and provide recommendations for future similar projects.

### **2.1. Evaluation Objective**

- To assess the overall impact, sustainability, and management of the program;
- To assess the change of women's opportunities for social and economic empowerment and enabling gender equality in targeted communities;
- To assess whether the livelihood activities of the existing and new SHGs at Kratie and Snoul have strengthened through skill training and market linkages;
- To assess whether the targeted communities have adopted environmentally friendly practices and have increased disaster preparedness.

### **2.2. Evaluation Questions**

Potential questions within the evaluation areas are included below, and were used while analysing.

#### **2.2.1. Relevance and design**

- To what extent the project activities were aligned with the needs, priorities, and policies of the target group and Hand in Hand Sweden?
- To what extent is the program model relevant and appropriate?
- Was the appropriate target group reached?

#### **2.2.2. Effectiveness**

- To what extent were the objectives achieved? What were the factors influencing the achievement?
- To what extent have women's opportunities for social and economic empowerment and enabling gender equality in targeted communities improved?

#### **2.2.3. Efficiency**

- Has the project been implemented cost-effectively?
- Have activities been implemented in a timely and adequate manner?
- To what extent did training lead to changes in the behavior on gender rights and gender equality?
- How efficiently the targeted communities have adopted environmentally friendly practices and have increased disaster preparedness.

#### **2.2.4. Impact**

- Has there been a measurable change or impact within the direct target group, regarding

- Contribution to women's empowerment (social and economic)?
- Contribution to economic and social empowerment?

#### **2.2.5. Sustainability**

- To what extent are the effects of the project likely to continue after the donor funding has ceased?
- Are the self-help groups, economic activities, and other activities initiated likely to continue after the termination of the project?

### **3. Evaluation Findings**

#### **3.1. Relevance**

The relevance of the project was established by reviewing the baseline study and context germane to the project, as presented below. The data thus indicates that the selection of geographies and that of women was apt with respect to the project.

##### **3.1.1. Geography**

As per the CSPL project proposal, the project team decided to expand and implement the SHG activities in the Snuol Commune. Before implementing the CSPL project, the project team has conducted a scoping study in 18 villages of the Snuol commune in Cambodia. As per the scoping study, out of 18 villages, five villages had no SHGs, and most of the people belonged to a low-income level.

As per the baseline, 48% of the women in both the communes earned less than USD 190 per month. 79% of the women have low education levels, with 4% being illiterate. According to the baseline, 31% of the respondents were housewives, 17% worked as daily wage earners, and 19% were entrepreneurs. And only 38% of the women had access to credit services, even though 69% had a saving habit.

Based on the above situations, the project team have formed SHGs in both communes, and group meetings were conducted regularly. The members were between 18 and 58 years and hailed from a poor socio-economic background. Both males and females are members of the SHGs. All the SHGs have a minimum of 10 members, the groups are into regular savings, and internal loans have availed by the eligible members every month.

But as per the project target of 45 SHGs to be formed in the Snuol Commune, only 13 SHGs have formed at the end of the project period. The Project team shared that after conducting the baseline study, there was a political problem that prevailed in the commune between the tribal community and the government. The tribal people demonstrated agitation against the decision taken by the government to hand over the tribal people's land to the Vietnam Company for rubber plantation. Because of this political problem, the project people didn't visit the village and have not achieved the target of forming 45 SHGs in the Commune. The project team has formed more SHGs than the target (Target - 25, but achieved 63) in the Kratie commune after getting approval from HiH Sweden. Even though some problem prevails in the Snuol commune, the project team have achieved more than the project target in the Kratie district.

The study can conclude that both the communes selected for the CSPL project were relevant looking at the socio-demographic characteristics of the population.

### 3.1.2. Selection of Target Group

The baseline survey shows that 25% of the respondents' monthly income falls under KHR 8,50001 - 12,00,000 (USD 210 – 296), whereas 4% of the survey respondents earn less than 1,75,000 KHR (below USD 43). The SHG members shared that they didn't have the saving habits before joining the group, but now they save USD 2.5 to 5 per month. In most of the groups, the members are saving USD 5 to 50 per month as voluntarily along with the regular saving.

More than 90% of the women interviewed in the end line survey said that they started a new/strengthened the existing enterprise by using the internal loan. Every SHG women have two or three enterprises, and they have informed that the income from the enterprises has increased from USD 60 to USD 500 per month after joining the SHG.

Based on the above findings, the project team had selected the poorest among the poor people, enrolled them as SHG members, motivated to run the SHGs with regular savings, and supported them to start an enterprise, which led to an increase in their income. It shows that the activities and outputs of the project are consistent with the overall goal and attained the main objectives of the project targets, such as a 10% increase in income and USD 60 is the average monthly savings.

## 3.2. Effectiveness

Under effectiveness, we will discuss to what extent the project objectives have been achieved.

### 3.2.1. SHG Formation

As per the baseline study, more than half of the respondents were not a member of SHG. As against the target of 70 groups with 840 members, the project team effectively enrolled 75 groups with 974 members (116%) at the end of the project period. Overall, the project team achieved more than the target (75 SHGs instead of 70) in the Kratie district.

**Table 2 Details on SHG Formation**

Name of the District	Project Target (July 2019 – June 2021)		Total Achieved (July 2019 – June 2021)	
	SHGs Formed	Women Enrolled	SHGs Formed	Women Enrolled
Kratie	25	300	62	838
Snuol	45	540	13	136
<b>Grand Total</b>	<b>70</b>	<b>840</b>	<b>75</b>	<b>974</b>

As per the below table, all respondents have said that the SHG meetings are conducted regularly with collecting savings (both regular and voluntary), internal lending, bookkeeping, and updated SHG minutes register. The project team has supported to constitute their group by-law, regulation, and collecting KYC documents such as ID cards and photos for their members. The project team has created a member tracker to collect data to know the increase in their income.



**Table 3 SHG Meeting**

Conducting regular meeting of the SHG	Kratie		Snuol		Total	
	#	%	#	%	#	%
Yes	80	100	20	100	100	100

Based on the SHG MIS tracker data, most of them are new to group formation, and all of them are living in poverty and marginalized from the rural background. This indicates that the project team in the 2 communes have targeted the poor and vulnerable people and enrolled them as SHG members, motivated them to start enterprises. In some groups, the male members are also actively participating in group activities.

**Table 4 Target and Achievement of Key Indicators**

Key Indicators	Project Target (July 2019 – June 2021)	Target Achieved
Number of new SHGs formed in Kratie and Snuol	Total - 70 Kratie - 25 Snuol - 45	<b>75 (107%)</b> <b>62</b> <b>13</b>
Number of new SHG members mobilized	Total - 840 Kratie - 300 Snuol - 540	<b>974 (116%)</b> <b>838</b> <b>136</b>
The proportion of new SHGs women attend basic training (M1, C&R) (former SHGs included)	Total - 840 Kratie - 312 Snuol - 528	<b>1145 (136%)</b> <b>971</b> <b>174</b>
Number of women attending business motivation training (M2, M3) (former SHGs included)	Total - 1000 Kratie - 700 Snuol - 300	<b>3170 (317%)</b> <b>2900</b> <b>270</b>
Number of new enterprises established	Total - 250 Kratie - 90 Snuol - 160	<b>550 (220%)</b> <b>400</b> <b>150</b>
Number of existing enterprises strengthened	Total - 630 Kratie - 210 Snuol - 420	<b>685 (109%)</b> <b>578</b> <b>107</b>
Number of women provided skills training	Total - 400	<b>688 (109%)</b>
Proportion of women who attended skill training that demonstrate improved skills and knowledge	Total - 300	<b>412 (137%)</b>
Number of women who are members of Producer Companies	Total - 1200	<b>927 (77%)</b>
Number of new created Producer Companies	Total - 10	<b>55 (550%)</b>
Number of trainings conducted on women's rights and gender equality	Total - 24	<b>71 (296%)</b>
Number of mass awareness campaigns conducted on women's rights and gender equality	Total - 8	<b>10 (125%)</b>
Number of trainings conducted on environment, ecology and the use of plastics	Total - 24	<b>33 (138%)</b>
Number of mass awareness campaigns conducted on environment, ecology and the use of plastics	Total - 8	<b>7 (88%)</b>
Number of product demonstrations conducted on the use of renewable energy	Total - 24	<b>26 (108%)</b>
Number of devices sold	Total - 10	<b>32 (320%)</b>

The above table clearly shows that the project team has effectively achieved more than the target set for all the indicators except conducting a mass awareness program on the environment. Due to Covid-19 restrictions, the project team has not been able to conduct one program on mass awareness of the environment, ecology, and usage of plastics.

### 3.2.2. Training

The below table clearly shows that the M1, A & R, M2, M3 and skill training have been given to more than the set target of the SHGs members.

**Table 5 Achievement on Training during the project period**

Key indicators	Project target	Achieved at the end of the 2 <sup>nd</sup> Year	% of project target achieved
Women trained in M1, C & R	840	1145	136%
Women trained in M2 & M3 (existing group)	1000	3170	317%
Skill Training	400	688	109%

The end-line evaluation survey shows that 94% of the respondents have attended the basic training conducted by the project team. 86% of the respondents mentioned that the training given by the project team was helpful to run the SHGs without any issue. 93% of the SHG members have said that they are following bookkeeping, account, and discipline in their life, group, and enterprise after attending the training.

**Table 6 Respondents responses on Training - End Line Survey**

Basic Training on SHG concept	Kratie		Snuol		Total	
	#	%	#	%	#	%
Yes	76	95.0	18	90.0	94	94.0
No	4	5.0	2	10.0	6	6.0
<b>Total</b>	<b>80</b>	<b>100</b>	<b>20</b>	<b>100</b>	<b>100</b>	<b>100</b>
<b>Training Module</b>						
Module – 1	80	100	20	100	100	100
Module – 2	80	100	20	100	100	100
Module III	76	95.0	12	60.0	88	88.0
C&R	80	100	12	60.0	92	92.0
<b>Training useful in running the SHG without any issue</b>						
Yes	66	82.5	20	100	86	86.0
No	14	17.5	---	---	14	14.0
<b>Total</b>	<b>80</b>	<b>100</b>	<b>20</b>	<b>100</b>	<b>100</b>	<b>100</b>
<b>Utilize the training for your day to day life, group and enterprise</b>						
Yes	73	91.3	20	100	93	93.0
No	7	8.8	---	---	7	7.0
<b>Total</b>	<b>80</b>	<b>100</b>	<b>20</b>	<b>100</b>	<b>100</b>	<b>100</b>

### 3.2.3. Saving

The importance of saving practice has improved in all the groups, and each member saves USD2.5 to USD5 per month. The women have started saving within the SHG, and this indicates the trust in group saving. The SHG has followed the system of collecting the amount of the members monthly and lending the money to the needy SHG members. In all the groups, voluntary saving habit is also encouraged. As per the end line evaluation, all the respondents both in Kratie and Snuol have accepted the voluntary saving method and saves between USD 7 to 15 per month.

**Table 7 Voluntary Saving in the SHG - End Line Survey responses**

Voluntarily Saving in the SHG	Kratie		Snuol		Total	
	#	%	#	%	#	%
Yes	80	100	20	100	100	100
<b>Amount (in KHR)</b>						
0 to 25000 KHR	43	53.8	13	65.0	56	56.0
25001 to 50000 KHR	25	31.3	6	30.0	31	31.0
Above 50000 KHR	12	15.0	1	5.0	13	13.0
<b>Total</b>	<b>80</b>	<b>100</b>	<b>20</b>	<b>100</b>	<b>100</b>	<b>100</b>

It is important to note that all the respondents stated that being a member of the SHG has been the contributing factor in inculcating the saving behaviour because saving is important for socio-economic progress.

### 3.2.4. Skill Training

Out of the project target of 400, 688 (109%) members received skill training in Kratie on poultry technical rising, vegetable technical growing, piggery technical rising, cassava growing and tailoring. The purpose of the skill training is to improve the productivity and quality of SHG members to get higher prices and also to increase family income. The SHG members said that skill training has increased their knowledge of different trades and technically gave guidance to get more profit with less investment.

**Table 8 Skill Training - Target Vs Achievement**

Key indicators	Project target	Achieved at the end of the 2 <sup>nd</sup> Year	% of project target achieved
Skill Training	400	688	109%

The below table explains that all the respondents interviewed at the end line evaluation survey have received skill training in the CSPL project. As per the table, the most preferred trade by the SHG members is around vegetables, poultry, and piggery. In general, the people are engaged in agriculture and agri-related activities in the Kratie district. The people have shown interest in attending the agri-related trades for skill training courses in the project locations. Out of 100 respondents, 91 members have started new enterprises after joining the skill courses offered in the CSPL project.

**Table 9 Responses on Skill Training - End Line Survey**

Skill training received	Kratie		Snuol		Total	
	#	%	#	%	#	%
Yes	80	100	20	100	100	100
<b>Name of the Trade (Multiple)</b>						
Vegetables	69	86.3	15	75.0	84	84.0
Poultry	63	78.8	18	90.0	81	81.0
Cassava	13	16.3	3	15.0	16	16.0
Piggery	33	41.3	5	25.0	38	38.0
Tailoring	2	2.5	---	---	2	2.0
<b>Utilized the skills to start/strengthening the enterprises</b>						
Yes	71	88.8	20	100	91	91.0
No	9	11.3	---	---	9	9.0
<b>Total</b>	<b>80</b>	<b>100</b>	<b>20</b>	<b>100</b>	<b>100</b>	<b>100</b>

### 3.2.5. Credit

The SHG members have borrowed money from saving as internal lending. Every month one or two members availed the internal loan between USD50 to USD250. They have collected 2% interest per month and fixed as a 10-month installment.

**Table 10 Details on Internal Loan**

Internal loan	Kratie		Snuol		Total	
	#	%	#	%	#	%
Yes	62	77.5	16	80.0	78	78.0
No	18	22.5	4	20.0	22	22.0
<b>Total</b>	<b>80</b>	<b>100</b>	<b>20</b>	<b>100</b>	<b>100</b>	<b>100</b>

After forming the group in the CSPL project, the members didn't borrow a loan from the money lenders or even from the banks. The interest rate is higher with the money lenders, and the process is lengthy in getting a loan from the bank. At present, they have managed with the internal lending for any emergency as well as for their business needs.

The above table clearly shows that 78% of the respondents have availed the internal loan for starting new/strengthening the existing enterprises after implementing the CSPL project in the Kratie and Snuol communes.

### 3.2.6. Entrepreneurship

Out of the project target of 250, 550 (220%) members in Kratie district have started new enterprises like poultry rising, vegetable growing, piggery rising, and cassava growing. In general, the women in the Kratie district have doing some enterprises in their household. After the project implementation,

the SHG members received training in the agriculture allied trades and started new enterprises. Most of the SHG members said that they started the enterprises after joining the SHG, and the Project team motivated to start 2 to 3 enterprises. Based on the SHG member requirement and market demand, the project team has given skill training on specific trades and motivated them to start new enterprises. The SHG members also said that the family members, especially the husbands, have helped in their business.

Out of 100 respondents, 92 members are doing enterprises as per the end line survey data. Eight members are not doing any enterprise at present, but they plan to start an enterprise in the future. Out of 92, 86 respondents have mentioned that they have started a new enterprise after joining the SHGs and also using the skill training given in the CSPL project. Out of 92, 86 members have started enterprises related to agricultural activities, and the remaining five & one started agriculture-allied activities and trading, respectively.

Out of 92 members who started the business after the CSPL project, 88 have earned a profit in their business. Out of 88, 83 members have planned to start new enterprises using the profit from the existing business. Most of the members have earned a profit in their business because they are registered in the Farmers Producer Company and sell their products for a good price.

Holding over finances and participating in the household decisions are some of the positive changes that happened because of undertaking enterprises activities in most of the members' life after the CSPL project.

**Table 11 Enterprise Details as per the End Line Survey**

Enterprise Details	Kratie		Snuol		Total	
	#	%	#	%	#	%
Yes	72	90.0	20	100	92	92.0
No	8	10.0	---	---	8	8.0
<b>Total</b>	<b>80</b>	<b>100</b>	<b>20</b>	<b>100</b>	<b>100</b>	<b>100</b>
<b>Starting new enterprise after the project implementation</b>						
Yes	66	82.5	20	100	86	86.0
No	14	17.5	---	---	14	14.0
<b>Total</b>	<b>80</b>	<b>100</b>	<b>20</b>	<b>100</b>	<b>100</b>	<b>100</b>
<b>Name of the Enterprises</b>						
Agriculture	66	91.7	20	100	86	93.5
Allied Activities	5	6.9	---	---	5	5.4
Trading	1	1.4	---	---	1	1.1
<b>Total</b>	<b>72</b>	<b>100</b>	<b>20</b>	<b>100</b>	<b>92</b>	<b>100</b>
<b>Type of activity</b>						
Individual	72	100	20	20	92	100
<b>Current Status of Enterprise</b>						
Profit	68	94.4	20	100	88	95.7
Loss	4	5.6	---	---	4	4.3

Total	72	100	20	100	92	100
<b>Planning to expand/start new enterprise</b>						
Yes	63	92.6	20	100	83	94.3
No	5	7.4	---	---	5	5.7
<b>Total</b>	<b>68</b>	<b>100</b>	<b>20</b>	<b>100</b>	<b>88</b>	<b>100</b>
<b>Positive changes because of undertaking enterprise development activities (Multiple)</b>						
Hold over finances	37	51.4	20	100	57	62.0
Higher access to market	13	18.1	1	5.0	14	15.2
More say in household decisions	36	50.0	13	65.0	49	53.3
Independence in taking decisions	8	11.1	---	---	8	8.7
Asset Creation	10	13.9	10	50.0	20	21.7

### 3.2.7. Income Increase

One of the most important objectives of the project is to improve sustainable livelihoods through increased income for the households.

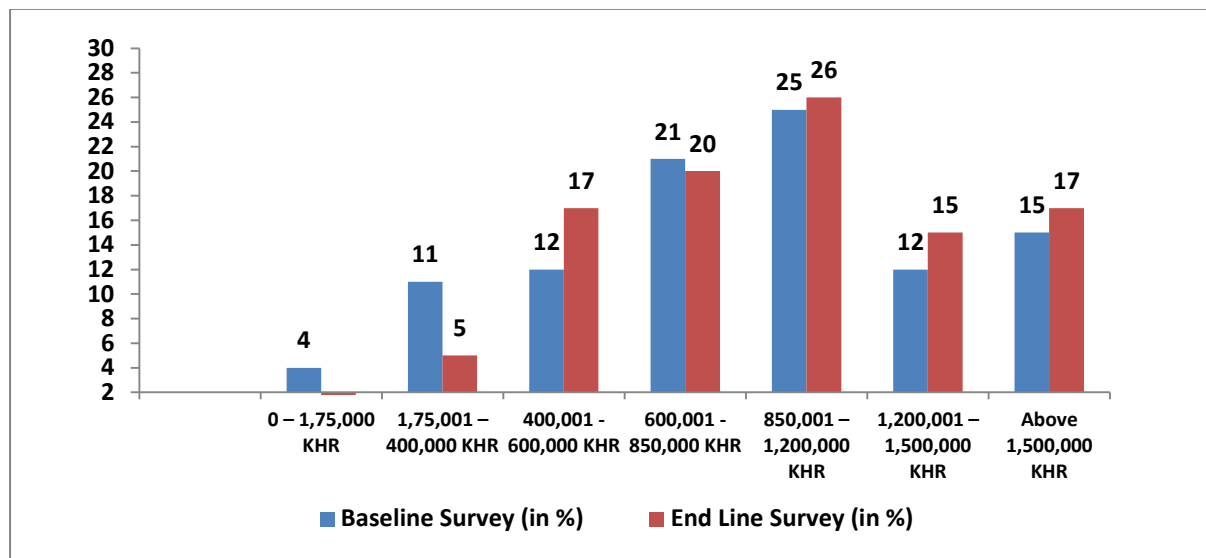
The graph below shows an improvement in the monthly income of those who are doing enterprises in the two project areas. HiH Cambodia CSPL project provides training on group dynamics to the women, motivates the savings habit and internal lending, gives skill training on specific trades such as poultry raising, vegetable growing, piggery rising, and cassava, and encourages them to start a new / strengthening the existing enterprise. Most of the women have utilized the internal loan by starting poultry rising, vegetable growing, piggery rising, and cassava growing which has increased their family income.

The below figure clearly explains that they earned an additional income of USD 100 to USD 500 per month after starting the new enterprises or strengthening the existing one after the CSPL project. Most of the members have earned an additional income in the end-line survey when compared with the baseline survey.

4% of members who earned below 1, 75, 000 KHR in the baseline have earned more than this amount at the end line survey. Based on the increase in additional income and profit, they have saved voluntarily USD 25 to USD 50 in their group, and some members save more than USD100 per month.



**Figure 1 Monthly Income of the Respondents (in KHR) - Baseline and End Line Survey**



### 3.2.8. Asset Creation

Purchasing new assets shows that the increase in income of the respondent has a direct impact on their living style. The below table signifies the type of assets purchased by the respondent during the project period.

As per the end-line evaluation survey, 52 members have purchased new assets during the last year in the two communes. Most of the members have invested their savings in the form of purchase assets like pig (10), chicken (16), and duck (13). Eleven members have purchased two-wheelers, and seven members have invested in their children's higher education. Five persons have purchased a new house, and three people have purchased jewels after joining the SHG during the project period.

**Table 12 Asset Creation - End Line Survey**

Purchased new assets (July 2020 to June 2021)	Kratie		Snuol		Total	
	#	%	#	%	#	%
Yes	36	45	16	80.0	52	52.0
No	44	55	4	20.0	48	48.0
<b>Total</b>	<b>80</b>	<b>100</b>	<b>20</b>	<b>100</b>	<b>100</b>	<b>100</b>
<b>Name of the products (Multiple answer)</b>						
Two wheeler	5	13.9	6	37.5	11	21.2
Fridge	1	2.8	---	---	1	1.9
Buffalo	4	11.1	1	6.3	5	9.6
Horse	2	5.6	---	---	2	3.8
Pig	7	19.4	3	18.8	10	19.2
Chicken	13	36.1	3	18.8	16	30.8
Duck	12	33.3	1	6.3	13	25.0
Jewels	3	8.3	---	---	3	5.8

House	4	11.2	1	6.3	5	17.5
Higher Education to children	7	19.4	---	---	7	13.5
Rice mill		0.0	1	6.3	1	1.9
Car	1	2.8	---	---	1	1.9
Tractor	2	5.6	2	12.5	4	7.7
<b>Contributing factors in buying new assets</b>						
Increase in income due to starting / strengthening new enterprises because of HiH Intervention	28	77.8	16	100	<b>44</b>	<b>84.6</b>
Saw other friends buying	2	5.6	---	---	<b>2</b>	<b>3.8</b>
Have better access to instalment scheme	4	11.1	---	---	<b>4</b>	<b>7.7</b>
Buy land for agriculture	1	2.8	---	---	<b>1</b>	<b>1.9</b>
Expand farming scale	1	2.8	---	---	<b>1</b>	<b>1.9</b>
<b>Total</b>	<b>36</b>	<b>100</b>	<b>16</b>		<b>52</b>	<b>100</b>

The above table shows that the increase in income due to starting/strengthening new enterprises because of HiH Intervention is one of the important contributing factors for purchasing new assets as mentioned by the 44 respondents in the end line survey. So, the above results clearly predict that the households have more sustainable livelihoods through increased income, and livelihood activities of existing and new SHGs at Kratie and Snuol are strengthened through skill training and market linkages.

### 3.2.9. Farmers Producer Company – Market Linkages

As against the target of 10, 55 Farmers Producer Companies have been identified by the Project team and linked the SHG members produce to the companies to get a reasonable price for the products of the SHG members.

Out of 100, 48 respondents have joined as a member of the Farmers Producer Companies identified by the Project team. Except for one person, the remaining 19 respondents are not a member of the producer company because of the local political problem prevailing in the Snuol commune. Out of 80 respondents in the Kratie commune, 59% (47) of the SHG members have joined the Farmers Producer Company identified by the project team.

All respondents who have joined the Farmers Producer Company have benefitted one way or other. Forty respondents have said that they have received regular and good income for their produce, and 37 respondents have informed that their annual income level has increased after joining the Farmers Producer Company.

**Table 13 Details on Farmer Producer Company**

Member of Farmer Producer Company	Kratie		Snuol		Total	
	#	%	#	%	#	%
Yes	47	58.75	1	5.0	48	48.0
No	33	41.25	19	95.0	52	52.0
<b>Total</b>	<b>80</b>	<b>100</b>	<b>20</b>	<b>100</b>	<b>100</b>	<b>100</b>
<b>Benefited from the Farmer Producer Company</b>						
Yes	47	58.75	1	5.0	48	48.0
No	33	41.25	19	95.0	52	52.0
<b>Total</b>	<b>80</b>	<b>100</b>	<b>20</b>	<b>100</b>	<b>100</b>	<b>100</b>
<b>Benefits (Multiple)</b>						
Marketing Linkage	1	2.1	---	---	1	1.9
Buying/Selling Agriculture production	3	6.4	---	---	3	5.8
Training	1	2.1	1	100	2	3.8
Distribution of Seeds	6	12.8	---	---	6	11.5
Regular and good income for the produce	40	85.1	---	---	40	76.9
<b>Annual income increased after joining the Farmer Producer Company</b>						
Yes	37	78.7	---	---	37	77.1
No	10	21.3	1	100	11	22.9
<b>Total</b>	<b>47</b>	<b>100</b>	<b>1</b>	<b>100</b>	<b>48</b>	<b>100</b>

### 3.2.10. Knowledge of Rights

Women's participation in decision-making in the family has been limited during the early times, but this trend has been changing in the present due to education and media. Nevertheless, there is a need for more active participation of women.

As per the baseline survey, both husband and wife have jointly involved in the decision making of Buying assets (94.3%), Selling assets (90.4%), taking loans in need (94.2%), Pledging of assets (96.2%), Managing of monthly expenditure (84.6%), Starting/Strengthening of enterprises (92.3%), Purchase of groceries and essentials (75%), Children's Marriages (94.3%), Health care for the family (73.1%) and Expenses on family functions, festivals & recreation (88.5%).

As per the end line survey, the data reveals that the SHG members along with the spouse, are jointly involved in the decision-making process in areas like buying assets, selling assets, taking the loan in need, pledging of assets, etc. The joint decision on domestic issues has been very encouraging, and this also displays those women and spouses have been actively involved in the same.

**Table 14 Training on Women Rights**

Training on Women Rights	Kratie		Snuol		Total	
	#	%	#	%	#	%
Yes	76	95.0	16	80.0	92	92.0
No	4	5.0	4	20.0	8	8.0
<b>Total</b>	<b>80</b>	<b>100</b>	<b>20</b>	<b>100</b>	<b>100</b>	<b>100</b>
<b>Women Rights (Multiple)</b>						
Right to Freedom	57	75.0	10	50.0	67	72.8
Right to Equality	71	93.4	17	85.0	88	95.7
Right to Property	13	17.1	8	40.0	21	22.8
Right to Privacy	9	11.8	---	---	9	9.8
<b>Husband helping in daily household work</b>						
Yes	70	87.5	20	100	90	90.0
No	10	12.5	---	---	10	10.0
<b>Total</b>	<b>80</b>	<b>100</b>	<b>20</b>	<b>100</b>	<b>100</b>	<b>100</b>
<b>Husband taking care of the child's education</b>						
Yes	65	81.3	20	100	85	85.0
No	15	18.8	---	---	15	15.0
<b>Total</b>	<b>80</b>	<b>100</b>	<b>20</b>	<b>100</b>	<b>100</b>	<b>100</b>
<b>Commune Meetings</b>						
Yes	60	75.0	11	55.0	71	71.0
No	20	25.0	9	45.0	29	29.0
<b>Total</b>	<b>80</b>	<b>100</b>	<b>20</b>	<b>100</b>	<b>100</b>	<b>100</b>

Out of 100, 92 respondents have attended the training on Women's Rights, and all of them have known the different types of women's rights. After the training in the CSPL project, most of the women have followed women's rights in their life, business, and in the community. 90% and 85% of the respondents have informed that their husbands are helping in daily household work and taking care of children's education after participating in the mass awareness programs organized by the project team in the CSPL project.

In the baseline survey, little more than 50% of the women participated in the Commune meetings. But in the end-line evaluation, 71% of the respondents have participated in the Commune meetings organized by the village leaders to discuss the village problems and raised issues about the village development.

### 3.2.11. Knowledge on Environment, Ecology and usage of Plastics

Out of 100, 94 respondents have participated in the training on environment, ecology, and usage of plastics organized in the CSPL project. 73% of the respondents have said that they have received messages on segregating the waste and 56% received messages on not to throw garbage waste in the street.

After attending the training, 85% of the respondents are segregating the waste in the house itself. As per the end line survey, 78% of them are burning the waste in the street. But after the training, compared to the baseline survey, using dustbin and composing pit for disposing of the wastes has increased in the end line survey.

**Table 15 Training on Environment, Ecology and Usage of Plastics**

Training on Environment, ecology and usage of plastics	Kratie		Snuol		Total	
	#	%	#	#	%	#
Yes	79	98.8	15	75.0	94	94.0
No	1	1.3	5	25.0	6	6.0
<b>Total</b>	<b>80</b>	<b>100</b>	<b>20</b>	<b>100</b>	<b>100</b>	<b>100</b>
<b>Messages received from the training (Multiple)</b>						
Reduce, Reuse & Recycle	28	35.4	3	15.0	31	33.0
Segregate your waste	62	78.5	11	55.0	73	77.7
Avoid plastics	12	15.2	---	---	12	12.8
Not throwing garbage outside	47	59.5	9	45.0	56	59.6
<b>Practice the segregating the waste after the training received from the project</b>						
Yes	71	98.6	14	93.3	85	97.7
No	1	1.4	1	6.7	2	2.3
<b>Total</b>	<b>72</b>	<b>100</b>	<b>20</b>	<b>100</b>	<b>87</b>	<b>100</b>
<b>Waste disposal method (Multiple)</b>						
Dustbin	52	65.0	8	40.0	60	60.0
Compost pit	33	41.3	3	15.0	36	36.0
Burning	60	75.0	18	90.0	78	78.0
Commune staffs	1	1.3	---	---	1	1.0

### 3.2.12. Awareness on using Renewable Energy Products

As per the baseline survey, 73% of the respondents do not have any renewable energy products in their houses. The remaining 27% who have renewable energy products at home have *solar power* and *Biomass*.

But as per the end line survey, 52% have solar power in their house, and they purchased it after attending the training on renewable energy conducted by the project team in the CSPL project. All respondents have said that using solar power has reduced household expenditure and is easy to use.

**Table 16 Awareness on Renewable Energy Products**

Renewable energy products in your house	Kratie		Snuol		Total	
	#	%	#	#	%	#
Yes	41	51.3	11	55.0	52	52.0
No	39	48.8	9	45.0	48	48.0
<b>Total</b>	<b>80</b>	<b>100</b>	<b>20</b>	<b>100</b>	<b>100</b>	<b>100</b>
<b>Product Name</b>						
Solar Power	41	100	11	100	52	100
<b>Buy the renewable energy products after the training from the project</b>						
Yes	41	100	11	100	52	100
<b>Important benefits of using renewable energy products</b>						
Reduce household expenditure and safe to use	41	100	11	100	52	100
<b>Total</b>	<b>41</b>	<b>100</b>	<b>11</b>	<b>100</b>	<b>52</b>	<b>100</b>

The above discussions conclude that there is improvement in women's contribution in decision making. There is also increase in the women access to loan and creation of enterprise leading to income increase. Women have also started participating in the decision making process in the Panchayat and able to address some of the needs in the village. This clearly indicates that project is imperative and steering towards empowerment of women.

### 3.3. Efficiency

The actual utilization of the funds against the budget has checked, and most expenses are with the permissible limits.

The project team has achieved more than the target in Kratie district, because of the efficiency of the staff and with the cooperation of the local leaders. Group formation was done through regular has resulted in bonding together, savings and also increased income compared to the baseline. The women's active participation in decision making has increased. The trainings provided by HiH (like the M1, M2 and M3) have enabled them to manage the group and to start/strengthen the enterprise. There has been good acceptance of the women in the family and they are not bounded to external lending. This has enhanced their socio-economic status.

### 3.4. Impact

Men and women without knowledge of SHG formation have enrolled as members of the project. 974 members of poor and marginalized backgrounds have formed as SHG members, and they were trained on group formation and were motivated for internal lending.

As per the end line evaluation, all the respondents (100%) of the newly formed SHG members have started new enterprises towards socio-economic empowerment in the Kratie district. After forming SHG with the motivation of the Project team, most of the SHG members are doing two to three



enterprises in the village. The members have utilized the internal loan for starting enterprises such as Cassava cultivation, chicken rising, pig rising, fish rising, mushroom cultivation, vegetable shops, and saree shops, which has increased income.

**Table 17 Benefits of being a SHG Member**

Most important benefits of being a SHG member	Kratie		Snuol		Total
	#	%	#	%	%
Save more money	11	13.8	---	---	<b>11</b>
Internal loan to start enterprises	22	27.5	1	5.0	<b>23</b>
Trainings and Capacity Building	5	6.3	---	---	<b>5</b>
Starting a new enterprise	4	5.0	5	25.0	<b>9</b>
Mutual Support	38	47.5	14	70.0	<b>52</b>
<b>Total</b>	<b>80</b>	<b>100</b>	<b>20</b>	<b>100</b>	<b>100</b>

As per the end-line evaluation survey, 52% of the members said that mutual support within members is the most important benefit of being a member of the SHG. 11% and 23 % of the members have said that saving money and internal loan to start enterprises are the second and third benefits of being an SHG member.

Most women indicated that their spouse involves them in the decision making process for buying assets, selling assets, taking loan for meeting business needs, pledging of assets etc. Decision making aspect pertaining to finance and domestic matters have brought in significant change. This has been effectively transmitted in bringing change in their life after being associated with the SHG. This has also inhibited participation of women in skills training it as well as putting that training to good use.

**Table 18 Impact of HiH Intervention**

Impact of HiH Intervention	Kratie (n=80)			Snuol (n=20)			Total(n=100)		
	Agree	Disagree	Don't Know	Agree	Disagree	Don't Know	Agree	Disagree	Don't Know
Understand the importance and benefits of being part of SHG	100	---	---	100	---	---	100	---	---
The overall training attained in the project increased my knowledge of internal functioning of a SHG	100	---	---	100	---	---	100	---	---
Confident to run a business	98.8	---	1.3	100	---	---	99.0	---	1.0
Confident to communicate with people outside my home	97.5	---	2.5	100	---	---	98.0	---	2.0
Respect in my family members	98.8	---	1.3	100	---	---	99.0	---	1.0
Acquired market skills	97.5	1.3	1.3	100	---	---	98.0	1.0	1.0
Able to generate additional income to the family	100	---	---	100	---	---	100	---	---

Overall, the project achievements and also the survey data confirmed that there is a positive change in women empowerment in social and economic aspects after the project implemented in the Kratie district.

### **3.5. Sustainability**

Rotation of the Coordinator in the SHGs once in two years is one of the strategies implemented by the project team for sustaining the SHGs without defunct. The project team has piloted the rotation of Coordinators in the groups formed in the earlier project, and this has helped the old groups to function well till now. The rotation of Coordinators in the SHGs has given confidence and ownership to their groups. The project team has been given training on M1, M2, C & R, and M3 modules to all the members. The training has given confidence to the SHG members to run the group without being defunct.

In Kratie, most of the women are running 2 to 3 enterprises. The project team has formed the “Activity-Based Group” in the new groups in Kratie and Snuol commune. The like-minded women had joined together and started piggery rising, Cassava cultivation, and mushroom cultivation. Through Activity-Based Group, the SHG members have run the enterprises successfully, which has strengthened the livelihood of the individual members, and at the same time, ensuring that the SHG sustains for a longer period.

### **3.6. Recommendations**

Based on the end line evaluation and taking the local context into account, the following recommendations can be made based on the project’s overall experience:

- It will be advantageous for future projects to develop a trained cadre of women in the community who will contribute to women’s empowerment.
- Building capacities of local community mobilizers and organizers contribute to sustainability.

Conducting a project for a longer duration (minimum five years) would be conducive to generating an impact while working with vulnerable and marginalized communities.

### **3.7. Case Studies**

#### **1. A cassava farmer**

Doeur Phoeuk, a 35-year old mother of two sons, lives in Char village, Kolap commune, Chit Borey district, at Kratie province. She has only completed five years of education. She started cultivating and selling cassava for 5 years. She attended the self-help group (SHG) training with her neighbours on how to upgrade her livelihood through financial management and agricultural skill training. She has applied what she learned from these training to improve her cassava farming. Through skill-based planting and market linkage, she got a high yield and fetched a good price in the market. With her 6-hectare land, she could produce up to 90,000 kg (15, 000 kg/h) annually. The annual revenue

of her cassava production is around \$8,325, while her productivity expense is around \$ 4,000. Thus, she gained \$4,325 a year, which is around \$360. 42 per month.



She is an active member in the "Koh Ondet 3" SHG, and she participated in training courses run by the SHG team such as team management, financial management, enterprise development, cassava cultivation techniques, and market linkage. She is also running a petty shop at home after received training in the CSPL project and managing her household.

Her family's income has grown through saving with SHG and receiving a \$ 1,750 business loan from the "Koh Ondet 3" group to expand her cassava cultivation.

## 2. A petty shop owner

Chin Sinang, a 37 year old mother, lives in Kakot village, Sambok commune, Chit Borei district, at Kratie province. She has only finished 5<sup>th</sup> grade education. She has a responsibility of taking care of her two sons and a daughter. She has been in the petty business for more than 12 years. She has been trained by her mother and received additional sales techniques from SHG staff. She has applied what she has learned in training to have a successful business. The main reasons for her to run a petty shop are: selling at home, taking care of her youngest kid, and earn up to \$ 500 per month.



She is a member of the "Sorn Sambrakdoemby Achhyveakam" SHG. She is an active member of the group who attended some training courses such as team management, financial management, enterprise development, and marketing skills. Besides her business, she is responsible for household management as her husband is a cassava grower, who is mostly at the farm.

Her family income has been improved through the SHG saving group and receiving a \$750 business loan from the "Sorn Sambrakdoemby Achhyveakam" group to buy more products to sell.

### **3.8. Conclusion**

Based on the above findings, most of the objectives of the CSPL project have been achieved during the project period. The dedicated Project Teams with Senior Management guidance were able to deliver the project on right track as proposed in the project plan.

## **Annexures**

### **1. Terms of Reference**

#### **Background**

The Cambodia SHG Project for increased Livelihood (CSPL) is a follow up of a similar project that was implemented for 3 years from 2013 to 2016. Under that project, the community in commune of Kratie in northeast Cambodia and specifically women from households in poverty realized immense value from the SHG ecosystem that was created. This value came from the networks, the training, easy access to capital and market linkages. This SHG ecosystem still sustains itself but has weakened due to lack of handholding and follow-up.

Under the CSPL project, Hand in Hand Cambodia and SHG Finance, two institutions that were established under the previous project, will nurture the existing SHGs and also expand the geography to unreached villages of Kratie and to the adjoining commune of Snuol.

The interventions planned under the project (CSPL) are similar to that of the previous phase but the emphasis will be on enterprise formation and increase in income for the beneficiaries under the project. Since agriculture is the most important sector, livelihoods in the sub-sectors of vegetable cultivation, poultry, cassava, and piggery will be strengthened by skill training, primarily to increase productivity to enhance production.

The project will be implemented for 2 years from July 2019 with a total budget for 1 265 000 SEK and it is expected to benefit nearly 13,000 people from 2500 households. The project would support creation of 3200 jobs, promote investment to the extent of US\$300,000 in the local economy by channelizing the savings of the household to income generating productive assets.

#### **Project Goal**

The goal of the project is to reduce poverty in these two communes by fostering economic growth by investing in the capacity development of women from poor households to secure and strengthen their livelihoods. The interventions under the project will help to increase income for households living in poverty (on an average of US\$100 a month) and reduce their vulnerability. The project will also improve gender awareness and equality, and create awareness on environment issues specifically related to the use of plastics and water pollution, and use of renewable energy in the community.

#### **Project's Expected Outcomes**

The goal will be achieved by focusing on the following 4 outcomes:

- Households have more sustainable livelihoods through increased income.
- Livelihood activities of existing and new SHGs at Kratie and Snuol are strengthened through skill training and market linkages.



- Women have enhanced participation in economic activities and in decision-making at household and village level.
- The targeted communities have adopted environmentally friendly practices and have increased disaster preparedness.

## End Line Evaluation

The project team has implemented the proposed project interventions in the Kratie and Snuol districts, Kratie Province. As per the agreement, the Monitoring & Evaluation department of HiH India has to conduct an end-line survey in the final months of the project implementation in the Kratie and Snuol districts.

## Evaluation Description

The purpose of the evaluation is to provide a final external assessment of the program, including program management, and address the program's relevance, design, effectiveness, efficiency, sustainability, and impact and provide recommendations for future similar projects.

### Evaluation objectives

- To assess the overall impact, sustainability, and management of the program;
- To assess the change of women's opportunities for social and economic empowerment and enabling gender equality in targeted communities;
- To assess whether the livelihood activities of the existing and new SHGs at Kratie and Snuol are strengthening through skill training and market linkages;
- To assess whether the targeted communities have adopted environmentally friendly practices and have increased disaster preparedness.

### Evaluation Questions

Potential questions within the evaluation areas are included below, and should be used as guidance.

### Relevance and design

- To what extent the project activities were aligned with the needs, priorities, and policies of the target group and Hand in Hand Sweden?
- To what extent is the program model relevant and appropriate?
- Was the appropriate target group reached?

### Effectiveness

- To what extent were the objectives achieved? What were the factors influencing the achievement?
- To what extent have women's opportunities for social and economic empowerment and enabling gender equality in targeted communities improved?



### Efficiency

Has the project been implemented cost-effectively?

- Have activities been implemented in a timely and adequate manner?
- To what extent did training lead to changes in the behavior on gender rights and gender equality?
- How efficiently the targeted communities have adopted environmentally friendly practices and have increased disaster preparedness.

### Impact

- Has there been a measurable change or impact within the direct target group, regarding

- Contribution to women's empowerment (social and economic)?
- Contribution to economic and social empowerment?

### Sustainability

- To what extent are the effects of the project likely to continue after the donor funding has ceased?
- Are the self-help groups, economic activities, and other activities initiated likely to continue after the termination of the project?

### Methods and Research Tool

A participatory approach will be employed in this study. Quantitative data will be collected from 100 beneficiaries (80 in Kratie and 20 in Snuol) of the project intervention in the Kratie province.

The end line survey and data entry will be conducted by the Hand In Hand Cambodia team, and the data analysis and the report writing will be carried out by the HiH India (M & E team). The report will be reviewed by HiH Sweden team.

***The draft end line report will be shared by November 03<sup>rd</sup> 2021 which will be further finalized by HiH Sweden team.***

### Timeline and Reporting

Sl. No	END LINE EVALUATION STAGES	TIME LINE	
		FROM	TO
1	Preparation and finalization of the end line survey tool (SHG members)	12 October'21	13 October'21
2	Converting the format in the excel sheet for data entry	13 October'21	14 October'21
3	Training of enumerators and piloting of the questionnaire	18 October'21	19 October'21
4	Data collection in the field and data entry in the excel sheet	20 October'21	24 October'21
5	Analysis of the quantitative data through EXCEL	25 October'21	28 October'21
6	Drafting the end line evaluation report	29 October'21	02 November'21
7	Submission of the final report to HiH Sweden	03 November'21	

## 2. End Line Evaluation Survey Format

### Respondent's Profile

1.	Name of the District	1 – Kratie 2 - Snuol
2.	Name of the Commune	
3.	Name of the Village	
4.	Name of the Respondent	
5.	Gender	1. Male 2. Female 3. Transgender
6.	Age (Completed Years)	
7.	Residence Address	
8.	Mobile Number	
9.	Marital Status	1. Married 2. Never Married 3. Divorced 4. Widow 5. Separated 6. Living Together 7. Other specify
10.	Education	1. Not literate (No Educational level) 2. Neo Literate (Can Sign), 3. Primary (Grade 1 - 6) 4. Junior High (Grade 7 - 9), 5. Secondary (3 Years) 6. Vocational / Technical School (2-3 Years), 7. Bachelor (4-5 Years) 8. Master (2 Years), 9. Doctorate (3 Years) 10. Other Specify
11.	Occupation (multiple choice)	1. Agriculture Primary (Paddy) 2. Agriculture Secondary - (2.1 <a href="#">Maize</a> , 2.2 <a href="#">Cassava</a> , 2.3 <a href="#">Sweet Potatoes</a> , 2.4 Cashews, 2.5 <a href="#">Groundnuts</a> , 2.6 <a href="#">Soybeans</a> , 2.7 <a href="#">Sesame Seeds</a> , 2.8 Dry Beans, 2.9 Corn, 2.10 Silk and <a href="#">Rubber</a> , 2.11 Others _____) 3. Animal Husbandry - (3.1 Cattle, 3.2 Piggery, 3.3 Goat/Sheep, 3.4 Poultry, 3.5 Fishing, 3.6 others _____), 4. Manufacturing 5. Service (Private) 6. Service (Government) 7. Trading 8. Pension 9. Homemaker, 10. Daily wages/coolies- (10.1 Agriculture Labour, 10.2 Fishing labour, 10.3 Mason 10.4 Carpenter, 10.5 Driver, 10.6 Fitter/Welding, 10.7 Plumbing, 10.8 Security guard, 10.9 Others Specify _____) 11. Business/Petty Shop - (11.1 Tailoring, 11.2 Beautician, 11.3 Petty Shop, 11.4 Vegetable vendor, 11.5 Saree Sales, 11.6 Fish Sales, 11.7 Milk Sales, 11.8 Restaurant, 11.9 Grocery, 11.10 Photo shop, 11.11 Internet shop, 11.12 Mobile sales and service, 11.13 Tea stall, 11.14 Boat repairing, 11.15 Mechanical shop 11.16 Others _____) 12. Unemployed, 13. Other Specify
12.	Present Monthly Income of the Respondent (in KHR)	1. 0 – 1,75,000 KHR, 2. 1,75,001 – 400,000 KHR, 3. 400,001 - 600,000 KHR, 4. 600,001 - 850,000 KHR, 5. 850,001 – 1,200,000 KHR 6. 1,200,001 – 1,500,000 KHR 7. Above 1,500,000 KHR 8. NA

13.	Present Monthly Income of the Household (in KHR)	1. 0 – 1,75,000 KHR, 2. 1,75,001 – 400,000 KHR, 3. 400,001 - 600,000 KHR, 4. 600,001 - 850,000 KHR, 5. 850,001 – 1,200,000 KHR 6. 1,200,001 – 1,500,000 KHR 7. Above 1,500,000 KHR	
14.	Is your family women headed	1. Yes 2. No	
15.	What is your family's total monthly expenditure? (in KHR)	Education	
		Health	
		Business	
		Household Expenses	
		Outstanding Expenses (loans etc.)	
		Other Expenses	
		<b>TOTAL</b>	

### Asset Purchase

16.	Did you purchase any new assets in the last one year? (July 2020 to June 2021)	1 - Yes 2 – No
17.	If Yes, What are they (multiple answer)	1 - Two wheeler, 2 - Fridge, 3 - Milch cow, 4 - Goats, 5 – Buffalo, 6 – Horse, 7 – Ponies, 8 – Pig, 9 – Sheep, 10 – Chicken, 11 – Duck, 12 - Jewels, 13 – Washing Machine, 14- Colour TV, 15 – House, 16- Land, 17- Four Wheeler, 18 – Higher Education to children, 19 – Marriage to the children 20 - Others Specify
18.	According to your view, What are the contributing factors in buying new assets	1 - Increase in income due to starting/strengthening new enterprises because of HiH Intervention, 2 - Saw other friends buying, 3 - Have better access to instalment scheme, 4 - Others Specify
19.	If No, What are the reason for not purchasing any new assets	1 - Not enough money, 2 – Not required, 3 – Others Specify

### Outcome – I – Sustainable Livelihoods through increased income (SHG)

20.	Are you a member of the SHG	1.Yes 2.No
21.	If Yes	1. New member joined in the CSPL Project 2. Old member joined in the earlier projects implemented by the HIH Cambodia
22.	Who motivated you to join the SHG?	1. Friends 2. Relatives 3. HiH Staff 4. Commune Leaders 5. Government Staff 6. Others Specify
23.	Role in the SHG	1. Member 2. Leader/Animator 3. Secretary/Representative 4. Cashier
24.	Do your SHG have a bank account	1.Yes 2.No
25.	Monthly Saving amount (in KHR)	KHR

26. Did you join the voluntarily saving method in your SHG	1.Yes 2.No
27. If Yes, please mention the amount (in KHR)	
28. Is the monthly saving regularly deposited in the bank	1.Yes 2.No
29. Is your SHG following the regular procedure like monthly meeting, regular saving, internal lending, book keeping, SHG Meeting Minutes, minimum number of members participation etc.	1 – Yes 2 – No
30. If No, which guideline is not being followed (multiple answer)	1 - Regular meeting, 2 - Regular saving, 3 - Internal lending, 4 - Regular repayment, 5 - Book Keeping, 6 - SHG Meeting Minutes, 7 - minimum number of members participation, 8 - Others Specify
31. Did you receive any training on SHG Concept Capacity Building	1. Yes 2. No
32. If Yes, what training did you receive (multiple answer)	1. Module I 2. Module II 3. Module III 4. A & R
33. Did the training given by the Project team is useful in running the SHG without any issue	1. Yes 2. No
34. Did you utilize the training for your day to day life, group and enterprise	1 – Yes 2 – No
35. Which are the most important benefits of being a part of SHG? <b>Only one Answer</b>	1 - Collective power, 2 - Save more money, 3 –Internal loan to start enterprises, 4 - Trainings and Capacity Building, 5 – Starting a new enterprise , 6 - Learnt from others, 7 – Group Unity, 8 – Discipline 9 – Mutual Support 10 - Others specify
36. Are your group a member in the SHG Federation	1. Yes 2. No
37. If Yes, are you active in the Federation	1. Yes 2. No
38. What is the importance of the Federation	1. Given Skill Training to the SHG members 2. Knowledge Sharing 3. Preparatory Classes for children before they join the school 4. Social Development 5. Others Specify
39. What are the activities carried out by the Federation	1. Monitoring the Agriculture Development 2. Training for Disaster Management 3. Skill Training 4. Conducting coaching classes for the children 5. Others Specify

## 2. Saving

40.	Do you save money?					1 - Yes		2 - No	
41.	If Yes, Where do you save normally? (multiple answer)	Home	SHG	Bank	Post Office	Chit fund	Insurance	Others specify	
42.	Approximate amount saved every			Amount			43. Do you think there has been an		

month	1 - Less than 6000 KHR	increment in your saving amount in the last one year? 1 - Yes 2 - No
	2 - 6001 to 30000 KHR	44. If yes, according to your view, what is the contributing factors influencing change in your saving behavior? 1 - Since a member of SHG 2 - Increase in incremental income due to starting/strengthening new enterprises because of HiH Intervention 3 - Have better access to job opportunities for both (Self & Spouse) 4 - Saw other friends saving 5 - Have better access to money now 6 - Due to increase in knowledge about savings scheme, 7 - Information on Future Financial Planning 8 - Other reason
	3 - 30001 to 120000 KHR	
	4 - Above 120000 KHR	

### 3. Credit Access

45. Have you taken any loan? 1 = Yes 2 = No **If No, go to Q. No: 56**

46. Sources of loan (Multiple responses are possible)		47. Amount	48. Interest rate (%) per month	49. Purpose of Loan	50. How do you decide source & product? (Multiple responses are possible)		51. Have you taken any insurance?	1-Yes	2 - No
							52. If yes, which one? (Multiple responses are possible)		
SHG	1			1- Education	Repayment capacity	1	Life insurance bundled with credit		1
NGO	2			2 - Health	Ease of access	2	Life Insurance		2
Bank	3			3 - Celebrate Functions & Festivals	Loan amount	3	Health		3
MFI	4			4 - Purchase of land/jewels	Instalment amount	4	Vehicle		4
Moneylender	5			5 - Invest in Business	Repayment frequency	5	Crop		5
Relative	6			6 - to repay other loans	Loan tenure	6	Livestock		6
Friend	7			7 - to construct house	Interest rate	7	Accident		7
Others (specify)	8			8 - to construct toilets	Others (specify)	8	Others specify		8
				9 - Daughter/ Son marriage					

				10 – Others (specify)				
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## Outcome – II - Skill Training and Market Linkages

53.	Have you received any skill training in this project	1. Yes 2.No <b>(If No, Go to Q.59)</b>
54.	If Yes, what skills did you receive	1.Vegetables 2.Poultry 3.Cassava 4.Piggery 5.Tailoring 6.Dairy 7.Beauty Parlour 9.Jewels 10.Embroidery 11.Other Specify
55.	Who provided the training	1. HIH 2.Government 3. Private 4.Other NGO 5.Others Specify
56.	Did you utilize the skills to start/strengthening the enterprises	1 – Yes 2 – No
57.	If Yes, what enterprise did you start/strengthen using the skill training	1.Vegetables 2.Poultry 3.Cassava 4.Piggery 5.Tailoring 6.Dairy 7.Beauty Parlour 9.Jewels 10.Embroidery 11.Other Specify
58.	If No, reason	1 - Unable to procure the raw materials, 2- Financial Constraint, 3- Skill received was not so useful to start/strengthen the business, 4- NO Family support, 5- Others Specify
59.	Are you member of Farmer Producer Company	1 – Yes 2 – No
60.	If Yes, What are the major activities of Farmer Producer Company	1. 2.
61.	Are you benefited from the Farmer Producer Company	1 – Yes 2 – No
62.	If Yes, Mention in what way	1 - Marketing Linkage, 2 - Buying/Selling Agriculture production, 3 – Training, 4 - Distribution of Seeds, 5 - Fertilizer, 6 - Regular and good income for the produce
63.	Have your annual income increased after joining the Farmer Producer Company?	1 – Yes 2 – No
64.	If Yes, Mention the amount? In KHR	
65.	Who motivated you to start/join the Farmer Producer Company	1 - HIH, 2 – Government, 3 - Others _____

### Entrepreneurship status of the Respondents

66. Are you currently running an enterprise or enterprises with skill training? 1= Yes; 2= No  
 67. Are you currently running an enterprise without skill training? 1= Yes; 2= No  
 68. Did you start any new enterprise after the project implementation? 1 – Yes, 2 – No  
 69. If Yes, Number of Enterprises -

Enterprise details	Enterprise -1	Enterprise -2	Enterprise -3
70. Name of the Enterprise (1-Agriculture; 2-Allied Activities; 3-Manufacturing; 4-Service; 5-Trading; 6-Other (specify))			
71. Type of activity 1--Group 2-Individual <b>If Individual skip to question 72</b>			
72. If group enterprise, number of SHG members involved			
73. Your role in the enterprise ( <b>Group &amp; Individual, ask questions from here</b> )(Multiple responses are possible) 1 - Managing the enterprise, 2- Production, 3 - Accounts maintenance, 4 - Procurement 5 - Marketing, 6 - Quality check, 7 - Customer service, 8 - Fund, mobilization, 9 - Designing 10 = Others Specify			
74. How did you get the idea (Multiple responses are possible) 1-Traditional Family business, 2- Neighbours and friends, 3- Banks, 4- HiH Staff, 5- HiH Training, 6- Others(specify)			
75. When the enterprise started? Please mention the month and year			
76. Total capital investment in the enterprise? (1. Below KHR 3 Millions, 2. KHR 3 Million to 6 Million, 3. KHR 6 Million to 9 Million, 4.KHR 9 Million to 12 Million, 5. Above 12 Million.)			
77. Books of accounts available 1 - Yes 2 – No			
78. Monthly Expenditure for the enterprises (KHR)			
79. Monthly net Income – Profit (KHR)			
80. Does the enterprise go with 1- Profit or 2 – Loss			
81. If profit, are you planning to expand/ Start new enterprise 1 - Yes 2 – No			
82. What are the positive changes you feel has happened because of undertaking enterprise development activities (multiple answer)	1-Hold over finances, 2 -Higher access to market, 3 - More say in household decisions, 4 -Independence in taking decisions, 5 – Asset Creation 6 - No change,7- Others		

## Outcome – III - Women's access to Public and Community Participation

### 83. Participation in economic activities and in decision-making at household and village level

Particulars	1-Respondent only	2- Spouse only	3-Both Respondent & spouse
<b>Decision on buying, selling and financial matters</b>			
Buying assets - Land, house, jewels, vehicles, furniture, Livestock, equipment, home appliances etc.			
Selling Assets - Land, house, jewels, vehicles, furniture, Livestock, equipment, home appliances etc.			
Taking loans in need			
Pledging of Assets			
Managing of monthly expenditure			
Starting of new/Strengthening enterprise			
<b>Decisions on routine domestic matters</b>			
Purchase of groceries and essentials			
Purchase of clothes			
Children's education			
Girls education			
Children's Marriages			
Health care for the family			
Expenses on family functions, festivals and recreation			
<b>Decisions on Participation/attending in local bodies and institutional meetings</b>			
Local Body Election – Participation			
Commune Level Federation			
Attending Commune Meeting			

### Advocacy

84.	Have you undergone any <b>Training on Women Rights</b>	1 – Yes 2 – No
85.	List some of the Women Rights	1-Right to Freedom, 2- Right to Equality 3-Right to Property 4- Right to Privacy, 5- Others Specify
86.	Does the girl have the same right to education as boys?	1 – Yes 2 – No
87.	Have you experienced any harassment in your family against women	1 – Yes 2 – No
88.	If Yes, what action you have taken for the same	1 - Presented the issue to the elderly people, 2- Presented the issue to the Panchayat 3- Informed to the police, 4- Informed the Women Right Commission, 5 – Others Specify
89.	Do women have the same right as men to inherit her father's	1 – Yes 2 – No



	or husband's assets (land and property)?	
90.	Is your husband helping you in daily household work (cooking, washing clothes, fetching water from well, etc?)	1 – Yes 2 – No
91.	Is your husband taking care of the child's education and other daily activities	1 – Yes 2 – No
92.	What is the girl's legal marriage age?	
93.	Are you aware that there is a forum to address women harassment?	1 – Yes 2 – No
94.	If Yes, give details	1 - Presented the issue to the elderly people, 2- Presented the issue to the Commune leaders, 3- Informed to the police, 4- Informed the Child Rights Protection Committee 5 – Others Specify
95.	Did you attend any of the commune meetings?	1 – Yes 2 – No

### Outcome IV - Environmental and Renewable energy

**Environmentally friendly practices and have increased disaster preparedness, Renewable Energy (training and product demonstration)**

96.	Have you undergone any <b>Training on Environment, ecology and usage of plastics</b>	1 – Yes 2 – No
97.	If yes, what were the messages you have received from the training?	1 – Reduce, 2 - Reuse & Recycle, 3 - Segregate your waste, 4 - Avoid plastics, 5 - Not throwing garbage outside, 6 - Not remember, 7 - Others specify
98.	Are you practicing segregation method to dispose your household wastes?	1 – Yes 2 – No
99.	If Yes, how you are segregating the wastes?	1 - Compostable 2 - Decomposable
100.	If yes, did you practice the segregating the waste after the training received from the project	1 – Yes 2 – No
101.	Waste disposal method	1 – Street, 2 – Dustbin, 3 - Compost pit, 4 – Burning, 5 - Commune staffs, 6 - Others specify
102.	Do you have any renewable energy products in your house?	1 – Yes 2 – No
103.	If Yes, List them	1 - Bio gas, 2 - Bio Fuel, 3 – Biomass, 4 - Solar Power, 5 - Other Specify
104.	Did you buy the renewable energy products after you received the training from the project	1 – Yes 2 – No
105.	If Yes, what are the important benefits of using renewable energy products in your house?	
106.	If No, reason for not installing the renewable	

	energy products in your house??	
107	Are you/your Commune/ Village affecting from any disaster?	1 – Yes 2 – No
108	How you are affecting by the Disaster?	1 - Losses in agriculture, 2 - Losses in business, 3 - Default to get food, 4 -Difficult to recover the livelihood, 5 - Damaging the shelter, 6 - Affects children education, 7 - Others specify
109	Did you receive any training on Disaster Management (Preparedness)	1 – Yes 2 – No
110	If yes, what were the messages you have received from the training?	

### Impact of HiH Intervention

	Particulars	1 - Agree	2 - Disagree	3 - Don't Know
111.	Understand the importance and benefits of being part of SHG			
112.	The overall training attained in the project increased my knowledge of internal functioning of a SHG			
113.	Confident to run a business			
114.	Confident to communicate with people outside my home			
115.	Respect in my family members			
116.	Acquired market skills			
117.	Able to generate additional income to the family			

Name of the Investigator:

Designation:

Date :

Signature: