

OXFAM AMERICA
Evaluation Report

SUSTAINABILITY STUDY OF SAVINGS GROUP PROGRAMS IN CAMBODIA

FOR CARE, OXFAM, AND PACT

Emerging Markets Consulting
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OXFAM
America

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This is an evaluation of Oxfam America's Saving for Change Program. The program has been operating in Cambodia, El Salvador, Guatemala, Mali and Senegal since 2005 and this evaluation covers the work undertaken in Cambodia.

The evaluation was commissioned by Jeffrey Ashe, Director, Community Finance. The evaluation process was managed by Andrea Teebagy, MIS & Finance Coordinator from Oxfam America. The major evaluation activities took place in 2012. The evaluation was carried out by Emerging Markets Consulting through a competitive process and reflects the findings as reported by him/her/them in validation with stakeholders.

For additional information regarding the evaluation Terms of Reference, please refer to the report appendices.



Sustainability Study of Savings Group Programs in Cambodia For CARE, Oxfam, and Pact

Final report

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Abbreviations

| | |
|-------|--|
| CARE | Cooperative for Assistance and Relief Everywhere |
| CEDAC | Centre for Study and Development in Agriculture |
| DT | District Trainer |
| FLD | Farmer Livelihood Development |
| FGD | Focus Group Discussion |
| IDI | In-Depth Interview |
| INGO | International Non-governmental Organization |
| KHR | Khmer Riel |
| MT | Master Trainer |
| MFI | Microfinance Institution |
| PT | Provincial Trainer |
| SGA | Savings Group Animator |
| Sig. | Significant |
| ToR | Terms of Reference |
| USD | United States Dollar |
| VSA | Village Savings Agent |
| VSLA | Village Savings and Loan Associations |

Executive Summary

Introduction

Savings-led microfinance has become an increasingly widespread tool to provide financial access to those who have limited access to other financial services. With millions of people enrolled in savings-led microfinance programs across developing nations around the world, there has been increased focus on the sustainability of these groups and how to ensure that they remain active after implementing agencies phase out support.

This study examines a number of savings groups that were part of savings-led microfinance interventions ex-post the implementing agency phased-out support. The study is concerned with three models:

- i. CARE's Village Savings and Loan Associations' (VSLA) methodology, implemented through Farmer Livelihood Development (FLD);
- ii. Oxfam's Saving for Change project, implemented through the Center for Study and Development in Agriculture (CEDAC); and
- iii. Pact's WORTH program.

The study seeks to answer three main research questions as outlined in the Terms of Reference (ToR):

- i. What happens to savings groups after the implementing agency withdraws support (how many survive, what is their quality, and how do they change)?
- ii. What are the characteristics of active savings groups versus dissolved groups? What contextual factors relate to sustainability?
- iii. How do trainers interact with savings groups after the implementing agency's support has ended?

The outcome of this study contributes to the growing literature on savings-led microfinance by examining savings groups to identify the relationships between a number of factors and the groups' sustainability.

It is important to note that the purpose of this study is not to carry out a direct comparative analysis between the three different models to identify which is the most sustainable. Instead, this study has approached the analysis with the intention of learning from what each of these organizations has implemented.

Methodology

The study was conducted in four parts: i) a literature review of relevant savings-led microfinance studies in Cambodia, ii) staff interviews with personnel from each of the three organizations, iii) field-level research on 99 savings groups in seven provinces across Cambodia, and iv) data analysis and reporting.

The fieldwork for the sustainability study used in-depth qualitative and quantitative research in order to assess the sustainability of savings groups. The necessary information was obtained through the use of four research tools including: i) Focus Group Discussions (FGDs)/in-depth interviews (IDIs) with savings groups, ii) IDIs with dropouts, iii) IDIs with trainers, and iv) IDIs with village chiefs.

The data collected was then analyzed along two paths. The first path used quantitative data analysis to identify relationships between each of the factors examined and the sustainability of the groups. The second path used in-depth qualitative analysis that was conducted around the quantitative findings in order to provide depth and meaning to the results. To complement this, a more thorough analysis of the qualitative data was then carried out to uncover additional topics that had not been identified through the quantitative analysis.

What has happened to savings groups so far?

Active groups 'snapshot'

Overall, from the groups sampled for this study, it was found that 55% of Oxfam groups, 55% of CARE groups, and 44% of Pact groups were actively saving and lending.

Although these savings groups are considered active, they occur in a number of different forms. These forms are: i) active groups, which have continued to save and lend; ii) re-formed groups, which have dissolved and re-formed

at a later date; and iii) merged groups, which have joined other groups to create a larger group of about 40 people.

Active groups have existed so far for an average duration of 48, 34, and 39 months for Oxfam, CARE, and Pact, respectively. For re-formed groups from Oxfam, the average length they have existed is 26 months, while this number drops to 13 months for re-formed Pact groups.

Dissolved groups 'snapshot'

Overall, from the study sample, 45%, 45%, and 56% of Oxfam, CARE, and Pact groups, respectively, were found to be dissolved. Savings groups are considered to be dissolved when the group is not currently saving or lending for any other reason beyond suspending the group, during the harvest season for example.

On average, savings groups were found to be active for 17 months before becoming dissolved. Looking at this by organization, the same metric was 17 months for Oxfam, 26 months for CARE, and 7 months for Pact.

Although reasons why groups decided to dissolve were often pinned on specific events in time, they can be largely categorized into a number of different factors: lack of trust between members, poor performance of the committee in carrying out its roles and responsibilities, not enough money in the group, irregular meeting attendance, bad loans, disagreement between members on a number of issues, and lack of follow-up support from implementing organizations. The average length of time that the group remained active before dissolving was found to be 17, 26, and 7 months for Oxfam, CARE, and Pact, respectively.¹

Changes in savings group status

The study uncovered that there had been changes in the status of many of the savings groups sampled since their last known status.² Specifically, 65%, 69%, and 36% of Oxfam, CARE, and Pact groups, respectively, which were last recorded to be active, continue to be active, while 30%, 31%, and 36% of Oxfam, CARE, and Pact groups, respectively, were found to have since dissolved. In addition, some groups have re-formed,³ particularly in the case of Pact where 27% of groups that were active at their last known status dissolved at one point and have since re-formed as a new group.

Promoting sustainability in savings groups in Cambodia

Based on analysis of the data from the field-level investigation, the study uncovered a number of factors that affect the sustainability of savings groups in Cambodia. These are as follows:

- **Group size:** Active groups were found to be statistically larger in terms of the total number of members than dissolved groups⁴ and thus considered to have a positive effect on the sustainability of savings groups.
- **Turnover of group members:** Active groups were found to have a statistically⁵ higher rate of turnover than dissolved groups and this is considered to have a positive effect on the sustainability of savings groups, potentially as a result of the self-selection of members who demand the product and wish to actively participate.
- **Lending to nonmembers:** Active groups were found to be more likely to lend to nonmembers (those outside savings groups) than dissolved groups. Although commonly thought to hinder sustainability by savings-led microfinance practitioners, this study found that it has a positive effect and was also identified as being statistically significant⁶.
- **Activities beyond saving and lending:** Active groups, as a whole, were found to be more likely to be engaged in activities as a group beyond saving and lending, such as off-farm businesses such as small shops and selling agricultural inputs. This was found to be statistically significant⁷ and determined to positively impact the chances of group sustainability.

¹ Only one dissolved Pact group could remember both when the group was formed and when the group dissolved.

² In 2010 for Oxfam and Pact and 2011 for CARE.

³ A group that was active, then dissolved, and then re-formed to become active.

⁴ $t(2) = 8.91, p < .05$.

⁵ $\chi^2(2, N = 93) = 9.08, p < .01$.

⁶ $\chi^2(4, N = 93) = 8.17, p = .09$.

⁷ $\chi^2(2, N = 93) = 5.24, p = .07$.

- **Adjustments to procedures:** A higher percentage of active groups overall was found to have made changes to their groups' procedures than dissolved groups. In addition, active groups reported that they made more changes to their groups than dissolved groups. Although this was not found to be statistically significant,⁸ the study found that this factor promotes the sustainability of savings groups. Adjustments to a number of group rules, such as meeting frequency, helps to mould the product around the specific dynamics of the members. Changes to some rules, such as not penalizing members for late savings deposits or loan installments, were seen in some cases to put a strain on group dynamics.
- **Access to other financial services:** Active groups were found to have significantly greater access to other financial services, such as Micro-Finance Institutions (MFIs) than dissolved groups.⁹ Thus, when group members have access to other financial sources, it has a positive impact on the chances that a savings group will remain active; when savings groups are treated as complementary to other financial services, the benefits of membership are clear, whereas when treated as a substitute for MFIs, for example, savings groups can fall short of being able to satisfy the full demands of individual members.
- **Understanding the importance of savings, the purpose of the group, and its procedures:** The understanding of the importance of savings and the purpose of the group is a factor found to promote sustainability. Without this understanding, the benefits of membership are not well defined and members become discontented and less willing to contribute.
- **Management committee:** The ability and availability of committee members was a reoccurring theme that emerged across the data from both group members and trainers. In this regard, a strong management committee is believed to increase the chances of sustainability of savings groups.
- **Group dynamics:** A strong group dynamic, specifically trust between members, or between members and the committee, is essential for the sustainability of savings groups. Without trust, members will be less inclined to continue to contribute to the group, as the perceived risk is higher.
- **Migration of members:** Although both active and dissolved groups were found to have members that had migrated, the duration of migration seems to be more intensive for dissolved groups. As such, the long-term and frequent migration of members is considered to have a negative impact on the sustainability of savings groups.
- **Support from volunteers:** Dissolved groups were found significantly more often to have been supported by a volunteer¹⁰ than active groups¹¹. Support from a volunteer is therefore considered to have a negative impact on a group's sustainability.

⁸ $\chi^2(2, N = 93) = 3.27, p = .19$.

⁹ $\chi^2(4, N = 93) = 11.91, p < .05$.

¹⁰ A volunteer is defined as an individual who is not supported by an implementing organization.

¹¹ $\chi^2(4, N = 93) = 8.27, p = .08$.

Recommendations for current and future programming and issues for consideration

Based on the findings and analysis of factors that affect the sustainability of savings groups, a number of recommendations have been developed. These include the following:

- **Place greater emphasis on the ‘right’ committee members and subsequent capacity-building to increase their ability to carry out their roles and responsibilities:** Trainers should help groups fully understand the roles of the committee members to help them better choose committee members.
- **Ensure clear lines of communication within savings groups to promote ownership:** Trainers should make sure that trainings are clear and that suggestions are not taken as rules to follow, but instead as guidelines that can be changed to best suit the group-specific dynamics.
- **Encourage self-selection of membership throughout the life of the savings group:** Encouraging a healthy turnover in savings groups would be positive for savings groups, so that individuals who want to be part of the group stay or join, while people leave who do not want to remain members.
- **Work to define appropriate group sizes for savings groups in Cambodia in order to grow demand for the product:** Implementing organizations could further examine the possibility of increasing group sizes in order to promote sustainability, given its reported benefits, including a larger savings pool.
- **Examine the possibility of integrating activities into groups to promote long-run stability:** Implementing organizations should think about activities besides saving and lending, such as small nonfarm businesses, which could be integrated into the group to help strengthen their intra-group relationships and promote sustainability.
- **Examine the impact of adopting a more flexible approach to delivering training:** Implementing organizations should look at the effects of more flexible training delivery mechanisms, such as condensing some sessions in some cases, and expanding them in others, based on the capacity of the group, and its effect on sustainability.

In addition to the above, this study raises several questions. Implementing organizations should further consider factors that were identified to affect sustainability, including, group size, the quality of management committees, group turnover, and adjustment to group procedures.

When considering these recommendations, it is important for implementing organizations to examine the sustainability of their savings groups through the lens of their original project goal. For example, one goal of savings-led microfinance programs is to deliver financial services to the poorest within the community. As such, it is important that modifications that aim to improve sustainability do not hinder access for the poorest since this would essentially erode the gains of the project according to its stated objective.

1. Introduction

Savings-led microfinance has become an increasingly widespread tool to provide financial access to those who have limited access to other financial services. With millions of people enrolled in savings-led microfinance programs across developing nations around the world, there has been increased focus on the sustainability of these groups, and how to ensure that they remain active after implementing agencies phase out support. Unlike the larger body of literature that looks at the sustainability of microfinance as a whole, savings-led microfinance has been given less attention, and the factors that affect its sustainability are less well understood.

Because of the uniquely decentralized and social nature of the savings-led microfinance model, the question of “sustainability” involves not only financial sustainability, but also institutional and conceptual sustainability. For this study, financial sustainability is defined as the ability of a savings group to cover its current and future activities without grants or subsidies, while institutional sustainability is defined as the ability of a group to remain together as a cohesive unit. Finally, conceptual sustainability is defined as the ability of members of a community to access the savings mechanism at any point in time, even if no groups are currently operating.

Furthermore, since savings-led microfinance places an emphasis on supporting the poorest members of a community, it is important that its sustainability is examined not only in terms of the survival of the model, but also in terms of the model’s ability to remain true to its stated program objective.

This study examines a number of savings groups that were part of savings-led microfinance interventions ex-post the implementing agency phased-out support. The study is concerned with three models:

- i. CARE’s Village Savings and Loan Associations’ (VSLA) methodology, implemented through Farmer Livelihood Development (FLD);
- ii. Oxfam’s Saving for Change (SfC) project, implemented through the Center for Study and Development in Agriculture (CEDAC); and
- iii. Pact’s WORTH program.

A brief overview of each of these models is provided in Annex 1 of this report.

Specifically, the aim of the study is to determine what has happened to these savings groups since their last known status,¹² and to examine their specific characteristics to identify factors that help promote sustainability. The study seeks to answer three main research questions as outlined in the Terms of Reference (ToR):

- i. What happens to savings groups after the implementing agency withdraws support (how many survive, what is their quality, and how do they change)?
- ii. What are the characteristics of active savings groups versus dissolved groups? What contextual factors relate to sustainability?
- iii. How do trainers interact with savings groups after the implementing agency’s support has ended?

The outcome of this study is a report that contributes to the growing literature on savings-led microfinance by examining savings groups to identify the relationships between a number of factors and the groups’ sustainability. The study concludes by providing recommendations and considerations, based on data-driven insights, for implementing organizations on how to improve both current and future programming activities.

It is important to note that the purpose of this study is not to carry out a direct comparative analysis between the three different models to identify which is the most sustainable. Instead, this study will approach the analysis with the intention of learning from what each of these organizations has implemented. Through this approach, it is hoped that each of the models will be able to look at these findings as a whole to help improve both current and future programming activities.

This report consists of five further sections. Section 2 outlines the study’s methodology. Section 3 presents the current status of savings groups from each of the three models. Section 4 presents the relationship between a number of factors and the sustainability of the savings groups. Section 5 explores these relationships more deeply and identifies a number of factors that promote the sustainability of savings groups. Finally, Section 6 provides some recommendations and considerations for current and future programming.

¹² Last known status for each organization: Oxfam – 2010, Pact – 2010, CARE – 2011

2. Methodology

In response to the ToR for this study, a four-phase methodology was adopted. Each of these phases is described in further detail below.

Phase A: Literature review of background information

A literature review was carried out of all previous savings-led microfinance studies in Cambodia, in addition to some of the wider literature on the topic from Asia and Africa. Specific model-related information provided by each of the study partners was also reviewed, including raw data from their most recent interactions with the savings groups.

Phase B: Staff interviews

Staff interviews were conducted across each of the three organizations. These interviews were divided into two groups:

- i. Staff members that were involved with the program at the time the model was being implemented¹³, and
- ii. Staff members that are currently engaged in each of the organizations' respective programming activities related to savings-led microfinance.

Phase C: Field-level research on savings groups

The field-level research adopted an in-depth qualitative and quantitative evaluation of a number of savings groups in the implementing villages of three International Nongovernment Organizations (INGOs) (Oxfam, CARE, and Pact) and their partners (CEDAC and FLD).

To gain a holistic view of the sustainability of the savings groups after the implementing organization support was phased out, the research considered several different angles. Five types of respondents were targeted, including:

- i. Members of active savings groups (including committee members),
- ii. Members of savings groups that had since dissolved (including committee members),
- iii. Dropouts¹⁴ from savings groups,
- iv. Trainers of savings groups, and
- v. Village chiefs from each of the communities.

Phase D: Data analysis and presentation

The EMC team carried out an in-depth analysis of both the quantitative and qualitative data captured at the field level. This analysis provided an accurate insight into what has happened to these savings groups since their last known status, while also uncovering a number of factors that affect their sustainability. Triangulation between quantitative and qualitative sources and different respondents was used where possible.

2.1 Research tools

In order to furnish the information needed to answer the main research questions outlined in the ToR, the research team developed four separate tools. These tools were divided between each of the respondent categories and included the following:

- i. Savings group questionnaire (Focus Group Discussion [FGD]/In-Depth Interview [IDI]),
- ii. Trainer questionnaire (IDI),
- iii. Dropout questionnaire (IDI),
- iv. Village chief questionnaire (IDI).

¹³ During the time the model was being implemented with the groups that are considered under this study.

¹⁴ Dropouts can be defined as individuals that were once part of a savings group but left their group before the cycle ended for one reason or another.

The savings group questionnaire was designed as a hybrid tool to be used across all categories of savings groups, including active groups, dissolved groups, and re-formed groups. Additionally, it could be implemented either in an FGD or an IDI. This was an important adaptation, since occasionally only one respondent would be available to participate in a FGD, particularly in the dissolved group category. Each group was asked a set of identical core questions, and an additional section tailored to their specific status was also included.

The remaining three tools took the form of IDIs, and were used to collect information from all other stakeholders, including dropouts, trainers, and village chiefs.

2.2 Training and pilot testing

Prior to the field-level investigation, the research team underwent a series of training sessions on the research tools and techniques needed to carry out the research and completed a pilot field-level study. The training sessions were separated into two parts – before and after the pilot test.

The session prior to the pilot included training each member of the fieldwork team for two and a half days on a number of topics, including: i) background information on savings-led microfinance, the specifics of each of the models to be investigated, and the concept of sustainability; ii) the research method and tools; iii) data processing procedures; and iv) the appropriate research etiquette.

At the conclusion of the first training session, a four-day pilot study was conducted in communities that had savings groups from the same projects with Oxfam, CARE, and Pact, but were not part of the actual study sample. The team was split into three small groups of three to four people each to carry out the research, making use of and testing all four types of research tools, and noting any issues or challenges with their structure or translations. The Research Study Project Manager, Lead Research Consultant, and representatives from Oxfam were present throughout the pilot study.

After receiving feedback from the research team and Oxfam, all revisions to the tools were completed. The field-level investigation team was then given another two days' training. This second session included: i) a review of the methodological challenges encountered and improvements to the data collection tools; ii) retraining in the improved data-collection tools; and iii) clarification of any questions on the research method, tools, or each of the specific models.

2.3 Approach to the fieldwork

To undertake this field-level investigation, three research teams set out to collect the data. Each team comprised three people, including one fieldwork monitor, one interviewer, and one note-taker. The Research Study Project Manager and Lead Research Consultant were also present during periods of the research to ensure quality.

Each of the teams followed a standard protocol when arriving in the target villages, as outlined below:

- Locate the village chief;
- Meet with the village chief to introduce the team and the purpose of the study, request permission to conduct the research, and inquire as to the location of the respective savings groups;
- Find members of the savings groups, make introductions and verify that the correct respondents have been located;
- Introduce the purpose of the study and ask permission to conduct FGDs or IDIs.

When conducting the interview or discussions, the research team made a concerted effort to ask each of the questions in the same way to ensure uniformity across the data. When respondents had difficulty understanding particular questions, the team would take time to explain their meaning carefully. The research team also used probing techniques to dig deeper into respondents' answers in order to gain the necessary information.

During the FGD and IDIs, the interviewer was responsible for leading the conversation with the respondents, while the note-taker was responsible for capturing the discussion. Each of the sessions was also recorded using digital equipment to be used to clarify or check responses that were not clearly noted.

2.3.1 Fieldwork sample overview

Overall, the fieldwork examined 99 savings groups in 62 villages across seven provinces. In addition, the research team also interviewed 24 trainers, 5 dropouts, and 62 village chiefs. The breakdown of the sample per organization is provided below.

Table 1: Summary of study sample

| Organization that ran the program | Provinces | Districts | Communes | Villages | Savings Groups | Not found Groups | Merged Groups | Trainers | Dropouts |
|-----------------------------------|-----------|-----------|-----------|-----------|----------------|------------------|---------------|-----------|----------|
| CARE | 1 | 3 | 6 | 16 | 20 | - | - | 4 | 1 |
| Oxfam | 4 | 16 | 28 | 31 | 55 | 4 | 2 | 16 | 3 |
| Pact | 1 | 1 | 3 | 15 | 18 | - | - | 4 | 1 |
| Overlap province of Oxfam & Care | 1 | - | - | - | - | - | - | - | - |
| Total | 7 | 20 | 37 | 62 | 93 | 4 | 2 | 24 | 5 |

While Pact villages were selected at random, both Oxfam and CARE villages were selected using quasi-random sampling. These are each examined further below.

Out of the 17 provinces where Oxfam/CEDAC implemented the SfC program, five were selected for this study. Four of the five were selected at random, while Kratie was purposively sampled since, in previous studies, groups in that province were found more likely to be active.

For CARE, as the majority of villages had one active group reported, in order to have a variety of village types, a number of villages were selected at random from the following village types: all the groups in the village had stopped, there was a combination of active and stopped groups, and there was more than one active group in the village. The remaining villages in the sample were then selected at random.

Trainers interviewed for this study were sampled according to their engagement in the areas where the savings groups were sampled. The EMC team made use of existing contact information from each of the respective organizations to contact relevant trainers where possible. Trainers were, however, sometimes difficult to locate for interviews, since many had moved on to new positions with other organizations. The research team made the utmost effort to connect with the correct groups of trainers, collecting contact information from savings groups and meeting trainers in their new locations of employment, sometimes in other provinces.

2.4 Approach to the analytics

The analytics for this study were approached along two paths. The primary path was quantitative data analysis, where relationships between each of the factors examined and the status of the groups were sought. The output of this analysis provided a framework used to conduct further qualitative analysis.

The second path was in-depth qualitative analysis. Primarily, qualitative analysis was conducted around the framework that was derived through the initial quantitative findings in order to provide depth and meaning to the results. Furthermore, a wider qualitative analysis was then conducted to identify and highlight other key themes and relationships that had not been uncovered through the quantitative analysis.

Where appropriate, data was triangulated between different sets of respondents, including from savings groups, dropouts, trainers, and village chiefs.

2.5 Challenges and limitations

As in any research study, there are a number of limitations to the methodology in addition to challenges encountered during the fieldwork. In order to best frame the study's findings, it is important to outline its challenges and limitations. These are as follows:

Differences between models and approaches do not support a truly comparative analysis

The three models examined in this study demonstrate three main factors that do not allow for a truly comparative analysis across the models. These are:

- i. Differences in intervention's target population (poor vs. better-off or mixed-gender vs. purely female members),
- ii. Sampling technique adopted (random vs. quasi-random), and
- iii. Time since the intervention was phased out (2010 for Oxfam and Pact and 2011 for CARE).

This methodology prioritizes breadth of information over depth

Due to the number of topics to be explored at the field level, less time was available to further explore specific areas in depth. As such, the study has a strong understanding of the exposure of savings groups to factors and events, but is less able to provide information on their frequency and the depth.

Small sample size limits statistical analysis

Given the purpose of the study to examine models from three organizations, the sample sizes, especially for CARE and Pact, are relatively small when considering conducting statistical analysis.

Reported, not observed, data

The accuracy of the data collected for this study is largely based on the reports of the respondent and not observed behavior. As such, some discrepancies may occur between actual and reported events, effects, etc.

Strong potential for inaccurate responses

Since the interventions were phased out, a number of other implementing agencies have been engaging with savings groups in both different and similar activities¹⁵. As such, it is possible that respondents will discuss their current or more recent situations as opposed to their status when they were part of the savings groups on which this study focuses. The EMC research team made the utmost effort to ensure the time frame of survey questions was adequately clarified with respondents.

Difference in data points between active and dissolved groups

Since active groups still practice saving and lending activities, questions focused on their current cycle and experiences to date, while questions for dissolved savings groups were targeted to their last cycle. As such, there may be some differences reported due to some respondents being unable to remember fully the information about past activities.

Challenge in the identification of the status of savings groups

Identifying whether savings groups were active, dissolved, or re-formed was a considerable challenge. Many groups had complex histories and some had unique situations – for example, some savings groups had been formed, dissolved, and then re-formed under a new organization's project with a combination of old and new members. The EMC research team took considerable effort and time to identify the status of savings groups to ensure they located and spoke with the correct respondents.

¹⁵ Including savings and credit interventions.

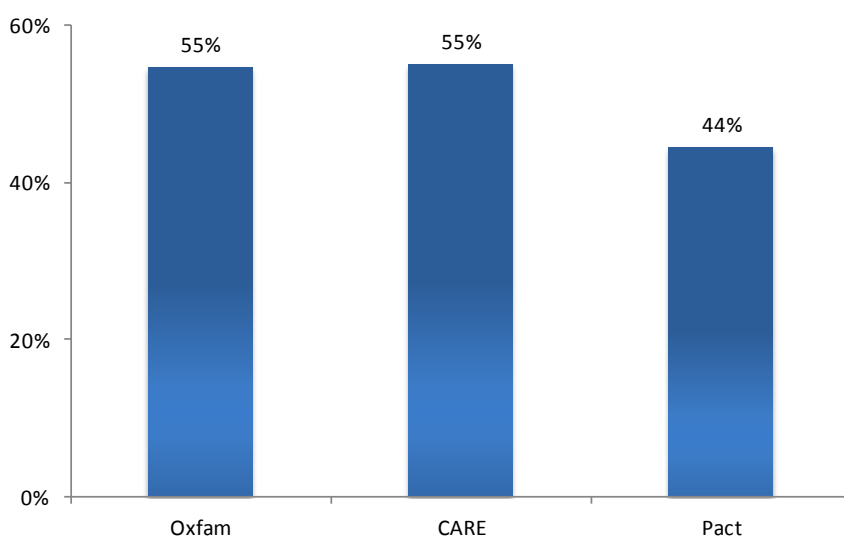
3. What has happened to savings groups so far?

This section focuses on what has happened to savings groups over the period of time since the interventions were phased out. Specifically, this section provides a ‘snapshot’ of both active and dissolved groups. Subsequently, this section compares the current status of the group to their last known status for each of the three models.

3.1 A ‘snapshot’ of active groups

This section provides a ‘snapshot’ of active groups that were examined during the field-level research across each of the three models. The figure below illustrates the percentage of groups that were found to be active in the study sample, separated by organization.

Figure 1: Active groups identified at field level



**As of June 2012.*

Overall, it was found that 55% of the Oxfam/CEDAC groups, 55% of the CARE/FLD groups, and 44% of the Pact groups that were sampled were actively saving and lending. Although these savings groups are considered active, they occur in a number of different states. These three states are:

- **Active groups** are groups that have remained active since the group initially formed as part of the intervention.
- **Re-formed groups** are groups that were at one point active, then dissolved, and then re-formed into new groups at a later point in time.
- **Merged groups** are groups that have joined other active groups to become one group.

Active groups have existed for an average length of time of 48, 34, and 39 months for Oxfam, CARE, and Pact respectively. For re-formed groups, the average length of time they have existed is 26 and 13 months for Oxfam and Pact, respectively.¹⁶ The fact that re-formed groups have existed for a shorter period so far than groups that remain active can be explained by re-formed groups going through the process of being active, then dissolving, and then re-forming on their own.

Active groups stated a number of benefits derived from being members of a savings group. Just over 20% of the groups noted that the savings group had helped them and other members invest in productive activities, such as animal raising and farming. A further 18.5% of groups noted that being a member was beneficial, since in times of need (sickness or other emergencies) they could borrow money from the group at little or no interest. The same number of groups said they benefited by receiving interest on their savings, while 10% saw themselves as benefiting as their savings were increasing.

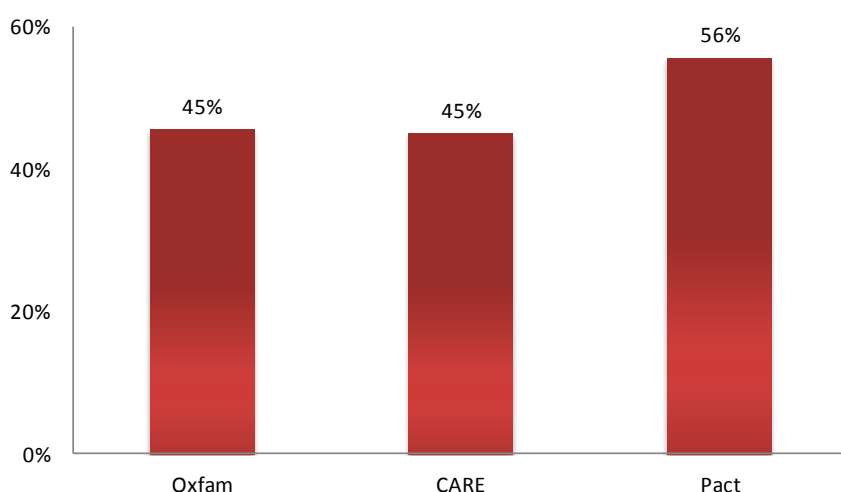
¹⁶ The length of time that re-formed groups have existed is reported from the time the group re-formed to become active and not from the date of their initial formation.

Members, however, also noted a series of challenges of savings groups. Thirty-two percent of the groups reported late payments and the difficulty associated with such payments and their impact on record keeping. A further 15% of groups reported that late attendance challenged the way the group operated, with 15% also reporting that irregular meeting attendance by members disrupted the group. Lack of follow-up support from implementing agencies, especially in helping to maintain financial records, was noted by 15% as being a strong challenge. Finally, 15% of groups noted that the total amount of savings in their groups did not meet the demand for loans, while often leading to dissatisfaction among group members.

3.2 A ‘snapshot’ of dissolved groups

This section provides a ‘snapshot’ of the dissolved groups that were uncovered during the field-level research across each of the three models. The figure below illustrates the percentage of groups that were found to be dissolved in the study sample, separated by organization

Figure 2: Percentage of dissolved groups by organization



**As of June 2012, based on the sample surveyed.*

The figure above illustrates that, out of the sample for each organization examined in this study, 45%, 45%, and 56% of Oxfam, CARE, and Pact groups, respectively, were found to be dissolved. Savings groups are considered dissolved when the group is not currently saving or lending apart from if the group has been suspended temporarily, for example, during the harvest season. To uncover information about dissolved groups, this study asked members of groups that had dissolved a series of questions about when their group was active.

On average, savings groups were found to have been active for 17 months before becoming dissolved. Looking at this by organization, the same metric was 17 months for Oxfam, 26 months for CARE, and 7 months for Pact.¹⁷

The dates of dissolution of the groups were also overlaid by the period during which the intervention was being delivered to determine if they dissolved while implementing agencies were still providing support or after they phased out. From this data it was found that 34% of groups dissolved while the implementing agencies were still in the implementation phase of the program¹⁸, 14% within 6 months after support had been withdrawn, 11% between 6 and 12 months after support had been withdrawn, 7% after a period of 12 months with no support, and 34% were unable to recall. The pattern across each of the three models was found to be similar.

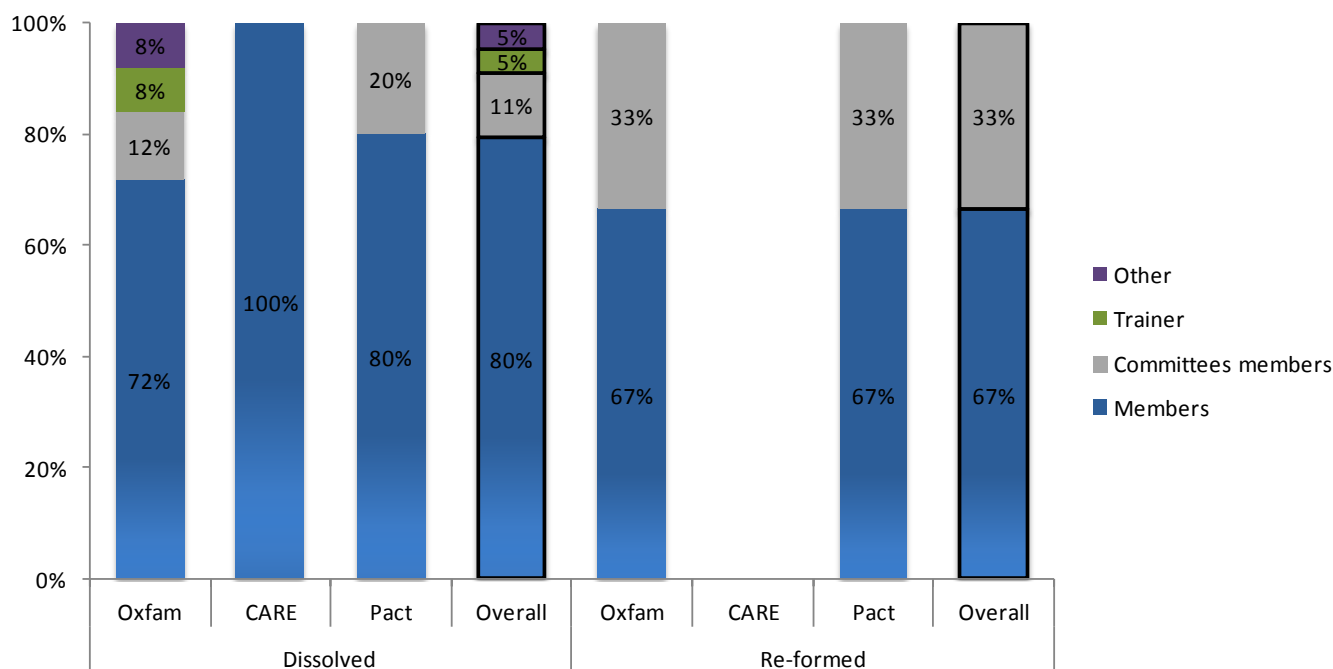
From the data, it is clear that the majority of the decisions to dissolve a savings group were reportedly made by all its members. For Oxfam and Pact, the committee members were also stated to play a role in deciding if the group should dissolve. For groups where the trainer was stated as deciding to dissolve the group, it was clear that a

¹⁷ Out of the 10 dissolved Pact groups identified by the study, only one group could remember both the approximate date when the group formed and then dissolved. The remainder of the groups could only recall one of the two dates.

¹⁸ The implementation phase of the program can be defined as the time in which the implementing agency was operating within the local communities delivering the savings-led microfinance model.

breakdown in communication had occurred; the trainer informed the group that they would be withdrawing their support, and the group thought that they also had to stop their activities.

Figure 3: Percentage of who made the decision to dissolve the groups



**Other: People leaving individually, usually members and then committee members.*

Although reasons why groups decided to dissolve were often pinned on specific events in time, they can be largely categorized into seven areas, including the following (presented in order of frequency reported):

- **Lack of trust among group members as well as committee members:** Group members noted that lack of trust led people to withdraw their money or stop saving.
- **Poor performance of committee members:** When members do not have confidence in their committee or the committee is unable to resolve a dispute or problem.
- **Not enough money in the group:** When there are not enough people in the group (due to migration or other reasons) or the savings amount is too little, there is not enough money in the group to lend out, and people lose interest in participating.
- **Irregular meeting attendance:** When members do not attend meetings regularly or save regularly.
- **Defaulted or bad loans:** If loans are defaulted on or paid back without interest.
- **Lack of follow-up support from implementing organization:** When members learn that the implementing organization has phased out support, they see less benefit in the savings group.
- **Disagreements between group members:** The most frequent disagreement was the inability of some members to access loans from the group compared to other members.

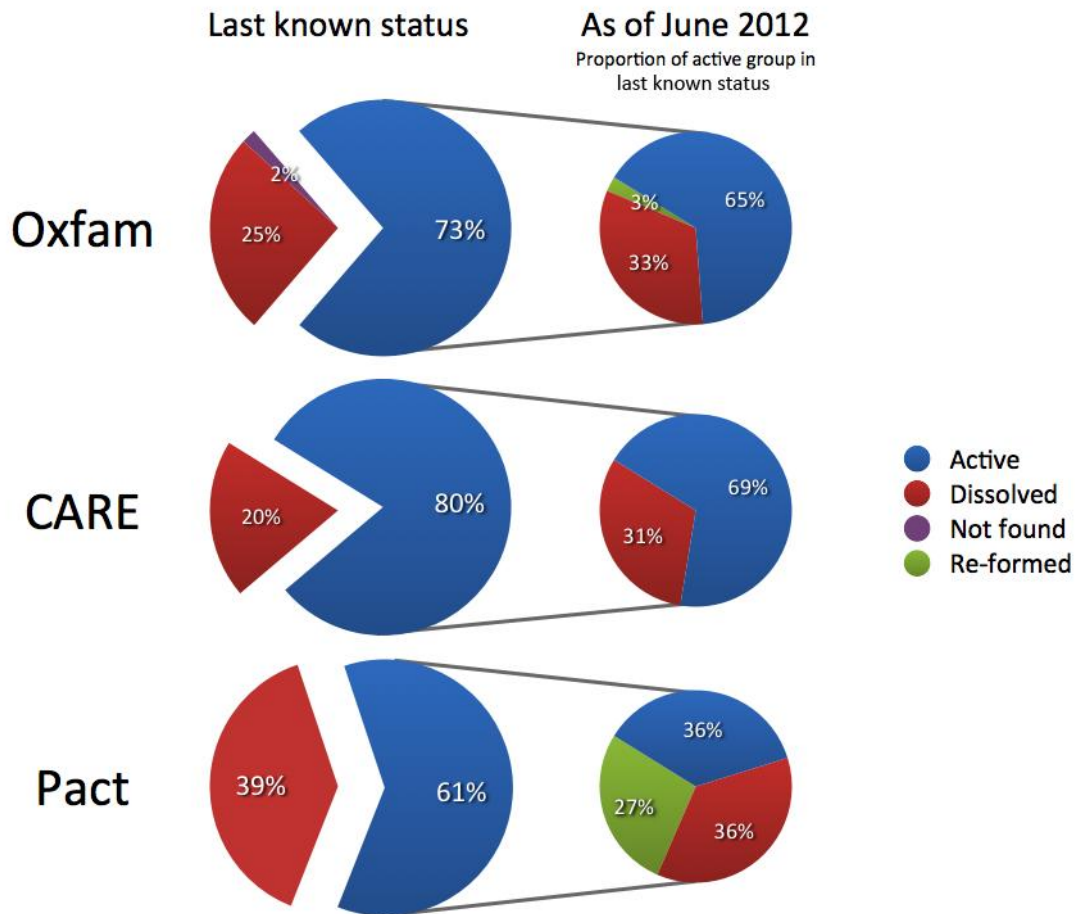
When analyzed by organization, there was very little difference noted in the responses as to why groups dissolved as well as little difference identified if the group had dissolved before or after the intervention was phased out. The reasons noted above as to why groups decided to dissolve were found to strongly overlap with the challenges they had faced when they were active.

These factors are further examined in Section 4 to understand in greater detail their relationship with the overall sustainability of savings groups.

3.3 Changes in the status of savings groups

As presented in the figure below, it is clear that there has been a change in the status of many of the savings groups since their last known status in 2010 for Oxfam and Pact and 2011 for CARE. Specifically, 60%, 69%, and 36% of Oxfam, CARE, and Pact groups, respectively, which were last recorded as active, continue to save and lend. However, 30%, 31%, and 36% of Oxfam, CARE and Pact groups, respectively, were found to have since dissolved. Some groups have re-formed,¹⁹ particularly in the case of Pact where 27% of groups that were active at their last known status dissolved at one point and have since re-formed as new groups.

Figure 4: Change in savings groups status compared with their last known status



¹⁹ A group that was active, then dissolved, and then re-formed to become active, not necessarily with the same members.

4 Key findings from the field-level research

This section provides key findings and analysis based on the data gathered during fieldwork, in order to answer each of the research questions of this study. In addition, it also provides some insight into further topics that were uncovered during the fieldwork.

Information in this section is reported by two means: i) perceptions of the respondents recorded through qualitative data, and ii) through the analysis based on the quantitative data. Findings are presented by topic, with references made to each of the three models.

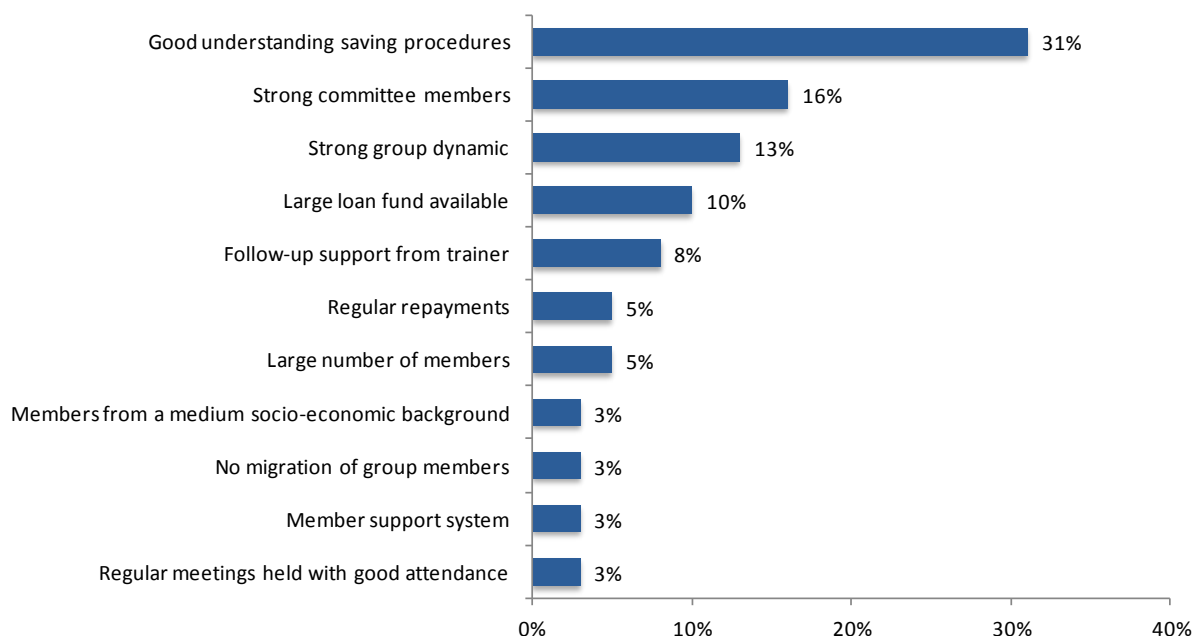
4.1 Perceptions of sustainability

This section explores savings groups' perceptions of group quality and sustainability. To assemble an accurate picture of what the characteristics of a sustainable group are, the issue was approached from three angles: active savings group members, members of savings groups that had dissolved, and trainers of savings groups.

4.1.1 Characteristics of sustainability

Dissolved savings groups were asked what characteristics they perceived a strong and sustainable savings group would have. The most frequent response was a good understanding of the procedures of the group and the value of saving. This response was frequently coupled with the presence of a strong management committee with the ability to run and manage the group in a transparent manner. For Pact groups specifically, follow-up support from trainers was noted frequently. These factors are presented in the figure below.

Figure 5: Perceptions of what defines a sustainable group*



*Tabulated from qualitative responses.

These perceptions largely match those stated by active group members as to why savings groups dissolve (see Section 3.2). Thus, the most frequently perceived factor that would result in dissolution was the lack of availability or lack of ability of one or all members of the committee to carry out their roles and responsibilities effectively, due to their engagement in other activities or lack of technical ability to perform the tasks at hand.

The second most frequently perceived factor that would result in dissolution was lack of trust. More frequently, groups noted that trust issues or poor group dynamics among members were the reasons that the group dissolved, while fewer groups responded that a lack of trust existed between members and committee members.

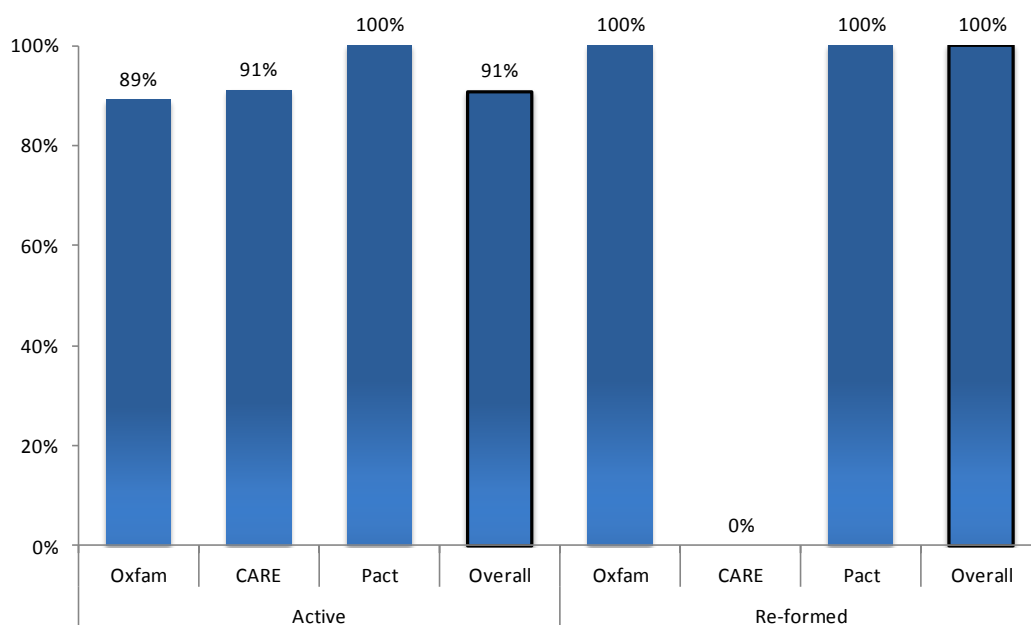
The third most commonly perceived factor in why groups dissolved was a lack of understanding of the procedures of the group and the importance of saving. Group members reported that some members did not understand the importance of saving or thought that savings were not useful, while other members were not knowledgeable about the operating procedures of the group.

When talking to savings group trainers, they anecdotally reported similar characteristics as to why some groups are sustainable and others are not. The role of the management committee was, however, cited as the ultimate factor that contributes to sustainability, from the perspective of the trainers. Specifically, trainers recognized that sustainable groups often had a capable management committee that demonstrates good leadership skills, is patient and flexible, and keeps accurate records and accounts in a transparent manner. In addition, trainers also stressed the importance of regular meetings and attendance, as well as of having well-defined goals and plans for the group.

4.1.2 Confidence in remaining active

When active and re-formed groups were asked if they were confident in their groups’ ability to continue saving and lending in the future, most members from each organization stated that they were confident.

Figure 6: Confidence of the groups that they will remain active



Group members stated that they were confident their group would remain active in the future for a number of reasons. Primarily, group members mentioned that they believed this is because it was a good place to save; although their savings had been small prior to the savings group, these savings had now grown to a sizable amount. This factor was largely complimented by members who felt that there was a good relationship between the members and the management committee and that they could trust each other. Reasons as to why groups were confident they would remain active did not vary substantially between each of the three organizations.

For groups that stated they were not confident they would remain active, reasons included the frequent migration of group members, an inability to keep financial records, disinterested management committees, and lack of support from the implementing organization.

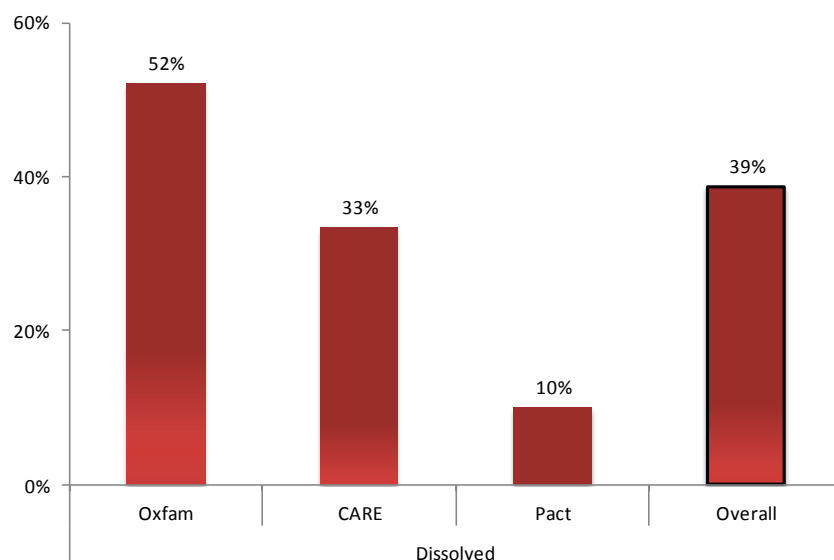
Looking forward, active groups were asked if their groups had any plans or goals for the future. Responses were similar across all three models. Just over 50% of the groups stated that they had no plan for the future, with half these groups noting the reason as being that there was still not enough money in the group to plan. In addition, a further 20% of the groups stated that they would simply continue to save in order to build up the money in their

group. Furthermore, 20% of the groups suggested that they would like to invest in a small business, such as animal rearing or selling agricultural inputs, as a group in order to see more returns on their savings.

4.1.3 Dissolved groups thinking about re-forming

Dissolved group members were asked if they were thinking about re-forming their groups. The response, as illustrated in the figure below, varied considerably by organization: 52% of the dissolved groups from Oxfam, 33% of the dissolved groups from CARE, and 10% of the dissolved groups from Pact indicated they had thought about re-forming their groups.

Figure 7: Dissolved groups that had thought about re-forming



Groups stated that they were interesting in re-forming primarily because individuals were interested in accessing loans at a cheaper rate of interest than from a Microfinance Institution (MFI) or moneylender. Secondly, members simply wanted a place to save and keep their money and receive some return on their savings. Members also saw the value of having this type of initiative in their community and the benefit it would have for the community’s overall development.

In order to re-form, groups suggested that they needed further training and support in the process of and procedures for running the savings group, with particular focus on accounting and record keeping. In addition, around 50% of the groups requested that some sort of financial assistance be given to help start the group and provide loans to members immediately.

Of those groups not interested in re-forming, the most common reason provided was that it would be difficult to motivate old members to rejoin, especially since some members had joined other groups and initiatives implemented by other organizations. In addition, respondents noted that they lacked sufficient budgets (to purchase record books, etc.), and there was still some disinterest in the process and lack of understanding of the importance of savings.

4.2 Group characteristics

This section explores the characteristics of the active, dissolved, and re-formed savings groups examined in this study and the effects that these characteristics may have on groups’ sustainability.

4.2.1 Socioeconomic status of group members

In each community, the village chief was asked to describe the differences, if any, between members of savings groups and the rest of the community. Once again, responses across the three organizational working areas were similar, with several key themes that emerged.

Primarily, it was noted that members of savings groups were able to access loans more easily and at a cheaper rate of interest than nonmembers, who had to borrow mainly from MFIs. As such, in times of crisis, members were seen as being less vulnerable than others in the community since they could borrow money immediately from the group. Furthermore, since the rate of interest was lower than that of other sources, members had more money left over to invest, save, and make improvements in their lives.

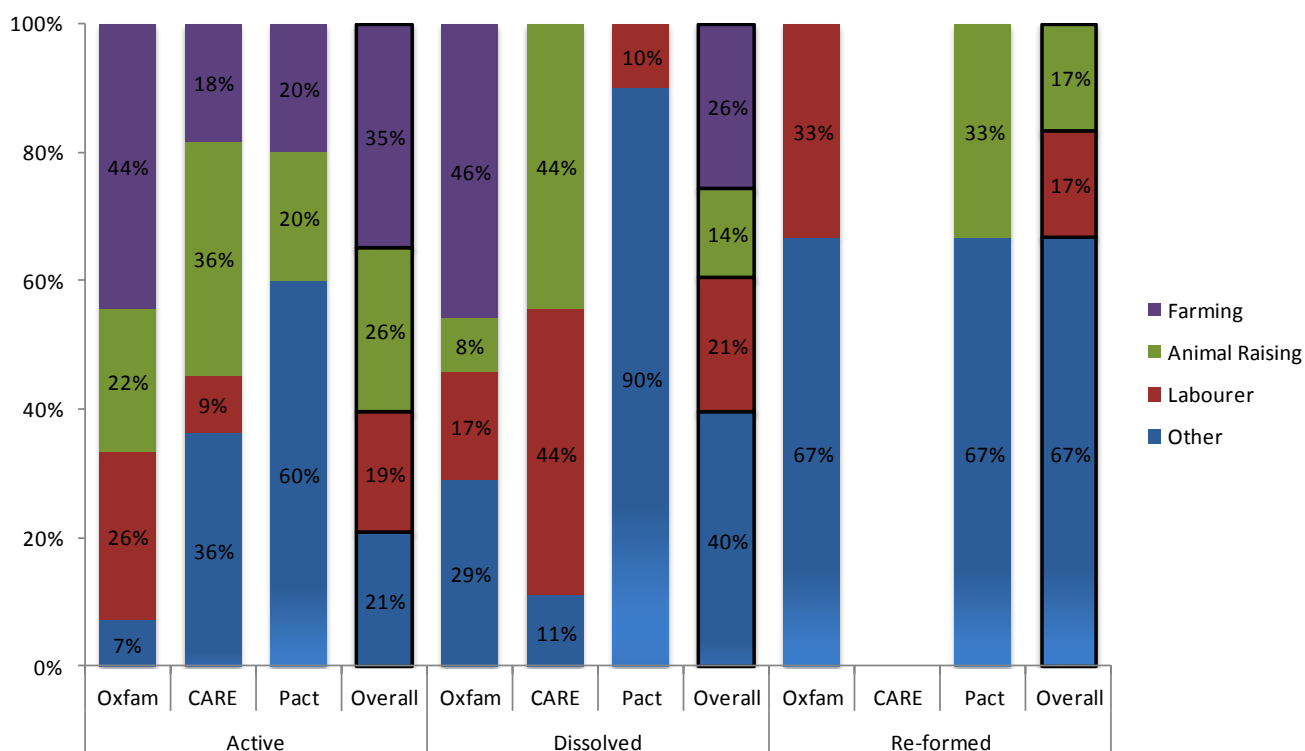
In terms of economic status within the community, village chiefs often cited that members were generally from a middle- or medium-income bracket, while nonmembers were described as the poor or the rich.

Occupations of members were found to fall largely within the norm of rural communities in Cambodia. All members from both active and dissolved groups were asked to list the top three occupations of members as a whole. The primary occupation, listed by 98% of the respondents, was noted as farming. However, some differences across the three organizations emerged within secondary and tertiary occupations.

One such difference across the three models and the status of the group is labor as a means of earning a livelihood. Laboring is commonly associated with the poor in Cambodia since they often do not have access to their own land, so seek to derive an income working for others. If we apply the proxy of laboring to poverty to the figure below, two key points emerge. First, active groups from Oxfam and CARE report laboring as one of the ways in which they derive an income, whereas laboring was not found to be in the top three income sources among Pact members. Second, dissolved groups, especially for CARE and Pact, were found to have more laborers than their active counterparts. As such, this suggests that members from groups that have dissolved are poorer than active members, and that members of active Oxfam and CARE groups are poorer than members of active Pact groups.

Both these factors are confirmed in part by Oxfam’s SfC longitudinal study, which identifies the SfC program as having trouble reaching the poorest, and the program mandate of Pact as not necessarily targeting the poorest.

Figure 8: Secondary occupation of group members*



*Other includes weaving, selling goods, and small-scale vegetable growing.

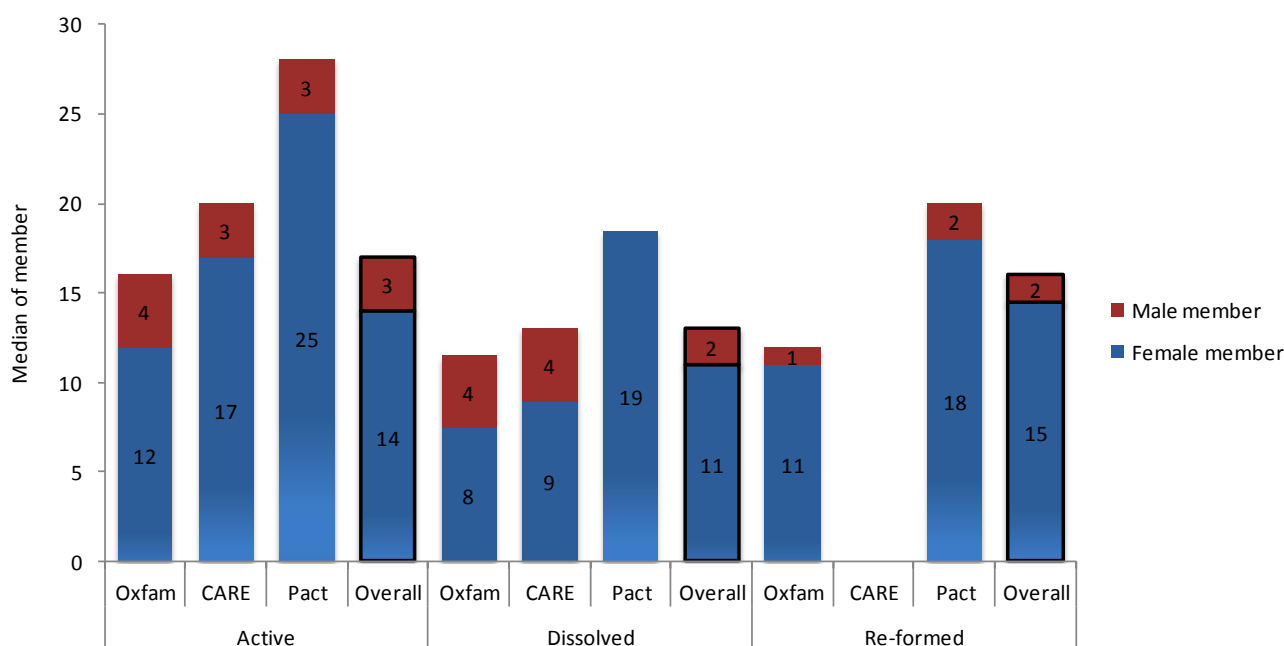
** Farming includes rice and non-rice farming and can therefore be reported as both a primary and secondary occupation.

4.2.2 Number of group members

Based on the quantitative data on members of savings groups, it is clear that the number of members in active groups is higher across all three organizations than in dissolved groups when they were active; the average number of members of active groups overall was found to be 17, whereas for dissolved groups this number falls to 13. The difference between the number of members in active and dissolved groups was found to be significant.²⁰ This suggests that more members in a group improve its chances of sustainability.

The relationship between group size and its status is supported in the qualitative data across several topics. Often, members from dissolved groups complained that their groups were too small and did not have enough savings to make the group worthwhile. In addition, some trainers noted that strong and sustainable groups were those with many members. Thus, it is possible to suggest that larger groups are able to accumulate more capital at a quicker rate than smaller groups and then are subsequently able to satisfy the demands of their members.

Figure 9: Number of members per group and by sex



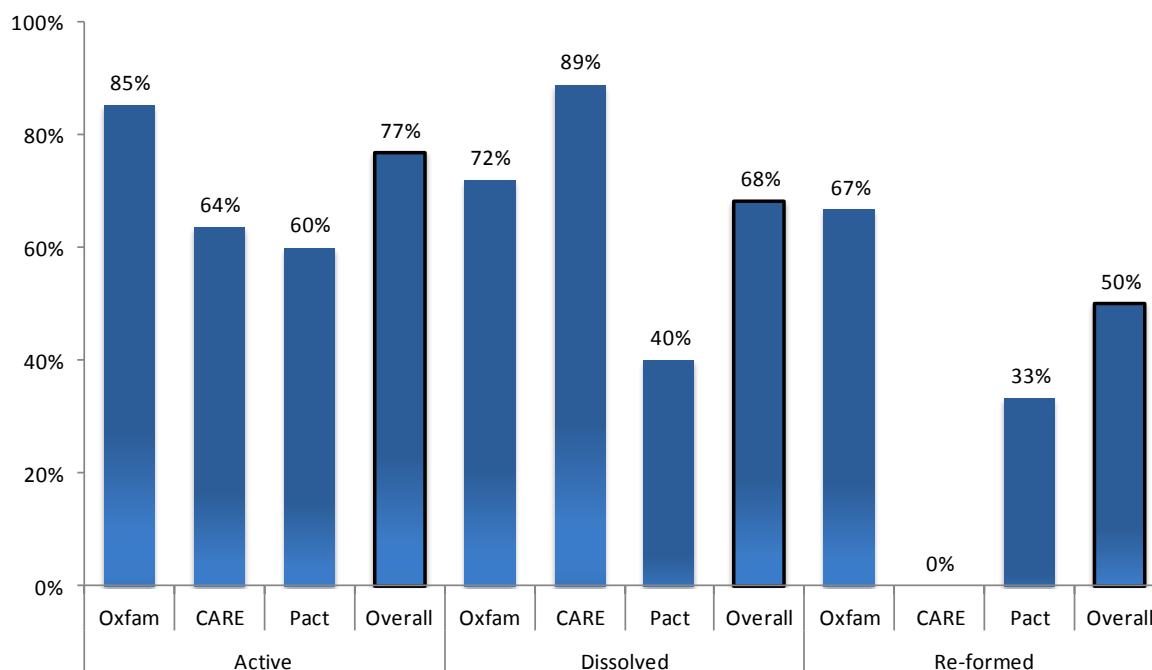
Furthermore, savings groups were found to largely comprise female members, with an average of 82% for active groups, 84% for dissolved groups, and 88% for re-formed groups. Notwithstanding this finding, it can be noted that, for Pact groups, male participation increased after the intervention was phased out.

4.2.3 Migration

Both active and dissolved groups were asked if members of their group regularly migrate or had migrated in the past to other areas. Migration is often thought by many savings-led microfinance practitioners and academics to be a common reason why groups dissolve. However, as illustrated by the data below, both active and dissolved groups were found to experience a high level of migration of group members, with two out of the three models reporting higher levels of migration among active groups. This is presented in the figure below, showing the number of groups reporting that some members migrate.

²⁰ $t(2) = 8.91, p < .05$.

Figure 10: Migration in savings groups



Through qualitative data analysis of the frequency of and reasons for migration, it was clear that some differences emerged between the duration and frequency of migration between active and dissolved groups. Active groups generally reported that only a few members migrated at points in the year in order to work, and that they still remained members. Dissolved groups, on the other hand, reported that, on the whole, more of their members migrated to find work. In addition, migrating members from dissolved groups were reported to stay in other locations for long periods of time, returning only several times a year and rarely attending meetings. Several dissolved groups also reported the migration of one or more committee members, which was something that was not identified in active groups. Thus, although migration as a whole can be managed by savings groups, groups that have more members who migrate for a longer period of time, especially including committee members, are less likely to remain active.

4.3 Group performance

This section analyzes elements of group performance and its relationship with the sustainability of savings groups.

4.3.1 Financial performance

Each of the active groups was asked a series of questions related to the current financial status of their savings and lending portfolio. Specifically, the groups were asked the total amount of cash currently in their group’s savings box, the number of outstanding loans, the total value of those outstanding loans, and net savings²¹ this cycle. The breakdown of these per organization is reported in the table below.

²¹ Net savings are defined as total savings minus withdrawals.

Table 2: A financial snapshot of savings groups in June 2012

| Description | Oxfam | | CARE | | PACT | | Overall | |
|--|------------------|-------|------------------|-------|------------------|-------|------------------|-------|
| | Number of groups | % | Number of groups | % | Number of groups | % | Number of groups | % |
| Current cash in box | | | | | | | | |
| Don't know or no answer | 2 | 7.4% | - | - | - | - | 2 | 4.7% |
| 0 | 9 | 36.0% | 1 | 9.1% | - | - | 10 | 23.3% |
| KHR100-50,000 (USD0.01-12.5) | 6 | 24.0% | 8 | 72.7% | 5 | 100% | 19 | 44.2% |
| KHR50,000-100,000 (USD12.6- 25) | 2 | 8.0% | 1 | 9.1% | - | - | 3 | 7.0% |
| > KHR100,000 (>USD 25) | 8 | 32.0% | 1 | 9.1% | - | - | 9 | 20.9% |
| Total value of outstanding loans by group | | | | | | | | |
| Don't know or no answer | 9 | 33.3% | 0 | 0.0% | - | - | 2 | 5.6% |
| 0 | 1 | 3.7% | 1 | 9.1% | - | - | 2 | 5.6% |
| KHR100-1,000,000 (USD0.01- 400) | 1 | 3.7% | 4 | 36.4% | - | - | 5 | 13.9% |
| KHR1,000,000-2,000,000 (USD400- 800) | 2 | 7.4% | 2 | 18.2% | - | - | 4 | 11.1% |
| >KHR2,000,000 (>USD800) | 14 | 51.9% | 4 | 36.4% | 5 | 45.5% | 23 | 63.9% |
| Number of loans outstanding | | | | | | | | |
| | 17 | | 7 | | 16 | | 16 | |
| Net savings to date this cycle | | | | | | | | |
| Don't know or no answer | 10 | 37.0% | 2 | 18.2% | 1 | 20.0% | 2 | 6.3% |
| 0 | 1 | 3.7% | 1 | 9.1% | - | - | 2 | 6.3% |
| KHR100-1,000,000 (USD0.01- 400) | 2 | 7.4% | 4 | 36.4% | - | - | 6 | 18.8% |
| KHR1,000,000-2,000,000 (USD400- 800) | 2 | 7.4% | - | - | - | - | 2 | 6.3% |
| >KHR2,000,000 (>USD800) | 12 | 44.4% | 4 | 36.4% | 4 | 80.0% | 20 | 62.5% |

*As of June 2012

** All monetary values are reported in Khmer Riel 1USD = 4000KHR

*** Values are reported by respondents and are thus not observations from official records.

**** Data is reported in reference to active groups' current cycle

The above table illustrates that at least two thirds of active savings groups keep a minimal amount of money in their savings box (less than KHR 100,000, which is equivalent to approximately USD 25), using around 98% instead for loans or other purposes.

Most loans that were disbursed were considerable in size, with over two thirds of loans amounting to over KHR 2 million, or approximately USD 800. Loan sizes for CARE were reported as being more evenly spread in terms of

their overall amount and were found to be slightly smaller in overall value. On average, active groups had 16 loans outstanding.

From these financial reports, it is possible to calculate the average rate of return for each of the savings groups using the equation:

$$R = \frac{(C_{\$} + L_{\$}) - N_{\$}}{N_{\$}}$$

Where R is the rate of return, C_{\$} is the amount of cash currently in the groups' savings box, L_{\$} is the total value of outstanding loans, and N_{\$} is the net savings of the groups to date this cycle.

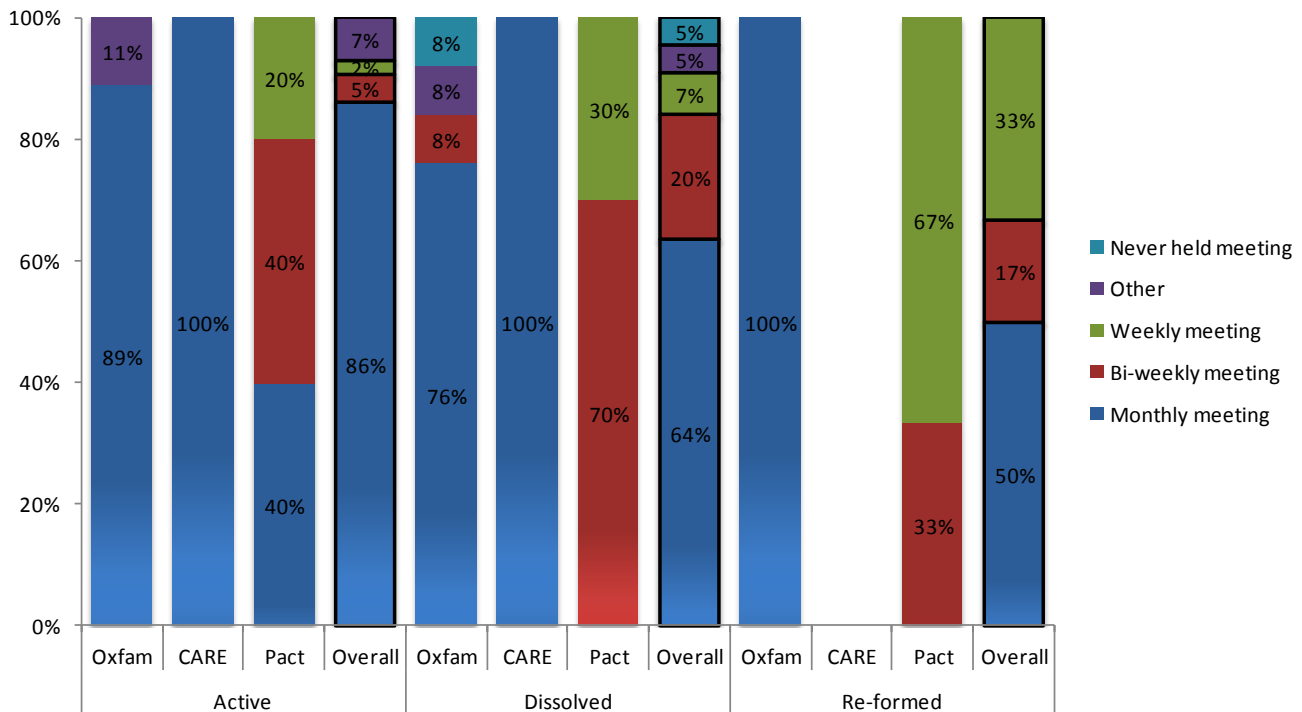
When calculated as an average, the rate of return varies across organizations, between 0.1%, 34.7%, and -1.7% for Oxfam, CARE, and Pact respectively. These figures, however, should be considered with caution as the numbers were largely reported by respondents, and not wholly sourced from groups' record books. In addition, it is important to note that the goal of savings groups is often not a high rate of return; instead, most programs prioritize improving community metrics.

From the figures on the rates of return for savings groups across each of the three models, it is clear that a further, more rigorous investigation needs to be conducted. Low, and in some cases, negative rates of financial return may signal that savings groups are more than just a financial product and also play a key role as a support system or safety net for members.

4.3.2 Group meetings

Active savings groups were found most likely to hold meetings on a monthly basis. Although there seems to be little difference in the frequency of meetings for Oxfam and CARE between active groups and dissolved groups when they were active, a number of Pact groups transitioned to monthly meetings from weekly and bi-weekly ones.

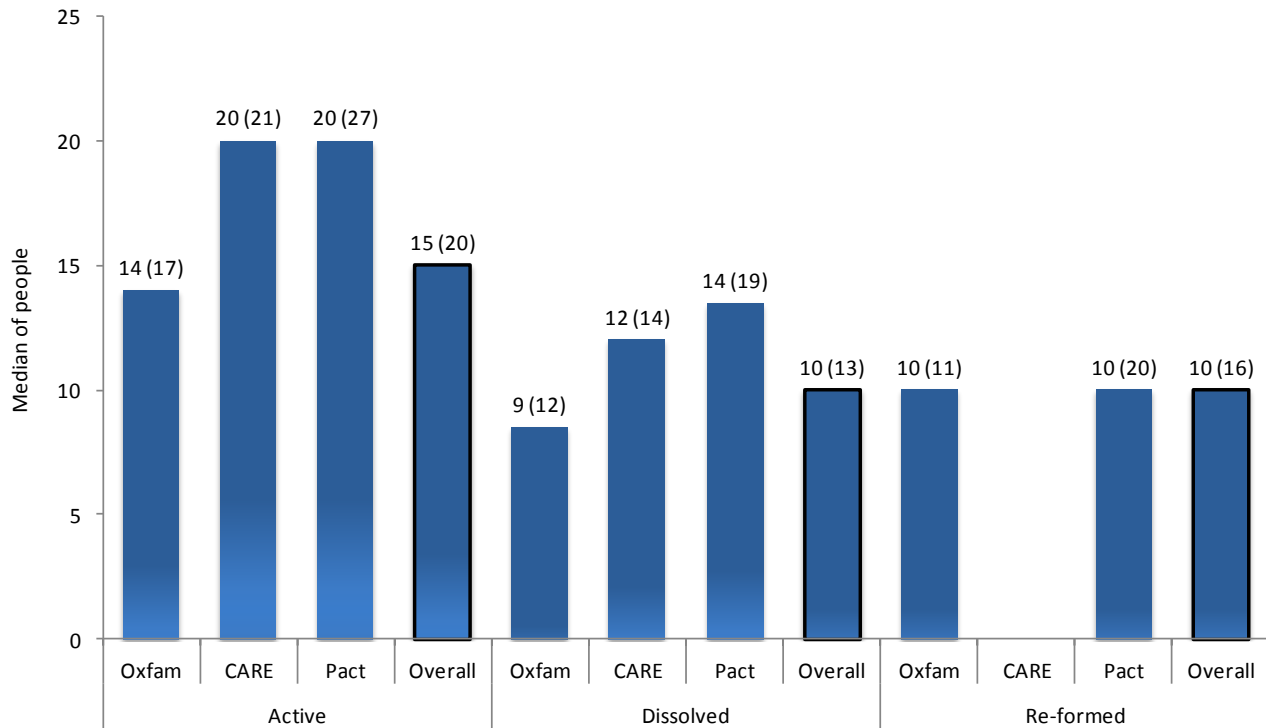
Figure 11: Meeting schedule of savings groups*



* Bi-weekly meetings defined as twice a month

The figure below outlines the meeting attendance of savings groups, showing the average number of members per group and the reported number of members that normally attend group meetings. The data shows that active groups, as a whole, were reported to have a higher percentage of members attending group meetings than dissolved groups. However, the difference was not found to be significant.

Figure 12: Meeting attendance



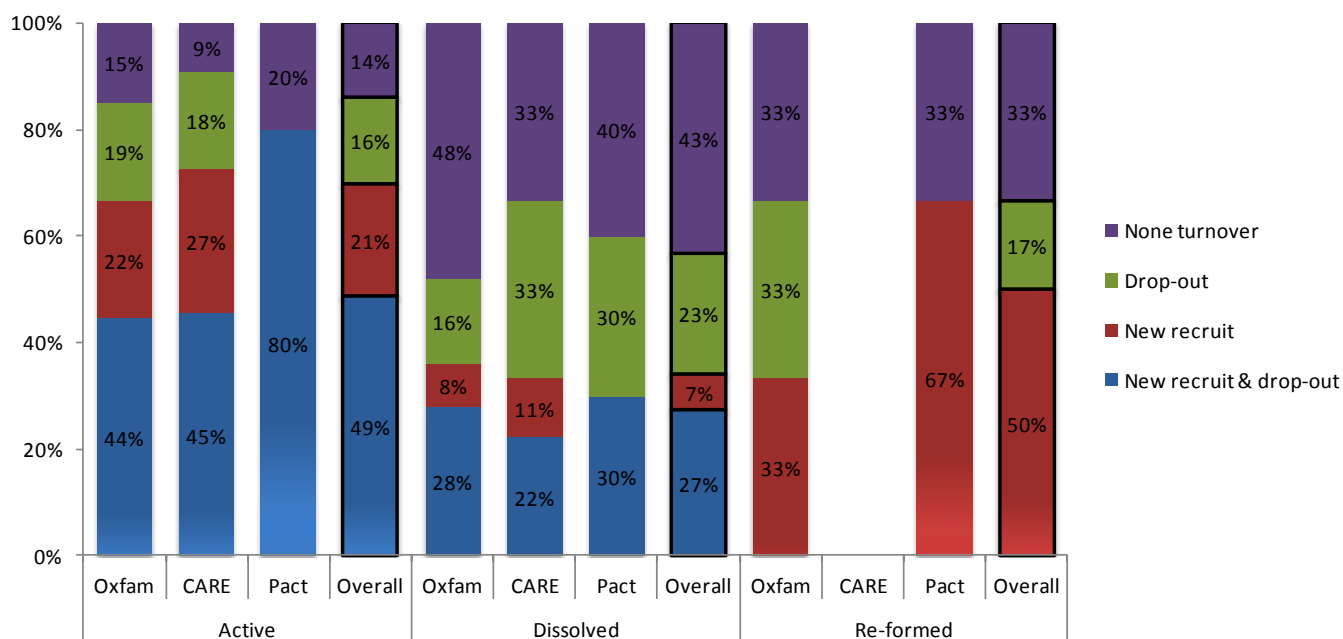
* Total member in ().

Groups were asked why members frequently did not attend savings group meetings. Responses were grouped by theme and are presented in the two charts below. Across both active and dissolved groups, the most frequent reason given for missing a group meeting was engagement in an income-generating activity. This reason was provided almost two thirds of the time by dissolved groups, compared with just over half the active groups. Other reasons provided included caring for a member of the household, being busy with a religious ceremony, illness, no money to save, or no motivation to attend.

4.3.3 Member turnover

Both active and dissolved groups were asked if their group had ever experienced turnover among members.²² From the data, active groups reported to have a significantly greater level of member turnover than dissolved groups.²³ Such findings might suggest that a greater level of turnover and an ongoing process of self-selection among members (individuals who demand the product stay or join, while those who do not, leave) may promote the higher sustainability of groups.

Figure 13: Turnover among group members



Members were also asked to describe the characteristics of the new recruits and dropouts. Responses across organizations were similar, stating that new recruits were predominantly from a middle or better-off cohort within the community, with an age range between 30 and 50 years, and were mostly female. Dropouts were reported as individuals from a middle to poor cohort within the community, typically engaged in income-generating activities, often migrating for work, and elderly. As a whole, this suggests that savings groups work more with the middle cohort within communities and less so with the poor. This finding is in-line with the analysis presented above in Section 4.2.1 on the socioeconomic status of group members.

4.3.4 Group saving and loans

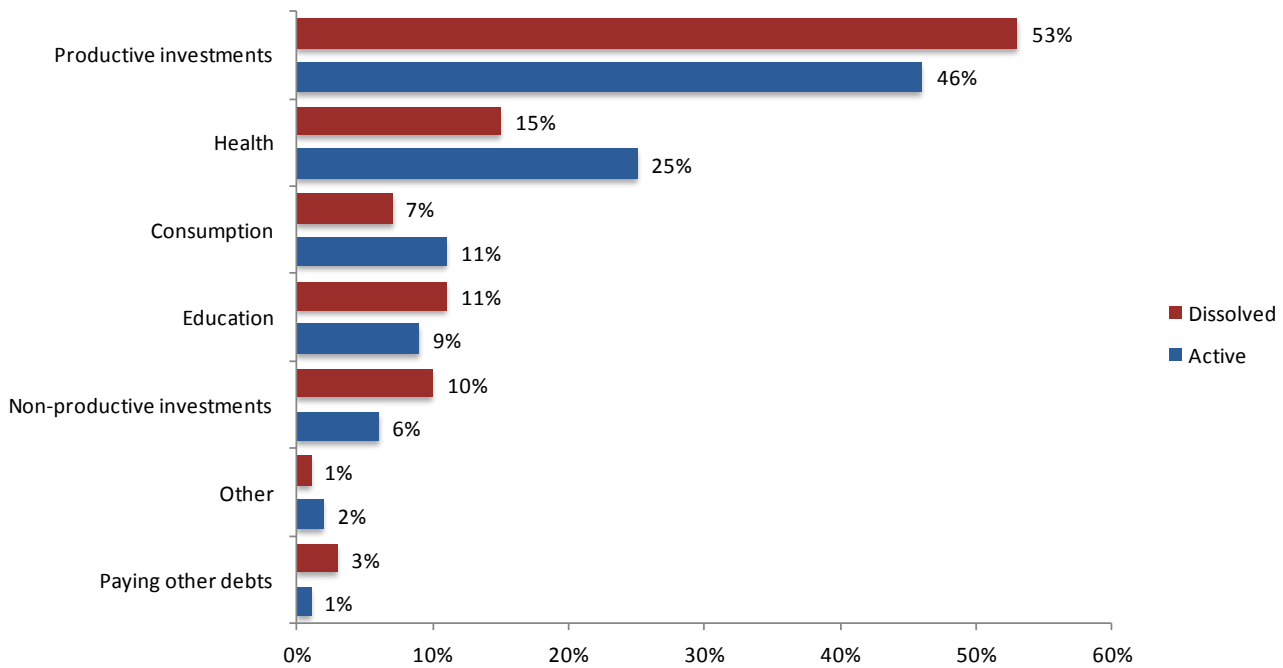
When asked what members spend their savings group loans on, both active and dissolved groups responded similarly. The most frequent response was that loans were used for productive investment related to a farming activity. Using the loan for either education or healthcare purposes was also a common response by active and dissolved groups. Nonproductive investments²⁴ were found to be slightly higher in dissolved groups, and about 10% of both active and dissolved groups reported that they had taken out a loan to pay back another loan. No statistical difference was found between the use of loans or savings payouts and the status of the savings group.

²² Turnover can be defined as groups that have experienced one or more members dropping out, joining, or both. The study considered dropouts and new recruits together as part of turnover since it was hard to distinguish between the two as many members could not remember how many people had joined or left for the duration that their group had been active.

²³ $\chi^2(2, N = 93) = 9.08, p < .01$.

²⁴ Nonproductive investments can be defined as investments that do not contribute to household income, such as the purchase of a television or radio.

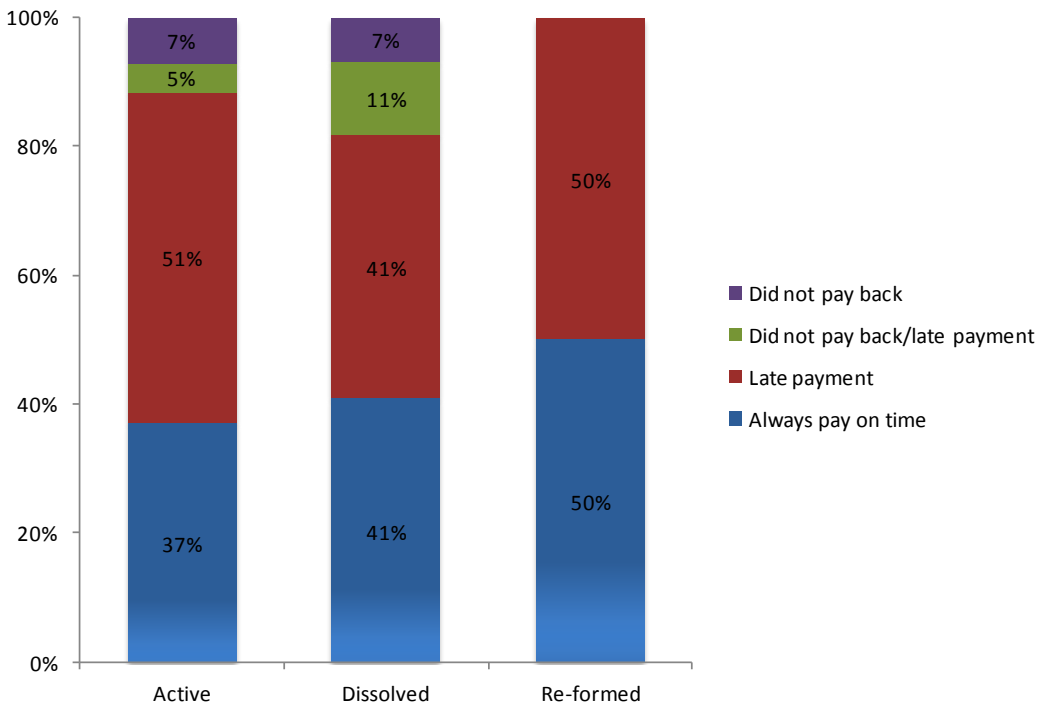
Figure 14: Use of loans by members*



*Tabulated from qualitative responses.

It was observed that both active and dissolved groups faced the challenges of members making late payments and defaulting on payments. As presented in the figure below, active and dissolved groups are somewhat similar in terms of repayment issues, with cases of late payments actually being more common among active Oxfam groups than dissolved groups. No statistical difference was found between repayments and the status of the savings group.

Figure 15: Repayment by savings groups

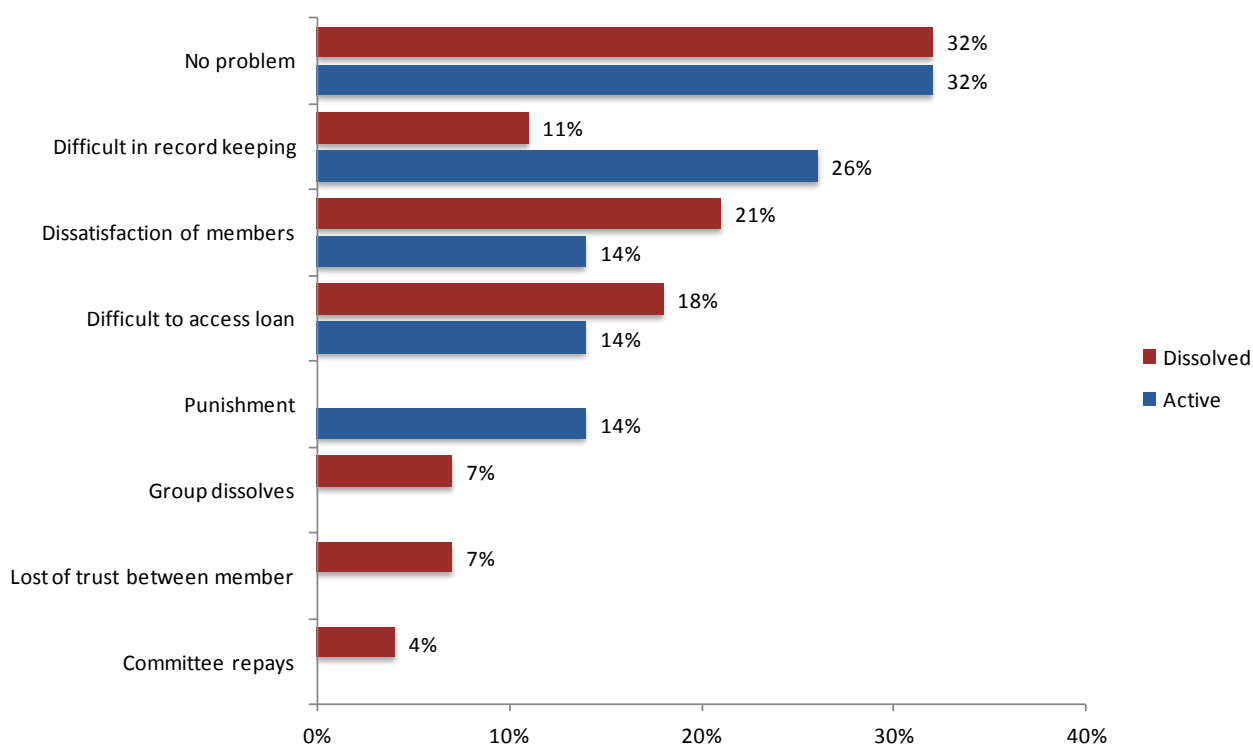


Group members were asked if anything happened as a result of a member repaying late or failing to make a payment, and there were slight differences between active and dissolved groups. Active groups reported that, most of the time, this was not a problem and they were able to extend a certain level of flexibility to the member

for them to make the payment. Active groups noted that varying degrees of punishment were given to members that made late payments, including disallowing them from being part of the group’s next cycle. Additionally, active groups saw late payments as being difficult to track in record keeping.

Dissolved groups also reported that late payments were not a problem most of the time. However, responses indicated that late payments were typically very late and more frequently referred to in months and not days as they were in active groups. These late payments were said to create dissatisfaction among group members, contribute to a loss of trust, and in some cases had led to the group dissolving.

Figure 16: Actions taken after late payment or no payment*



*Tabulated from qualitative responses.

Through further analysis, it became clear that late repayments or a default on a payment was not a distinguishing factor in why groups dissolved, since these situations occurred in both active and dissolved groups. However, the data shows that groups that have strong committee members who are able to derive solutions to these situations are instead the key determinant. Committee members in active groups were found to encourage members to come to meetings, collect savings or repayments after they were due from individual households, and encourage people to keep saving and lending, even in the face of challenges. These trends were not apparent among dissolved groups.

4.4 Adherence to the model

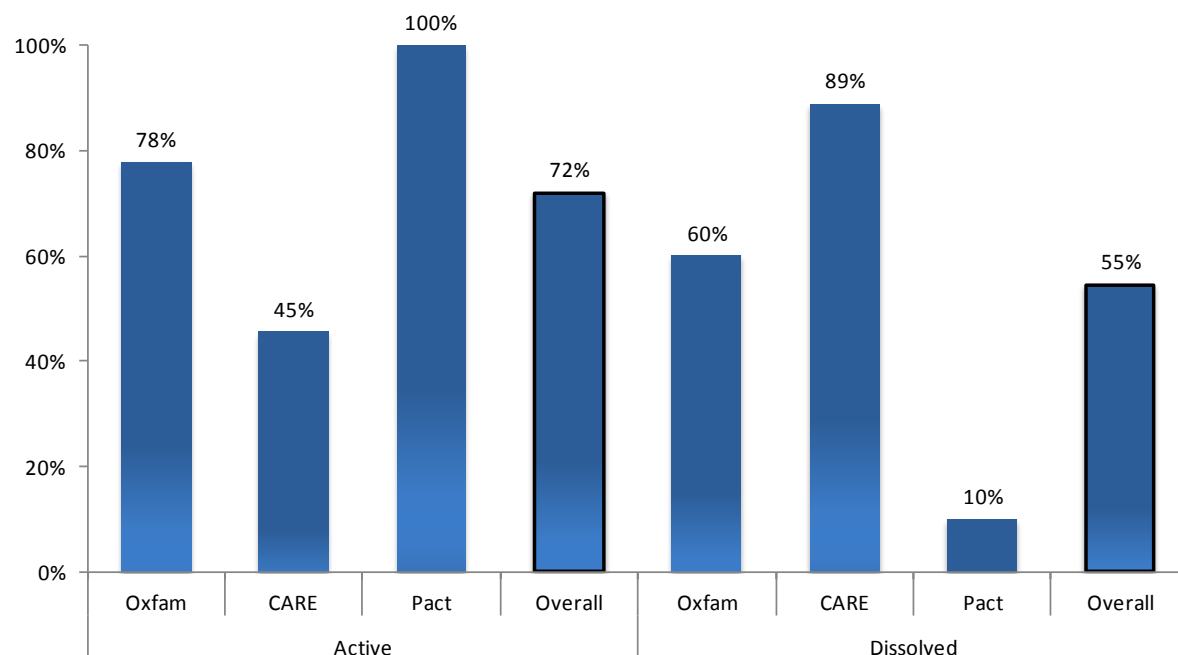
This section analyzes if the groups’ adherence to the model’s original procedures has had an effect on their sustainability.

4.4.1 Procedures of the group

Active and dissolved groups were asked if they had made any changes to their procedures since the group was initially formed. From the data, it was observed that active groups from two out of the three organizations had made more changes to their original procedures than dissolved groups. Specifically, 100% of active Pact groups

had changed the way they operate (mostly in relation to the frequency of group meetings; see Section 4.3.2). Active CARE groups, however, did not follow this trend.

Figure 17: Changing procedures from those adopted at their inception



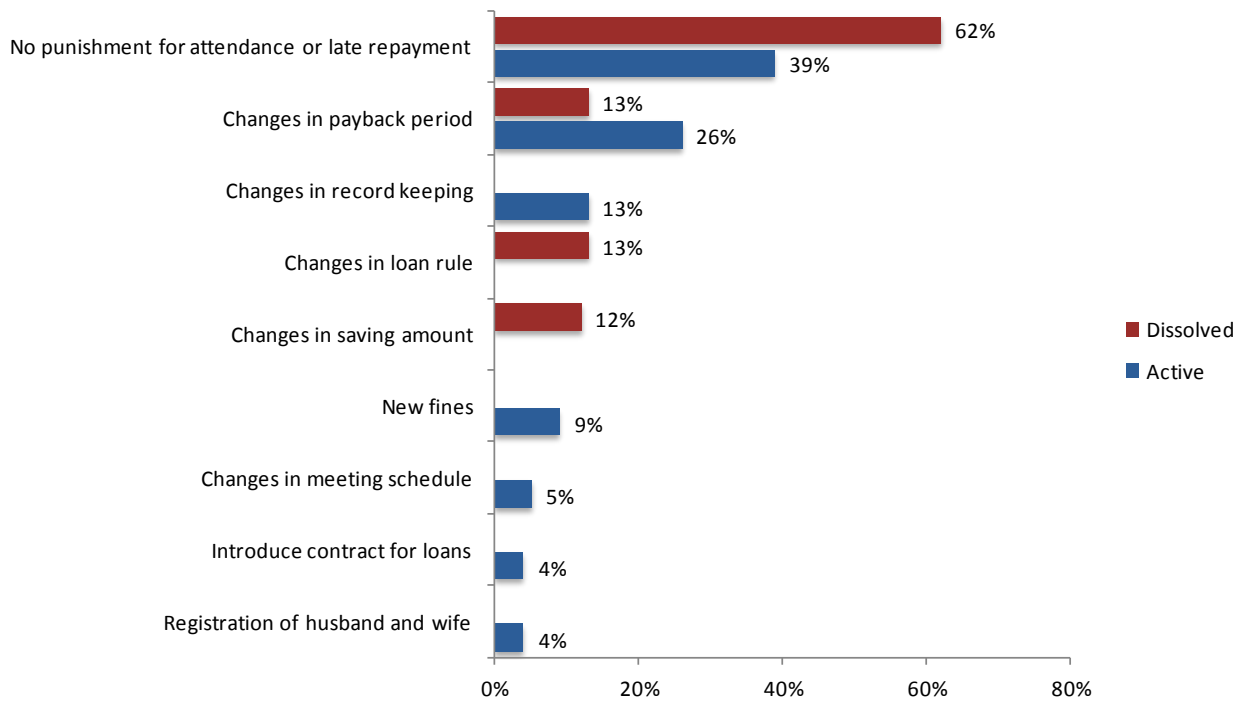
As a whole, active groups that made changes were also found to make more changes than dissolved groups. Active groups reported most frequently that they abolished or did not enforce the punishment rules in their group. Following this, the second most frequent response was to extend the duration of the payback period. Other changes included those made to the record-keeping procedures, meeting schedules, need for a contract, and introducing new fines.

Among dissolved groups, the majority reported that they simply did not enforce the punishment rules for late payments or meeting attendance. Other changes that were noted with less frequency were changes in savings amounts and changes in loan rules.

When members were asked about the challenges and benefits of these changes, active group members stated that changes helped to work with the dynamics of individuals of the group, which in turn promoted relationships between members. Active group members did report that no punishment rules resulted in repayments being late more often.

Dissolved groups stated that the procedure changes helped to avoid dissatisfaction among group members and helped the group to run more smoothly. However, they also noted that more challenges subsequently occurred because of members not attending the meetings or making regular payments.

Figure 18: Changes made to group procedures*

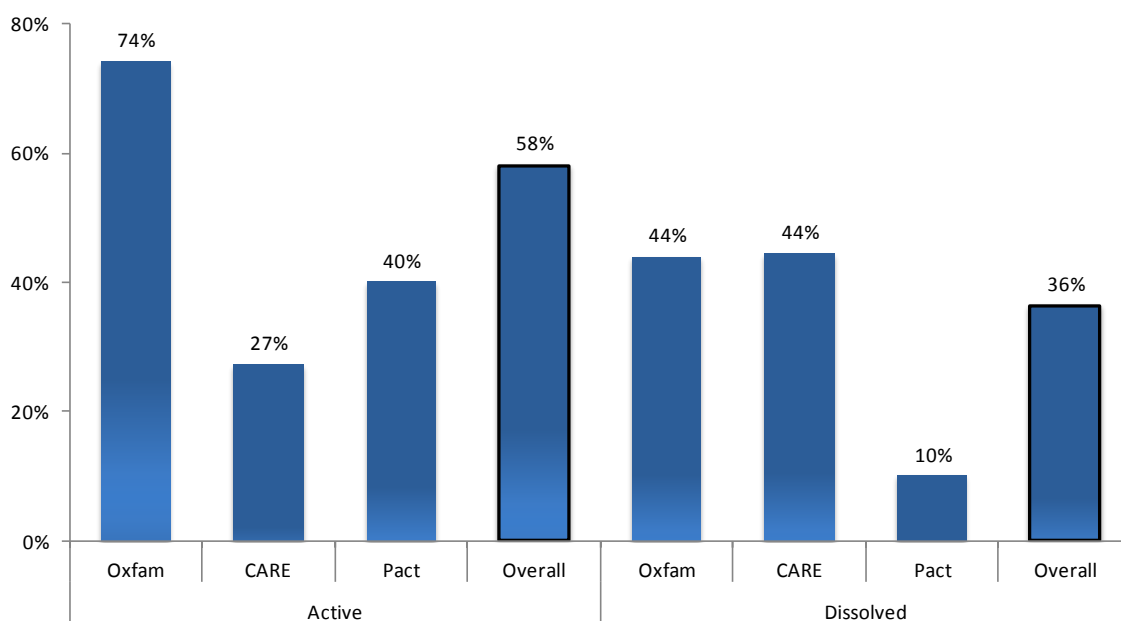


* Tabulated from qualitative responses.

4.4.2 Lending outside the groups

Although not explicitly stated under changes to the groups' proceedings, a considerable number of both active and dissolved groups are lending to individuals outside their own groups. As illustrated in the figure below, overall, a significantly higher percentage of active groups lend to outsiders than dissolved groups.²⁵ CARE does not fit entirely within this trend; however, 'other' was recorded 55% of the time, which meant the group could lend to outsiders if there were excess funds available.

Figure 19: Lending outside the group



²⁵ $\chi^2(4, N = 93) = 8.17, p = .09$.

Looking deeper at the benefits of lending outside the group, both active and dissolved group members provided similar responses. Primarily, the biggest benefit of lending outside the group is that a higher rate of interest on the loan is charged. Responses uncovered that the interest rates for group members were between 2% and 4%, while loans made to persons outside the group generated an interest rate of 4-8%. The responses to challenges identified with lending to non-group members were also similar between groups. In fact, groups noted very few challenges in lending to outsiders since these loans were made through formal contracts, using thumbprints and with the involvement of local leaders. The challenges that were presented were similar to those in lending to a regular group member, such as receiving late payments.

Members of groups that provide loans to individuals outside were reported to conduct this sort of lending as a second priority to lending to members within the group. Only when members have taken loans, or there is no demand for loans, will groups lend to outsiders.

4.5 Group dynamics

This section looks at the relationship between the sustainability of savings groups and their group dynamics and leadership.

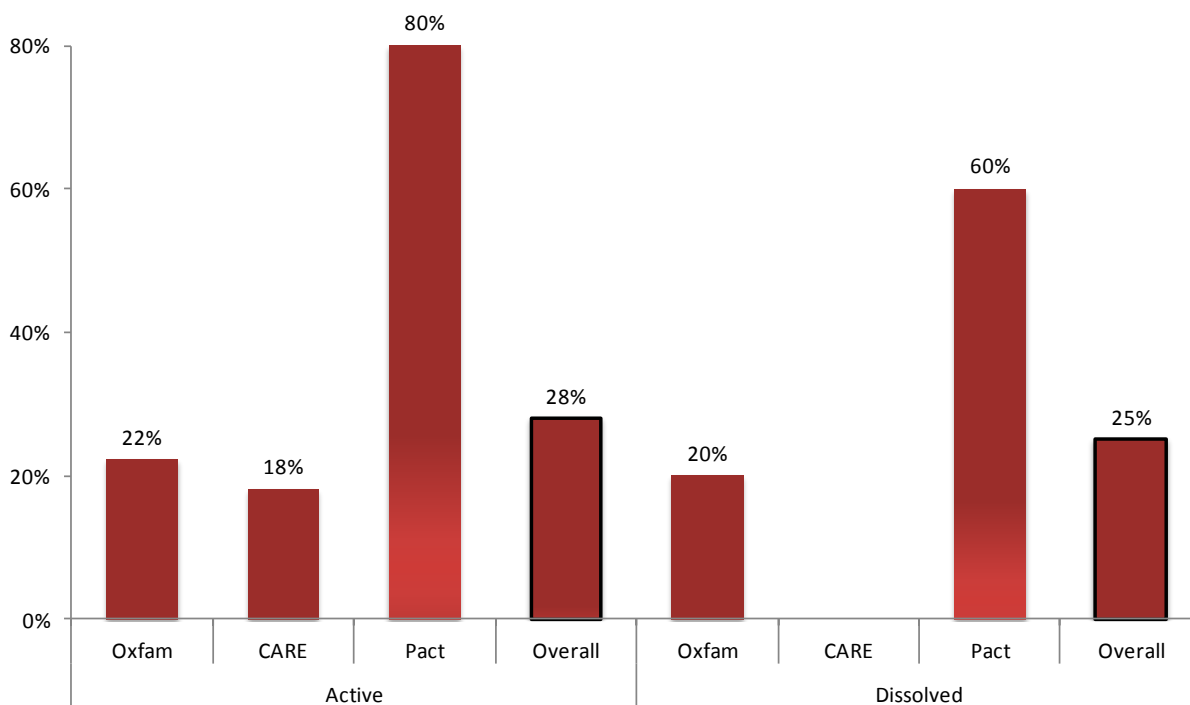
4.5.1 Group history

Each of the savings groups was asked if it had existed in any way prior to the trainer approaching it. Almost all active and dissolved groups across each of the three organizations responded with ‘no’. Groups that responded with ‘yes’ were found to be engaged in some other saving and lending activity, using both money and rice.

4.5.2 Conflict and problem solving

Each of the savings groups was asked if it had ever experienced conflict or disagreements among its members. Overall, the number of disagreements among active and dissolved groups was roughly the same, with slightly more disagreements being reported in active groups. Pact groups were noted to have the highest level of disagreements. No statistical difference was found between conflict and disagreements among group members and group status.

Figure 20: Disagreement or conflict between group members



The types of disagreements and conflicts among members were found to be similar in active and dissolved groups and across each of the three models. For active groups, disagreements mainly surrounded the payback of loans, the ability to access loans, and people coming late or not at all to meetings. For dissolved groups, the most common disagreement was over members’ ability to access to loans themselves, defaulted loans, people coming late or not at all to meetings, and late payback. In addition, dissolved groups also had some disagreements over the ability of committee members to carry out their roles and responsibilities.

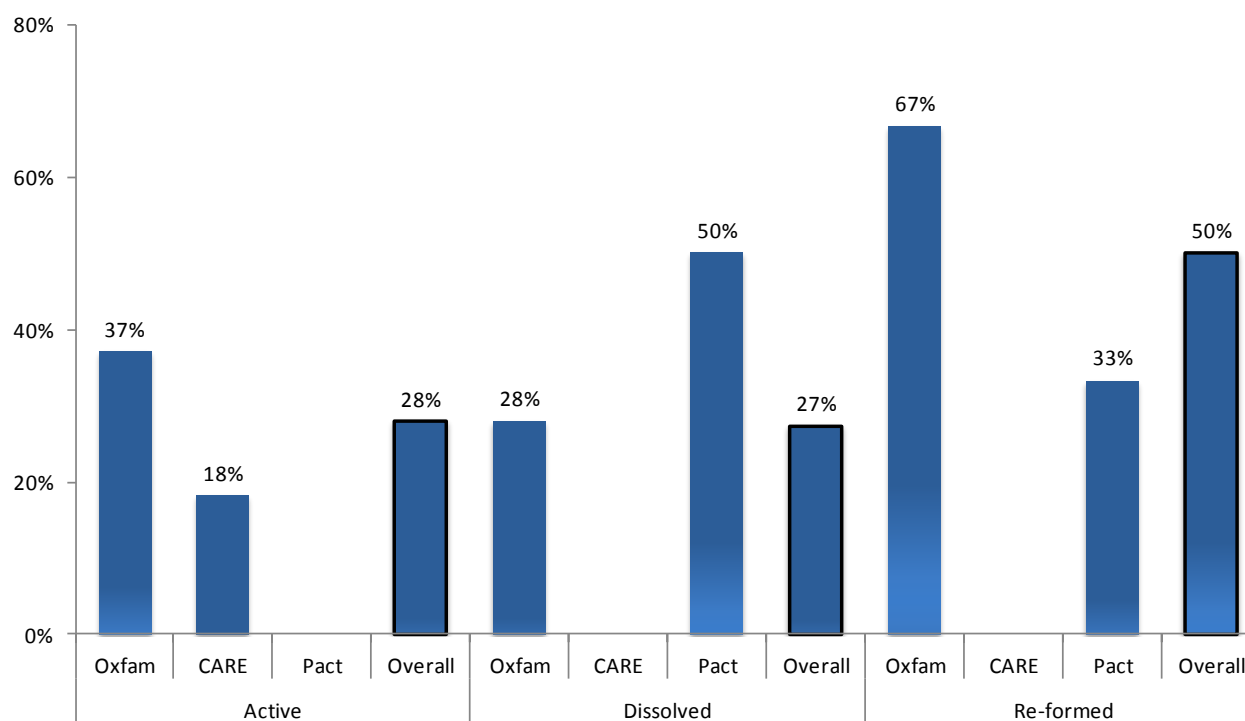
As noted above in Section 4.3.4 on Group Savings and Loans, disagreements over the lack of attendance, late payment for both savings and loans by members, and lack of interest in the savings mechanism is not the determining factor in why groups dissolve. Instead, the ability of the committee members to derive a solution or manage an issue was found to be the key determinant. Committee members from dissolved groups seemed less able, or less interested, to solve problems or generate a consensus among the group. Information on the capacity of committee members was not, however, sought, therefore further analysis on which capacities are the most useful is hard to establish.

4.6 Integrated activities

This section looks at the relationship between groups that have, as a group, integrated other activities beyond saving and the sustainability of the savings group.

Members of both active and dissolved savings groups were asked if their group had ever been or was still involved in any activities beyond saving and lending. From the data, while Oxfam groups appeared to be involved in integrated activities, CARE and Pact groups were not. However, overall, active groups were seen to be more likely to have integrated activities (16% of active groups overall) than dissolved groups (2% overall). This difference was found to be significant.²⁶

Figure 21: Groups that have integrated activities



Among the Oxfam groups that had collectively integrated activities into their group, three varieties existed. The most common was a nonfarm business, such as a small shop or selling one particular good or product. The second most frequent was a rice bank or a savings scheme used in times of hardship. Lastly, some farm business activities, such as selling fertilizer, were also reported to have been integrated by the groups.

²⁶ $\chi^2(2, N = 93) = 5.24, p = .07.$

The reported benefits of these integrated activities were that groups could receive a higher return on their savings and there would be a higher pool of money in their savings groups. However, the challenges noted included difficulties in merging the record keeping for the two separate activities, as well as the risks associated with business and the possibility of suffering a financial loss.

4.7 Savings practices and demand for savings groups

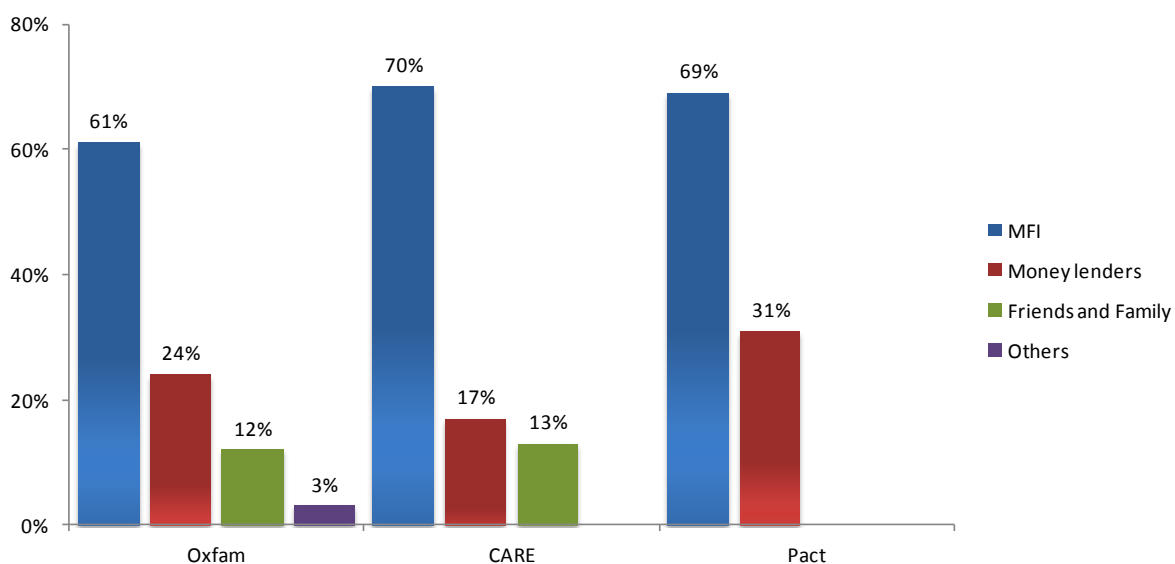
This section looks at the relationship between savings practices and the demand for savings groups and their sustainability.

4.7.1 Loan practices of members

Overall, 90% of active savings groups reported that their members had access to other loan sources besides the savings group. However, this figure was reduced to 70% and 67% for the dissolved and re-formed groups, respectively. This suggests that members from active groups have greater access to other financial services than members from dissolved and re-formed groups—a situation that could possibly be linked to the poverty status of members from groups that continue to save versus members of groups that have dissolved.

The table below shows the popularity of loan sources among members from both active groups and groups that had dissolved by organization. The figure below shows that MFIs are the primary source of loans for savings groups, with around two thirds of total loans being taken from there. Moneylenders and friends and family were reported as secondary and tertiary sources.

Figure 22: Popularity of sources of loans for members from both active groups and groups that have dissolved



Different loan sources were also found to have different advantages and disadvantages that help shape the demand for each service. The characteristics of each of these sources are shown in the table below.

Table 3: Characteristics of different preferred loan sources*

| Characteristics | MFI | Moneylender | Friends and Family |
|----------------------------------|--------------------------------|--------------------|--------------------|
| Loan term | Short – long but usually fixed | Short but flexible | Short |
| Interest rate | Moderate | High | None |
| Process of getting loan | Easy | Very easy | Very easy |
| Loan size | Small to large | Small to large | Small |
| Collateral/guarantee requirement | Yes for large loan | No | No |

*Tabulated from qualitative responses.

Savings group members said that, most of the time, they sought loans from sources other than savings groups since their groups did not currently have enough money to satisfy their need for larger loans and loans for all members. For larger loans to be repaid over a longer period, individuals use MFIs. The interest on these loans lies between that of a savings group and a moneylender.

When individuals need to access money immediately, they seek loans from moneylenders, who charge a higher rate of interest but are flexible in terms of repayment. Some respondents noted that they borrowed from moneylenders to pay back their MFI loans since the repayment term is fixed on the latter.

Borrowing from friends and family is not always an option for individuals, and it depends largely on the families or friends' own stock of savings or availability of capital. Normally, loans from friends and family are small and repaid in a short time frame.

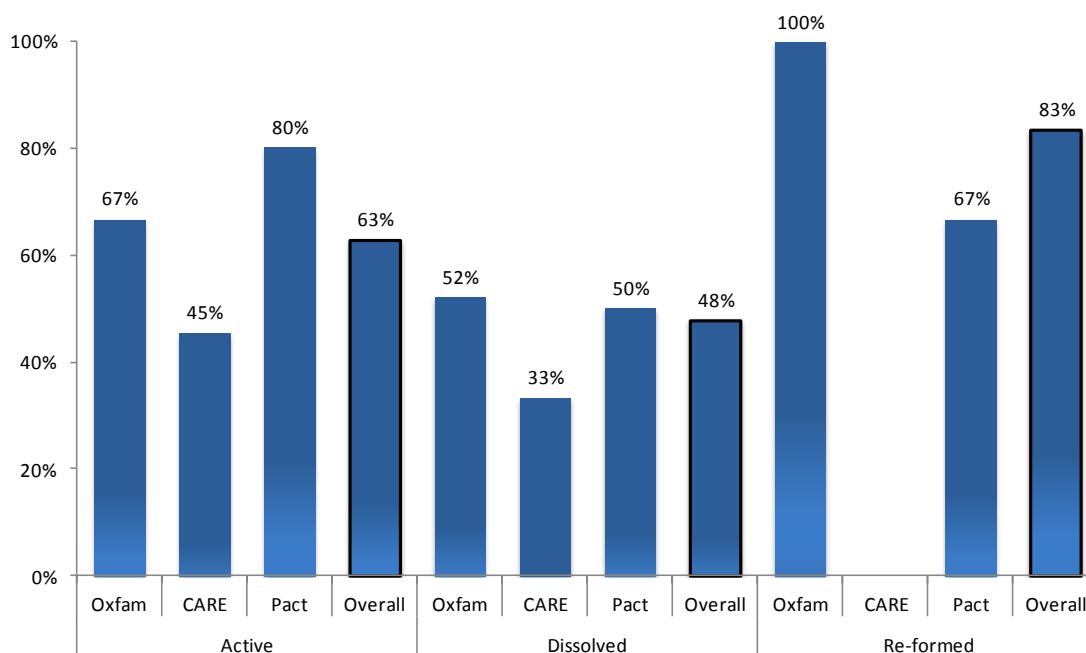
When the status of savings groups was compared with their ability to access loans from other sources, a statistical difference was found.²⁷ This suggests that groups with greater access to other sources of loans are more likely to be active than groups with fewer options. This could mean that groups that treat savings groups as a mechanism that complements other financial services are more satisfied with the product than individuals who perhaps have less access to other sources of finance within the community.

Savings groups are largely used as a safe place to save as well as somewhere that members can take small, low-interest loans. As noted above, many individuals still seek loans from MFIs and moneylenders, especially when large amounts of money are required for an investment, for example. Individuals who do not have access to MFIs, due to their poverty status or lack of collateral, may view savings groups as a substitute. This is, however, problematic because it is unlikely that a savings group will be able to satisfy the demand for a loan to the same extent (in terms of size) as one from an MFI. This may cause dissatisfaction among members who are only able to access small amounts of money and often have to wait for their turn to borrow. This may cause members to lose interest in participating, which could lead to the dissolution of the group.

4.7.2 Interest of others in joining savings groups

Members of both active and dissolved savings groups were asked if there were people within their community who wanted to join savings groups. Encouragingly, both the active and dissolved groups reported that there was a willingness among people in the community to join savings groups.

Figure 23: Community members' interest in joining savings groups



²⁷ $\chi^2(4, N = 93) = 11.91, p < .05.$

Respondents noted that, in many cases, individuals could see the benefits that members had derived from being part of a savings group and wanted to join (see benefits of membership of savings groups in Section 3.1). The responses also showed that individuals were more interested in joining established groups rather than starting their own since they could see that procedures were running smoothly and these groups had also accumulated a considerable pool of funds. Members of savings groups were found to encourage these individuals to start their own groups, but they also noted that this was difficult since they lacked the skills to do so.

For members that stated that people were not interested in joining savings groups, the reasons included bad experience of a savings group in the community, being too busy with other activities, being too poor and not seeing the benefits of saving, lack of trust, or that the group was too small.

4.8 External support

This section identifies how the external support provided to savings groups impacts their sustainability.

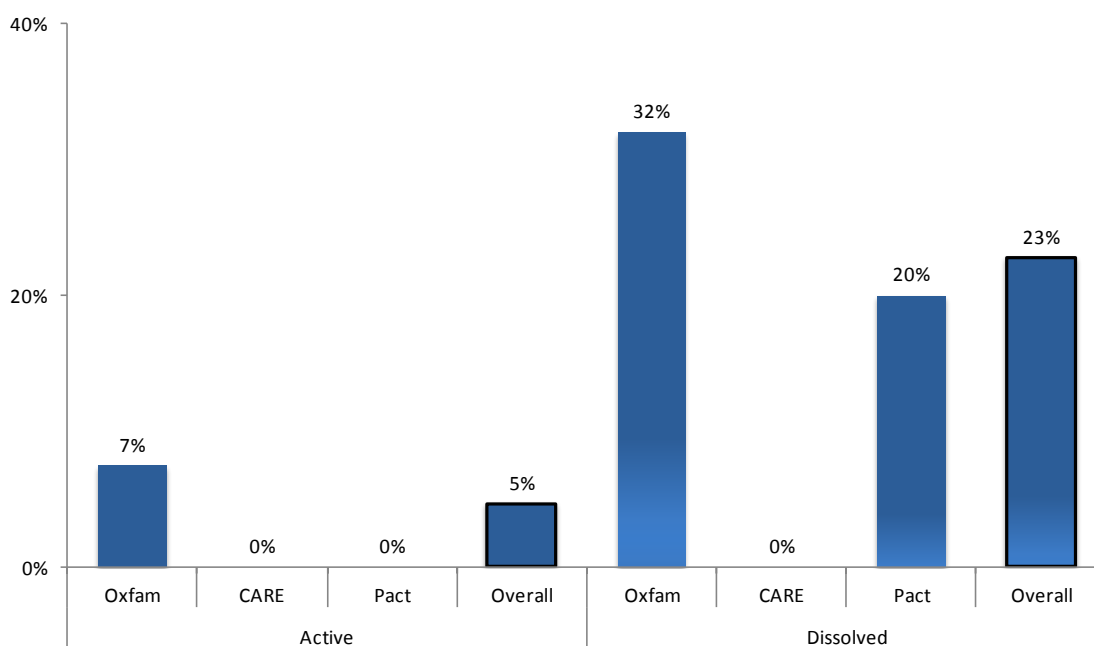
4.8.1 Relationships with local authorities

Both active and dissolved groups were asked about their relationship with the local government within their community. The responses between active and dissolved groups and across the three models were similar. It was found that 41% and 47% of active and dissolved groups, respectively, reported that they were recognized and supported by their commune council, while 20% and 23% of active and dissolved groups, respectively, reported they had no relationship with their commune council. Groups were then asked about their relationship with the village chief, of which 33% and 36% of active and dissolved groups, respectively, stated that they had the support and encouragement of their village chief. Village chiefs were found across both groups and models to often be members of the management committees of the savings groups.

4.8.2 Relationships with volunteers

All the savings groups were asked if a volunteer²⁸ had supported their group while they were active. Overall, it was found that active groups were significantly less likely to have received support (4%) from volunteers than dissolved groups (23%).²⁹

Figure 24: Group support from volunteers



²⁸ A volunteer is defined as an individual who is not supported by an implementing organization.

²⁹ $\chi^2(4, N = 93) = 8.27, p = .08$.

Active groups reported that they received advice from members of other savings groups within the community on how to strengthen their group and solve problems. Some volunteers also helped by providing assistance in teaching bookkeeping techniques. Dissolved groups had also been provided with further coaching in accounting procedures by volunteers, while also receiving some advice on savings from members of other groups.

The relationship between group status and whether a volunteer had supported them may be related to the capacity of committee members to carry out their roles and responsibilities. Weaker groups may rely on the support of volunteers to help them carry out record keeping, for example, and when these volunteers withdraw their support, groups may find it a challenge to continue to manage the group and thus save and lend.

4.8.3 Relationships with associations

Overall, nine groups (two dissolved and seven active) were found to have relationships with some sort of an association. On the whole, the associations of savings groups comprised several groups, where an overall management committee (of members across the groups) was democratically elected. Each savings group paid a fixed amount into the association per year³⁰, and when the normal groups ran out of funds, they could draw upon the resources of the association to fulfill their demands. Members saw this as an easy process that worked well, but that also suffered from the same challenges as normal savings groups, just on a larger level.

The two dissolved groups noted that they had paid a fixed amount per year into the association, with the benefit of then being able to access loans in times of need. Both these groups said, however, they had derived no benefit from this relationship since no formal agreement between the groups and the association had been reached, and as such they were unable to access any loans.

4.8.4 Relationships with other groups

All savings groups were asked if they had relationships with other savings groups in their community. While 32% of active groups reported they had a relationship with other savings groups, only 26% of dissolved groups reported the same. For active groups, the type of relationship spanned several key areas, including sharing group experiences, seeking/providing advice and support, running joint business ventures, and identifying which members had taken a loan from their group. Dissolved groups that had relationships seemed to simply focus on sharing the experiences of their groups. Thus, more depth in relationships with other groups may be a characteristic of active groups.

Furthermore, savings group members were asked if they had ever helped to set up a new savings group without the support of a trainer. The study found 11 groups that had helped to set up new groups. While some groups reported having helped establish one group, several cases were reported where groups or their members had helped establish up to 10 groups. When respondents made reference to who had created the group, a committee member was the most frequent answer. The reasons for creating new groups included the general development of the community as well as some financial gain from the groups' formation, or an ongoing payment through ongoing assistance in record keeping. From these groups that had reportedly been formed, 11 were identified during the course of the fieldwork. The status of these groups varied, with some found to be actively saving and lending, while others had already dissolved.

³⁰ The amount depends on the association.

4.9 Training and follow-up support

This section looks at the relationship between group training and follow-up support, and its correlation to the sustainability of savings groups.

4.9.1 Training received

All the members of the savings groups, both active and dissolved, across all three organizations noted that the training was useful because it helped them to understand the importance of saving and the process of how to save.

Savings group members were asked to recall how many training sessions they had received during the group formation. In general, most respondents answered that they had received two to three sessions, with most not being able to recall the content of the training. This is, however, not surprising given that these sessions occurred several years ago, depending on when the group was formed.

To further investigate, the research team described for each group the trainings provided as per the structure of each model. Using this approach, a large difference was identified between the recall method noted above; with the use of the list, members were able to confirm that most of the sessions that were described to the respondent were provided by the implementing organizations.

Members from Oxfam's savings groups recalled that they had received 6-7 training sessions on average, while members from CARE's groups recalled 7-8 sessions, and members from Pact, 4-5 sessions. This suggests that active groups on the whole are able to recall fewer training sessions than dissolved groups. This may suggest that groups that can absorb information faster may be more likely to remain active in the long run. This is an area that could be considered further by other studies.

It is also important to look at training sessions delivered on the supply side. As such, trainers of the savings groups were asked the same question. This is examined below for each of the three models.

Oxfam (CEDAC's trainer)

Overall, 12 CEDAC trainers were met. The trainers reported that the number of trainings they provided to the savings groups were between 4 and 7 sessions, with about 75% of the responses being 7 sessions.

CARE (FLD's trainer)

Overall, four FLD trainers were met. Among these, two reported that they provided 8 training sessions as per guidance, and the other two reported that they were not the original trainers of their groups and simply provided support in bookkeeping.

Pact' trainer

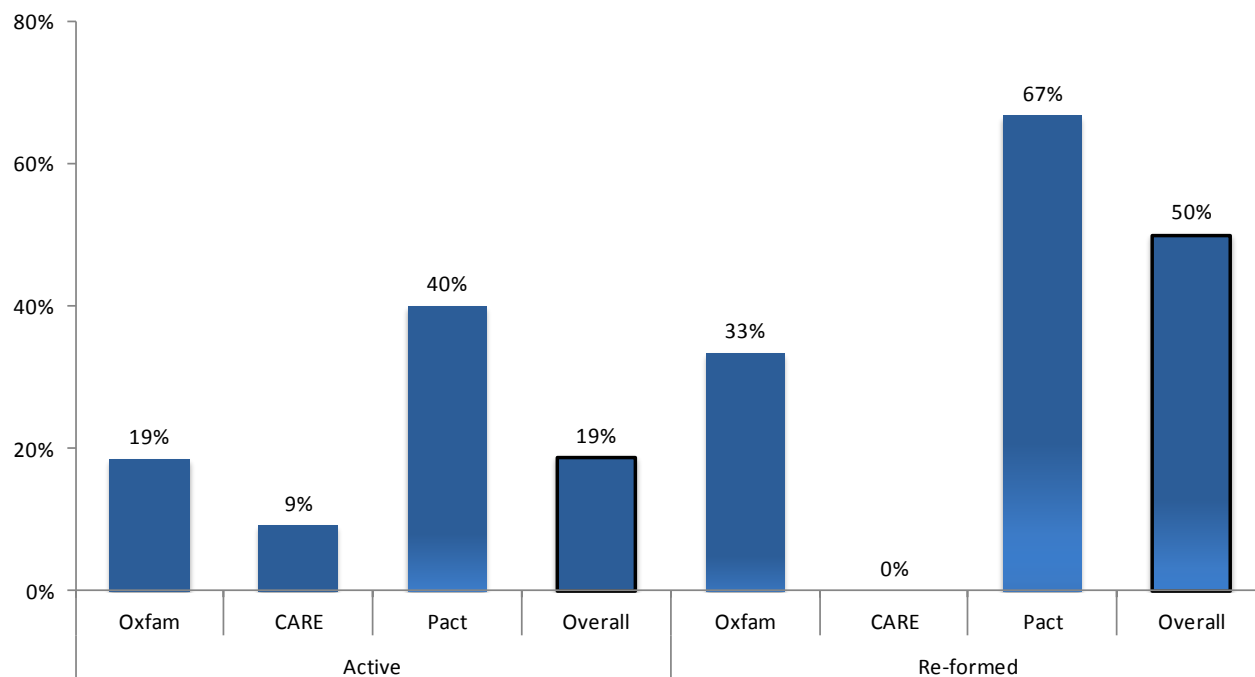
Overall, four Pact trainers were met. Three of the trainers reported that they had trained the savings groups in all five designated sessions as per guidance. One trainer mentioned that they provided only four sessions due to the complexity of the sessions and the demands of the group.

When looking at the data across each of the three models in regard to trainers' adherence to the standard session plan, two thirds reported that they had followed it exactly and one third reported that they had made some modifications to the training delivered. Trainers stated that the main reason for the deviation from the standard procedures was the capacity of the group to absorb the information. The relationship between the groups that received the modified training compared with those that received the standard package cannot be made in this study since group members and trainers could not always remember which trainer helped the group, or which groups they trained.

4.9.2 Continued support from the trainer

Active savings groups were asked if they still received support from their trainer. Overall, 20% of active groups said yes. Specifically, 40% of active Pact groups still receive support from their trainer.

Figure 25: Ongoing trainer support of groups



*As of June 2012.

The type of support provided across the three models by trainers was similar. Types of support included providing assistance in checking record keeping and documentation, making simple visits and checking on the group, helping to answer questions and resolve group issues, or providing simple encouragement. Trainers reported similar forms of follow-up with active groups, also adding that sometimes follow-up was conducted via telephone and not just in person.

Both active and dissolved groups, 91% and 70%, respectively, did however express the need for further support from trainers. Groups reported that they wanted support in two similar areas: i) further training in how to conduct the group, and ii) capital support to increase their savings/loan pool.

When these groups were then asked if they would be willing to pay for further support from the trainer, the majority of the groups said that they could not pay them directly, but would be happy to offer support in terms of food, water, and gasoline. A few groups suggested they could provide a small stipend or salary.

5 Promoting the sustainability of savings groups in Cambodia

This section synthesizes the findings from Sections 3 and 4, and provides some further analysis to conclude which factors have the greatest impact on sustainability. For simplicity, factors are separated into two groups – factors that promote sustainability and factors that hinder sustainability. Factors are not presented in prioritized order.

5.1 Factors that promote the sustainability of savings groups

- **Group size**

Active groups were found to be larger in terms of the total number of members than dissolved groups; this difference was found to be statistically significant³¹, and is considered to have a positive effect on the long-term sustainability of savings groups for several reasons.

Through having more members, mandatory savings amounts can be kept at a nominal rate, while the overall pool of funds available for loans will increase faster than it would for smaller groups. As savings increase, more loans and/or larger loans are accessible to members of the group, which helps to increase the demand for savings groups. It is not only a safe place to save, but also a source from which to borrow ‘useful’ sums of money. This finding is also supported through the responses of both members of dissolved savings groups and trainers. Lack of money in the group or small group size was noted as a factor explaining why groups had dissolved. Trainers, on the other hand, characterized strong active groups as those with a large membership base. In addition, a larger savings pool allows for more loans, which would help decrease disagreements and conflict among group members. This is especially true because most disagreements revolve around the ability of group members to access loans from the group.

Furthermore, an increased group size has the potential to decrease the level of risk associated with default; as more members join the group, the risks associated with bad loans are spread across the members evenly, thus having a smaller effect on any one individual. This risk would be higher in smaller groups. This factor also helps to increase and foster the demand for savings groups as a safe place to save, and to also generate a stable return on those savings.

- **Turnover of group members**

Active groups were found to have a significantly higher rate of turnover than dissolved groups.³² As such, a higher rate of turnover is considered to have a positive effect on the long-term sustainability of savings groups.

A higher rate of turnover suggests that savings group members are self-selecting based on their individual demand for saving groups. In-and-out flows of members suggests that people who benefit from the savings group model stay or join, while those less interested leave the group. This process of self-selection has the potential to increase the strength of the group by connecting similar individuals with similar demands, while removing those who lack interest and are perhaps, therefore, less committed. This is an area that would be interesting to examine in greater detail in further studies.

- **Lending to nonmembers**

Active groups were found to be more likely to lend to nonmembers (those outside savings groups) than dissolved groups. Although this is commonly thought to be a factor hindering sustainability, this study found that it has a positive effect, while also being identified as being statistically significant.

Respondents noted that lending to nonmembers, after internal lending had been satisfied, was a good way for group members to earn a higher rate of return on their savings due to the ability to charge a greater rate of interest. Group members perceived this activity to be of little more risk than lending to group members since loans outside were secured through the use of collateral and formal contracts, were overseen by community leaders, and governed by the rule of law. As such, this activity helps increase the demand for the savings group as a mechanism.³³

³¹ $t(2) = 8.91, p < .05$.

³² $\chi^2(2, N = 93) = 9.08, p < .01$.

³³ This finding is based on data derived from Oxfam and Pact, and less from CARE. Although both active and dissolved groups from CARE were found to lend to nonmembers, active groups as a percentage lent less than dissolved groups.

- ***Activities beyond saving and lending***

A significant number of active groups, as a whole, were found to be more likely to be engaged in activities beyond saving and lending.³⁴ As such, integrating activities beyond saving and lending is believed to impact the chances of group sustainability.

Active savings groups with integrated activities focused their attention on small business opportunities or social protection schemes. The benefits of integrating these activities is clear, both as an opportunity to increase returns on members' savings and investment, but also as a mechanism to help strengthen the bond between members.

The integration of additional activities may have a relationship with the duration that the group has existed, given the assumption that older groups benefit from larger net savings. Active groups that have integrated other activities were seen to be, on average, 65 months old, while the normal average group length is 40 months for active groups and 20 months for dissolved groups. This relationship may also help explain why integrated activities were not reported among the CARE and Pact groups, which are, on average, younger.

- ***Adjustment to groups' procedures***

A higher percentage of active groups overall were found to have made changes to their groups' procedures than dissolved groups. In addition, active groups reported that they made more changes to their groups than dissolved groups. Although the relationship between adjustment of procedures and group status was not found to be statistically significant, it is believed to promote the sustainability of savings groups.

Although savings groups are in control of defining their own parameters and the procedures that they follow, many were found to be based on the suggestions and inputs of their trainers—a situation that cannot be avoided. However, in order for groups to work within the reality and specific dynamics of its members, changes are needed. This sentiment is largely supported by members' responses, which indicated that changes did not necessarily increase the benefit to the groups, they just helped the group fit within their context. An example of a simple change would be to move away from weekly or bi-weekly meetings, to monthly group meetings. It is however important to note that some changes, such as not enforcing the punishment rule for late savings deposits, was found to have a negative affect across both active and dissolve groups.

As such, groups that approach the changes to their parameters and procedures with confidence and an ability to establish a consensus on these for the good of the group are seen to be more likely to remain active in the long run. On the assumption that older groups are more confident in their ability to change their procedures than younger groups, group length was compared with the modifications to the original procedures of the group. A statistical difference was found,³⁵ with older groups modifying their rules and regulations more than younger groups.³⁶

- ***Access to other financial services***

Active groups were found to have significantly greater access to other financial services than dissolved groups,³⁷ and thus believed to have an impact on the chances that savings groups remain active in the long run.

Although savings groups are a place where members can borrow money, the data shows that the amount of money loaned is generally small. For groups that cannot have access to other loan sources such as MFIs, expectations may arise that savings groups are an equal substitute. This, however, can lead to disappointment due to the lack of funds available in the savings group, as well as the small size of the loan, which is normally given. In turn, this may cause members to lose interest in the group or see less value in being a member and contributing to the savings pool.

Active groups, on the other hand, who use savings groups as a complementary mechanism to other financial services are perhaps more satisfied with savings groups as a safe place to save and generate a stable return on

³⁴ $\chi^2(2, N = 93) = 5.24, p = .07.$

³⁵ $t(1) = 3.28, p = .07.$

³⁶ This finding and analysis is directed toward Oxfam and Pact, and excludes CARE's VSLA model – this may be due to the VSLA model's overall refinement due to the breadth of its global implementation and experience over the other models.

³⁷ $\chi^2(4, N = 93) = 11.91, p < .05.$

their investment, and with being able to borrow small amounts of money at a low rate of interest. This point is closely related to the one below on understanding the importance of savings and the purpose of the group.

- ***Understanding the importance of savings, the purpose of the group, and its procedures***

An understanding of the importance of savings, the purpose of the group, and its procedures are strong components that help promote the sustainability of groups. When the importance of savings is understood and the purpose of the group is clear, members are able to place realistic expectations on their returns from their participation, and justify their saving and participation. When these are not clear or are simply misunderstood, the benefits are not well defined, and members become discontented with the group and more reluctant to contribute.

- ***Management committee***

The ability and availability of committee members was a recurring theme that emerged across the data from both group members and trainers. In this regard, a strong management committee is believed to increase the chances of sustainability of savings groups.

Committee members need to be not only technically competent in terms of their ability to maintain financial records, but also good leaders who can settle issues and resolve problems within their group. The study uncovered that both active and dissolved groups alike had experienced a number of factors that are commonly believed to affect the long-term sustainability of groups. This suggests that, in some cases, groups are more likely to remain active in the long run if their committee members can effectively manage problems and resolve issues in a flexible manner.

- ***Group dynamics***

A strong group dynamic between members and the committee is important to foster the sustainability of savings groups. Specifically, trust is needed among members as a whole or, at the very least, between individual members and the management committee. Without trust, members will be less inclined to contribute savings to the group since the perceived risk is higher.

From the above-mentioned factors that contribute to or promote the sustainability of savings groups, it is clear that some have the potential to impact on others. For example, the rate of turnover is linked to overall group size, while the ability of the management committee is linked to group dynamics and an understanding of savings, the purpose of the group, and adjustment to group procedures. Other factors touched upon in the report, such as meeting attendance, which were not found to directly affect sustainability, are however grounded in factors that do, such as a good understanding of savings and group procedures. As such, it is important that focus is not narrowed down to these factors, but examined in light of their effects on other factors as well.

5.2 Factors that hinder the sustainability of savings groups

- ***Migration of members***

Although both active and dissolved groups were found to have members that had migrated, the migration duration seems to be more intense for dissolved groups. As such, long-term and frequent migration of members is considered to have a negative impact on the long-term sustainability of savings groups.

Members noted that, when a number of individuals in their group migrate to other areas in search of work for long periods of time, it negatively affects the functionality of the group, since members are not able to join meetings or make savings installments. The migration of members of the committee was also seen to have a large effect on the ability of the group to function. Further research to better understand the dynamics of migration is an area for further study.

- *Support from a volunteer*

A significant number of dissolved groups were supported by a volunteer more often than active groups.³⁸ As such, support from a volunteer is considered to have a negative impact on a group's sustainability.

Although limited data is available to fully explain this finding, most support from volunteers is provided in financial record keeping. From this, it can be speculated that groups that were supported by volunteers and that then dissolved were likely to have had a weaker management committee or committee members that were less motivated to adopt the skills or tasks necessary to effectively manage the group. In either of these scenarios where the functioning of the group rests on the volunteer instead of the management committee, when the support dissolves or is phased out, it undermines the structure and integrity of the group, which in turn affects its ability to function. This is an area that could be investigated in more depth by further research.

³⁸ $\chi^2(4, N = 93) = 8.27, p = .08$.

6 Recommendations for current and future programming and issues for consideration

Based on the research analysis and findings in Section 5 above, recommendations have been developed in order to promote the sustainability of savings groups after the implementing organizations have phased out their support. Each of these is discussed further below in Section 6.2. However, before proceeding to the recommendations, it is first important to consider a few issues.

6.1 Issues for further consideration when examining the sustainability of savings groups

The issue of sustainability when considering the poorest

Before adopting any recommendations, it is important for implementing organizations to re-examine the sustainability of their savings groups through the lens of their original project goal. One of the goals of savings-led microfinance programs is to deliver financial services to the poorest within the community on the premise that existing mechanisms have yet to penetrate to this level. As such, it is important that modifications to improve sustainability do not hinder access for the poorest, since this would essentially erode project gains in the long run. Some of the recommendations made below lead down such a path, where sustainability is promoted over other factors.

Therefore, in some cases, it is important for implementing organizations to make strategic decisions whether to focus on sustainability or their stated program objective, such as working with the poorest, tailoring their approach and stated goals accordingly. Although a challenging crossroads in the point of a program's implementation, the ownership of its direction will ultimately help strengthen the respective model.

6.2 Recommendations

Greater emphasis placed on the 'right' committee members and subsequent capacity building to increase their ability to carry out their roles and responsibilities

The management committees are the pillars around which savings groups revolve. These individuals are responsible for making sure the group runs smoothly; foster trust among members; and deal with issues, problems, and disputes in an effective manner. When these pillars are not grounded in solid foundations, either through lack of technical ability or soft skills, or are unwilling or too busy to carry out the roles and responsibilities, groups suffer and are vulnerable to factors that affect their sustainability.

As such, two recommendations are proposed. First, implementing organizations should take the utmost care when explaining to newly formed groups the roles and requirements of the committee in order for them to make an informed decision to elect the right representative or for the right volunteer to step forward. Second, implementing organizations should focus on capacity-building activities for committee members to help ensure that they are equipped with the relevant technical and soft skills necessary. These sessions should include financial and numeracy skills training, but also extend to conflict resolution and problem solving.

Ensure clear lines of communication within savings groups to promote ownership

Each of these savings group models promotes flexibility in terms of individuals or groups being able to define their own processes and procedures to best suit the specific dynamics. This task can, however, be notoriously difficult, especially when trying to explain a concept that is a departure from common practices. As such, some groups take suggestions as rules, feeling they need to follow these in order to comply with the implementing organization. Some of these suggestions may not fit well with the dynamics of the group and lead to long-term issues that, after an organization withdraws its support, are too much and contribute to groups dissolving. As such, it is recommended that implementing organizations place greater emphasis on the ownership of the group's process

and procedures, introducing the concept that things can be changed as the group moves along and how the group may want to go about making these changes. It is important, however, that groups are also taught to think about the negative implications that changes to procedures may bring to the group, such as the abolishment of the penalty for not attending.³⁹

Encourage self-selection of membership throughout the life of the savings group

The study found that active groups overall had higher levels of turnover than dissolved groups, concluding that a process of self-selection of membership could help strengthen groups and improve their sustainability. In this regard, it is recommended that implementing organizations introduce the concept of turnover to groups and the idea of self-selection in the long run, not just at the initial stages of group formation. It is also important that the groups are well versed in how to manage turnover to make sure that group sizes remain adequate to be useful.

This recommendation may move toward the exclusion of poorer individuals within the community.

Determine appropriate group size for savings groups in Cambodia to grow demand for the product

The study found that active groups were larger in terms of number of members than dissolved groups, with larger groups being more accessible since savings payments could remain small while overall savings and thus loans increased at a faster rate. In addition, more members result in less risk due to increased risk sharing. As such, it is recommended that implementing organizations examine the possible effects of increasing group sizes to 15-20 members, and the effect this has on the long-term sustainability of the groups. Alternately, implementing organizations could place increased emphasis on connecting smaller groups with one other through associations to replicate the scenario of a larger group.

Examine the possibility of integrating activities into groups to promote long-run stability

The study found that groups that had integrated activities beside saving and lending derived significant benefits, including helping to strengthen the relationship between group members, derive increased returns on investment, as well as providing a stable source of income for some members who would otherwise migrate in search of employment. All these factors help to promote group sustainability. As such, it is recommended that implementing organizations examine the possibility and appropriateness of integrating additional activities into groups. However, as noted in the findings section, groups with additional activities were found to be older than savings groups that had not integrated activities, and as such organizations should be cautious about when to introduce these activities and which activities to introduce. Introducing activities too early or those that are too large may put an increased burden on the group and add additional pressure, causing it to dissolve.

Examine the impact of adopting a more flexible approach to delivering the trainings

The study uncovered that a number of groups were provided with a modified version of the trainings in each of the models, given the trainers' perception of their capacity. This is an area of importance due to its potential to affect sustainability. Since this topic could not be researched in-depth in the present study, a further study should consider the effect of a flexible approach to delivering trainings and if it benefits or hinders group performance and sustainability.

In addition to the recommendations above, this study has uncovered several key factors that were found to promote sustainability and would benefit from further in-depth studies. Specifically, these include group size, the quality of management committees, group turnover, and adjustment to group procedures. These studies should prioritize depth of information, approaching the factors from a deductive point of view.

³⁹ Although this recommendation is extended to all three organizations, it is geared more toward Oxfam and Pact since the CARE VSLA model is more rigid in its implementation.

Annex 1: Overview of the models reviewed

This annex provides an overview of each of the three models that were reviewed in this study. The purpose of this matrix is both to provide a reference to help understand the key points of each of the models and thus the main differences between them.

| | SfC as implemented by OXFAM/CEDAC | VSLA as implemented by CARE/FLD | WORTH as implemented by Pact |
|---|---|---|---|
| Start date | Aug 2005 | Aug 2008 | Oct 2008 |
| End date | Oct 2009 | June 2011 | Mar 2010 |
| Target beneficiaries | Poor to medium female household head/members | Vulnerable women, rural poor, and ethnic minority | Poor female-headed household suffering from food shortage for 6+ months a year |
| Saving structure | i) Saving fund (maximum amount that can be saved is 5 times the minimum) ii) Social fund (optional) | i) Saving fund (share system) ii) Social fund (optional) | i) Mandatory saving (very minimal) ii) Voluntary saving iii) Social fund (optional) |
| Bookkeeping/record keeping system | Simple ledger | Passbook and share with stamp | Sophisticated record keeping |
| Cycle | 12 months | 12 months | 6-12 months |
| Meeting schedule (Savings and loans) | Monthly | Monthly | Weekly |
| Trainer | i) Master Trainer ii) Provincial Trainer iii) District Trainer iv) Savings Group Animator v) Village Saving Agent | i) Village trainers | i) Empowerment Workers (EWs) |
| Committee | i) President ii) Secretary iii) Treasurer iv) Bookkeeper v) Key keeper | i) Chairperson ii) Secretary iii) Treasurer iv) Two money counters | i) Three management committee key holders |
| Training related to savings | 7 training sessions | 8 training sessions | 5 training sessions |

Annex 2: Research tools

This section will include the four final research tools used in the sustainability study of savings group programs in Cambodia. Please refer to all the tools in the next page.

QUESTIONNAIRE

| | | | | | |
|-------------|-----------------|-------------------|--|------------------|----------------------------------|
| Start Time | ____:____ AM/PM | Field Facilitator | | Interview Number | |
| Finish Time | ____:____ AM/PM | Note Taker | | Date | ____/____/____ (dd) (mm) (yy) |

អ្នកសំភាសន៍ចាប់ផ្តើមដោយណែនាំខ្លួនឯងដូចខាងក្រោម
The interviewer starts by introducing him/herself as follows:

- សួរឃ្លី ខ្ញុំឈ្មោះ: "Hi, my name is _____.
- ខ្ញុំកំពុងបំពេញការអោយស្ថាប័នស្រាវជ្រាវ EMC ដែលកំពុងធ្វើការសិក្សាអោយអង្គការ Oxfam, CARE និង Pact ដើម្បីសិក្សាអំពីក្រុមប្រាក់សន្សំនៅសហគមន៍ជនបទ។
I work for a research organization EMC which is doing a study for Oxfam, CARE and Pact to learn about the saving groups in the rural communities.
- ខ្ញុំមានសំនួរមួយចំនួនទាក់ទងនឹងក្រុមប្រាក់សន្សំកាលពីមុននិងដំណើរការរបស់ក្រុម។ សំនួរទាំងអស់នេះគួរតែចំណាយពេល ៩០នាទី។
We have some questions about the history of the group and its progress overtime period. The questions should take about 90 minutes.
- យើងខ្ញុំនឹងមិនប្រើឈ្មោះរបស់អ្នកទេ ដូចនេះហើយអ្នកអាចបញ្ចេញមតិដោយសេរី និងចំហរ។យើងខ្ញុំចង់សិក្សាពីអ្នក។
We won't use your name so you can feel free to speak openly. We want to learn from you.
- តើអ្នកមានសំនួរសួរមកយើងខ្ញុំរឺទេ?
Do you have any questions for us?
- ដើម្បីផ្តល់ភាពងាយស្រួលដល់ការកត់ត្រារបស់ពួកយើង ខ្ញុំសុំការអនុញ្ញាតក្នុងការថតសំលេងរបស់អ្នក។ ការថតសំលេងទាំងអស់ត្រូវបានប្រើដោយក្រុមស្រាវជ្រាវ ហើយត្រូវបានប្រើសំរាប់បំពេញព័ត៌មានដែលខ្លះខាតក្នុងពេលកត់ត្រាដោយដៃ។
To facilitate our note taking, we would like to ask your permission to use a voice recorder. The recording will only be used by the researcher team and for the purpose of reviewing for the missing information from the handwritten recording only.
- តើអ្នកអាចអនុញ្ញាតអោយខ្ញុំចាប់ផ្តើមសំណួរបានរឺទេ?
Do I have your permission to conduct this interview? Yes No
- អ្នកអាចមានសិទ្ធក្នុងការមិនឆ្លើយសំនួរ រឺឈប់កិច្ចសំភាសន៍នេះនូវពេលណាក៏បាន។
You have right not to answer any question or stop the interview at anytime.

Note to the interviewer

| General guideline to complete the questionnaire | |
|---|---|
| 1. | អ្នកសំភាសន៍ត្រូវតែកត់ត្រាតែមួយចម្លើយ លុះត្រាមានការបញ្ជាក់នៅក្នុងសំនួរណាមួយថាអាចឆ្លើយលើសពីពីរ។ សំនួរខ្លះត្រូវឱ្យអ្នកសំភាសន៍កត់ត្រាសំនួរដែលអាចឆ្លើយបានច្រើន។ Unless otherwise specified for that particular question, when recording the interviewee's answer, always choose only one answer for each question. Some questions required the interview to write the note while some of them may say that you can choose more than one option. |
| 2. | កូតដែលត្រូវប្រើជាទូទៅ General code to be used to the rest of the survey (all questionnaire versions): 77. Not Applicable (N/A) 88. Refuse to answer 99. Don't know |
| 3. | អ្នកសំភាសន៍ត្រូវបំពេញគ្រប់សំនួរ ប្រសិនបើសំនួរឱ្យរំលង អ្នកអាចរំលងបាន Interviewer should mark all the questions in this questionnaire unless there is a skip instruction provided. |

Section 0 – GENERAL

| | | | |
|-------------------|-------------------|----------------|-----------------|
| 1. ខេត្ត Province | 2. ស្រុក District | 3. ឃុំ Commune | 4. ភូមិ Village |
| | | | |

| 5. ឈ្មោះអ្នកតបសំភាសន៍ Name (in Khmer) | 6. ភេទ Gender 1. Male 2. Female | 7. អាយុ Age (Provide specific age in yrs) ¹ | 8. តួនាទីនៅក្នុងក្រុមប្រាក់សន្សំ Roles in the Savings Group 1. ប្រធាន President 2. លេខា Secretary 3. អ្នកកាន់លុយ Treasurer 4. អ្នកកាន់កាប់ Controller 5. តួនាទីផ្សេង (សូមបញ្ជាក់) Other officer (please specify) 6. សមាជិក Member | 9. ជាសមាជិកតាំងពី Member since (mm/yy) | 10. លេខទូរស័ព្ទ Mobile Number |
|--|--|--|--|--|----------------------------------|
| a. | | | | | |
| b. | | | | | |
| c. | | | | | |
| d. | | | | | |

Section 1 – Group Information

| 11. ឈ្មោះក្រុម Group Name (In Khmer) | 12. ខែឆ្នាំបង្កើតក្រុម Started date | 13. អង្គការដែលបង្កើតក្រុម Organization which initiated the group 1. Oxfam/CEDAC 2. FLD/CARE 3. Pact 4. Other (specify) | 14. ចំនួនដងនៃការបិទបញ្ជី Number of cycle | 15. សមាជិក (ស្រី) Members (Female) | 16. សមាជិក (សរុប) Members (Total) |
|--|--|---|---|---------------------------------------|--------------------------------------|
| | ____/____ (mm) (yy) | | | | |

| | |
|--|--|
| <p>17. តើក្រុមមានស្ថានភាពយ៉ាងណាដែរ? What is the status of the savings group?</p> <p>1. ក្រុមដែលនៅតែសន្សំ និងខ្ចីប្រាក់ រួមបញ្ចូលទាំងក្រុមដែលផ្អាកការប្រជុំនៅខែរំសាយ Group is currently saving and lending – include groups that suspend meetings during the planting season.</p> <p>2. ក្រុមដែលរំសាយហើយ Group that has disbanded (Skip to Q.19)</p> <p>3. ក្រុមដែលរំសាយហើយ បង្កើតថ្មីដោយខ្លួនឯង Dissolved group who is newly formed (describe briefly): _____ (Skip to Q.19)</p> | |
|--|--|

¹ Roundup and no decimal

18. ចំពោះក្រុមដែលនៅតែសន្សំ និងខ្ចីប្រាក់ តើវត្តចុងក្រោយចាប់ផ្តើមពេលណា?
 If the group is currently saving and lending, when did the last cycle start? (i.e when did you start saving again)

_____/_____
 (mm) (yy)

19. តើការប្រជុំប្រព្រឹត្តទៅញឹកញាប់កំរិតណា?
 What is/was your standard meeting recurrent/schedule?

1. មួយអាទិត្យម្តង Weekly meeting
2. ពីរអាទិត្យមួយដង Bi-weekly meeting
3. មួយខែម្តង Monthly meeting
4. មិនដែលមានការប្រជុំ (សួររកមូលហេតុ) Never held meeting (ask probing question)
 Why? _____ (Skip to Q.23)
5. ផ្សេងទៀត Other (describe briefly): _____

| | | | |
|--|---------------|-------------------------------|-------------------------------------|
| 20. តើការប្រជុំជាទូទៅមានសមាជិកប៉ុន្មាននាក់ (វត្តចុងក្រោយ)? How many members usually attend the meeting (during last cycle)? (ប្រសិនបើសមាជិកទាំងអស់ចូលរួម រំលងទៅ Q.23) (If all members usually attend the meeting skip to Q.23) | សរុប Total | សមាជិក ដែលចូលរួម Member | សមាជិកដែល មកជំនួស Replacement |
| | | | |

21. តើមកពីមូលហេតុអ្វីបានជាសមាជិកអវត្តមានពីការប្រជុំក្រុម?
 What are the reasons why members are normally absent from savings group meetings?

.....

.....

.....

.....

.....

.....

22. ក្នុងករណីសមាជិកអវត្តមាន តើអ្នកណាមកប្រជុំជំនួស?
 In case of absent member, who attends the meetings? (Pick the 2 most frequent)

1. គ្មាន None
2. ភ្នី រឺប្រពន្ធរបស់សមាជិក Spouse of members
3. សាច់ញាតិក្រុមគ្រួសារ Family and other relative
4. អ្នកជិតខាងផ្ទះ Neighbors
5. កូនចៅ Children
6. ផ្សេងទៀត Other (describe briefly): _____

| | |
|---|--|
| <p>23. តើក្រុមសន្សំសព្វថ្ងៃជាផ្នែកនៃសមាគមណាមួយដែររឺទេ (គ្រឹះស្ថានមីក្រូហិរញ្ញវត្ថុ សមាគមឥណទាន ធនាគារ រឺ សមាគមកសិករ...)? Is/was the group currently or ever a part of any association (MFI/Credit Union/Bank/Farming association)?</p> <p>1. Yes 2. No/Never (Skip to Q.26) 3. Other</p> | |
| <p>24. តើក្រុមមានទំនាក់ទំនងយ៉ាងណាដែរ ជាមួយសមាគម រឺស្ថាប័ននោះ? What is your relationship to that association or institution?</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p> | |
| <p>25. តើវាមានផលប្រយោជន៍ និងផលវិបាកអ្វីខ្លះ? Are there any benefits and challenges?</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p> | |

Section 2 – Group Characteristics and perceptions

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| <p>26. តើក្រុមរបស់អ្នកបានបង្កើតឡើងមុនពេលអ្នកបង្ហាត់បង្រៀនខាងក្រុមសន្សំប្រាក់ចូលមកវិយ៉ាងណា? Did the group exist before the savings group trainer approached them?</p> <p>1. Yes 2. No (Skip to Q.28) 3. Other</p> | |
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| <p>27. ប្រសិនបើមាន តើក្រុមបានធ្វើសកម្មភាពអ្វីខ្លះ? If yes, what activities was the group engaged in when it was formed?</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p> | |
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| <p>28. តើសមាជិកក្រុមអ្នកភាគច្រើនប្រកបរបរអ្វីដែរ? (ជ្រើសមុខរបរចំបងភាគច្រើនចំនួនបី) What is the primary source of livelihood for members in the savings group? (majority of members) (select up to three options, each option can choose only once)</p> | | |
| <p>1. ធ្វើស្រែ ធ្វើស្រែ <i>Rice farming</i></p> <p>2. ធ្វើចំការ <i>Non-rice farming</i></p> <p>3. នេសាទ <i>Fishing</i></p> <p>4. ដាំបន្លែ <i>Vegetable growing</i></p> <p>5. បុគ្គលិក/មន្ត្រីរាជការ <i>Employed</i></p> <p>6. លក់ដូរ <i>Seller</i></p> | <p>7. កម្មករ <i>Labourer</i></p> <p>8. ចិញ្ចឹមសត្វ <i>Animal raising</i></p> <p>9. ផ្សេងទៀត <i>Others (specify) -----</i></p> | |

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| <p>29. តើមានសមាជិកណាម្នាក់ក្នុងក្រុមធ្វើចំណាកស្រុកដែររឺទេ? Do/did any members of the group migrate to other areas for work?</p> <p>1. Yes 2. No (skip to Q.31) 3. Other</p> | |
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| <p>30. មានប៉ុន្មាននាក់ដែរ? ញឹកញាប់ដែររឺទេ? តើគាត់នៅតែជាសមាជិកដែររឺទេ? How many members? How many months a year? Are they still a member of the saving group?</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p> | |
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31. មុនបង្កើតក្រុម ហេតុអ្វីបានជាសមាជិកចង់ចូលរួមក្នុងក្រុមសន្សំ?
Before the group formed, why did the members want to join the Savings Groups?

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32. បន្ទាប់ពីបានចូលរួមហើយ តើសមាជិកចូលបានឃើញមានផលប្រយោជន៍ដែររឺទេ?
After joining, did the members see any benefit of the savings groups?

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33. តាំងពីចូលរួមក្នុងក្រុមសន្សំ តើមានផលវិបាក និងការខ្វះខាតអ្វីខ្លះដែលអ្នកបានជួបប្រទះ?
Since joining, where there any challenges or limitations you've experienced as a member of the savings group?

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| <p>34. តើសមាជិកក្រុមសន្សំមានការប៉ះទង្គិច រឺមិនយល់ស្របរវាងគ្នានឹងគ្នាដែររឺទេ? Has there ever been any conflict or disagreement between group members</p> <p>1. Yes 2. No (Skip to Q. 36) 3. Other</p> | |
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35. ប្រសិនបើមាន តើក្រុមដោះស្រាយតាមរបៀបណា?
If yes, how were these problems resolved?
តើសមាជិកបានជួយដោះស្រាយដោយរបៀបណា? ចុះគណកម្មការរឺញ?
What was the role of the members? What was the role of the committee?

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36. តើសមាជិកយកប្រាក់កម្ចីទៅធ្វើអ្វីខ្លះ?
What do members usually spend their loans on?

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| <p>37. តើក្រុមសន្សំដែលអោយប្រាក់កម្ចីទៅបុគ្គលដែលមិនមែនជាសមាជិកដែររឺទេ? Did/does the group lend to individuals outside of the group?</p> <p>1. Yes 2. No (Skip to Q. 40) 3. Other</p> | |
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38. តើវាមានផលប្រយោជន៍អ្វីខ្លះ?
What are the benefits of lending outside the group?

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39. តើមានផលវិបាកអ្វីខ្លះ?
What are some of the challenges in lending money outside of the group?

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40. តើមានកម្ចីណាដែលមិនបានសងត្រលប់មកវិញ រឺសងយឺត?
Has anyone ever not paid/paid late back a loan? (as stated by the respondent)

1. *Did not pay back*
2. *Late payment*
3. *Did not pay back + late payment*
4. *Always pay on time (Skip to Q.42)*

41. តើមានរឿងអ្វីដែររឺទេ?
Did something happen as a result? If so, what happened?

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42. តើសមាជិកក្រុមបានខ្ចីប្រាក់ពីប្រភពណាផ្សេងក្រៅពីក្រុមប្រាក់សន្សំ?
Do members in the group access loans from other sources?

1. *Yes*
2. *No (Skip to Q.44)*
3. *Other*

43. តើគាត់ខ្ចីពីប្រភពណាខ្លះ? ហេតុអ្វីបានជាគាត់ខ្ចីពីប្រភពនោះ?
What are those sources? Please explain why they borrow from these sources?

| ប្រភព Sources | Type 1. មិត្ត រឺក្រុមគ្រួសារ Friend and Family 2. អ្នកចង់ការ Moneylender 3. ធនាគារ/ស្ថាប័នមីក្រូហិរញ្ញវត្ថុ Bank/MFI 4. សមាគម Associations 5. ផ្សេងទៀត (សូមបញ្ជាក់) Other (describe briefly): | មូលហេតុនៃការជ្រើសរើសប្រភពបែបនេះ Reasons to choose that source (Describe) អាចមានហេតុផលច្រើនជាងមួយក្នុងការជ្រើសរើសយកប្រភពនៃប្រាក់កំចីណាមួយនោះ។ (ឧទាហរណ៍ វាជាប្រភពនៃ ប្រាក់កំចីតែមួយគត់ដែលខ្ញុំដឹង មានភាពងាយស្រួល ប្រាក់កំចីមានរយៈពេលកំនត់វែងជាងប្រាក់កំចីមានចំនួនច្រើន ជាងបែបបទមានភាពងាយស្រួល ។ល។) Can be more than one reason per source. (eg. The only source I know, Convenience, Longer loan term, Larger loan, easy process, etc...) |
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| Source 1 | | |
| Source 2 | | |
| Source 3 | | |
| Source 4 | | |
| Source 5 | | |

44. តើមានសមាជិកចាកចេញ រឺចូលថ្មីក្នុងក្រុមដែររឺទេ?
Has there been any turnover of group members? (Drop-outs and new recruits)
 1. Yes
 2. No (Skip to Q.48)
 3. Other

45. ចំនួនសមាជិកចូលថ្មី
No. of new recruits

46. ចំនួនសមាជិកដែលចាកចេញ
No. of drop-outs

47. តើលក្ខណៈសម្បត្តិរបស់គាត់យ៉ាងម្តេចដែរ?
What are the characteristics of those members?
 ជីវភាពរបស់គាត់ អាហារ/ភេទ/មកពីណា ចាកចេញពីក្រុមដទៃ រឺជាសមាជិកនៃការអភិវឌ្ឍន៍ផ្សេងទៀតរឺយ៉ាងណា
 Characteristics may include: poverty/livelihood/community status/age/gender/come from/drop out another savings group/participating in another development intervention?

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48. តើអ្នកបានលើកទឹកចិត្ត/នឹងលើកទឹកចិត្តអោយនរណាម្នាក់ចូលក្នុងក្រុមប្រាក់សន្សំ ដែររឺទេ?
Have you encouraged/will you encourage anyone to join savings group?

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49. តើមានសមាជិកណាមួយក្នុងក្រុមជួយបង្កើតក្រុមប្រាក់សន្សំថ្មីដែររឺទេ?
Has any group member helped to set up a new group?

1. Yes
2. No **(Skip to Q.51)**
3. Other

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50. ប្រសិនបើមាន តើអ្នកអាចបកស្រាយបានដែររឺទេ?
Please explain a little about the new group that was created?
 (តើក្រុមបង្កើតនូវពេលណា មូលហេតុអ្វី? តើអ្នកមានទំនាក់ទំនងយ៉ាងម្តេចដែរជាមួយក្រុមនោះ?
 តើក្រុមនៅដំណើរការដែររឺទេ?)
 (i.e. when was it created, why was it created, what was your relationship to the group (friends, family, community member, and is the groups still active)

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Section 3- Training and Support

51. តើអ្នកបានទទួលវគ្គបណ្តុះបណ្តាលបានប៉ុន្មានដង?
 How many training sessions did you receive from FLD/CEDAC/Pact? (Give number of session, eg. 1, 2, 3 etc.)

52. តើអ្នក រឺក្រុមរបស់អ្នកបានទទួលវគ្គបណ្តុះបណ្តាលពី FLD/CEDAC/Pact លើប្រធានបទអ្វីខ្លះ?
 What training did you and your group receives from the FLD/CEDAC/Pact-? (Multiple Answers)

| CEDAC | CARE/FLD | Pact |
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| <input type="checkbox"/> ការរៀបចំក្រុម Prepare the Group <input type="checkbox"/> ការបោះឆ្នោតជ្រើសរើសគណកម្មការ Elect the Management Committee <input type="checkbox"/> រៀបចំគោលដៅសន្សំប្រាក់ Set Savings Goals <input type="checkbox"/> ពិភាក្សាអំពីពេលសន្សំប្រាក់ ចំនួនសន្សំ និង បែបបទអនុវត្តក្នុងក្រុម Discuss Savings Timing and Amounts and Set Group Rules <input type="checkbox"/> វគ្គបណ្តុះបណ្តាលលើសៀវភៅកំណត់ត្រា Record Keeping Training <input type="checkbox"/> ពិភាក្សាអំពីការប្រើប្រាស់ប្រាក់ និងការត្រួតពិនិត្យប្រាក់កម្ចី Discuss Fund Utilization and Loan Appraisal <input type="checkbox"/> ការកំណត់រយៈពេលកម្ចី និង របៀបបែងចែកប្រាក់ Set Loans Terms and Discuss Distribution Options <input type="checkbox"/> ផ្សេងទៀត (សូមបកស្រាយ) Other (describe briefly): | <input type="checkbox"/> ក្រុមសន្សំ ភាពដឹកនាំ និងការបោះឆ្នោត Groups, leadership & election <input type="checkbox"/> មូលនិធិសង្គម ទិញ/សន្សំហ៊ុន និងគោលនយោបាយឥណទាន Social fund, share-purchase/savings & credit policies <input type="checkbox"/> ការបង្កើតច្បាប់សហគមន៍ Development of Association constitution <input type="checkbox"/> ការកត់ត្រា និងការរៀបចំការប្រជុំ Record-keeping & managing a meeting <input type="checkbox"/> ការប្រជុំលើការទិញហ៊ុនលើកដំបូង First share-purchase/savings meeting <input type="checkbox"/> ការប្រជុំលើការផ្តល់កម្ចី ដំបូង First credit meeting <input type="checkbox"/> ការប្រជុំ លើការប្រមូលកម្ចី ដំបូង First loan repayment meeting <input type="checkbox"/> ការត្រួតពិនិត្យ និងផ្តល់ព័ត៌មានដល់សមាជិក Action audit/share out <input type="checkbox"/> ផ្សេងទៀត (សូមបកស្រាយ) Other (describe briefly): | <input type="checkbox"/> ការបោះឆ្នោតជ្រើសរើសគណកម្មការ និងពិភាក្សាអំពីចំនួនទឹក ប្រាក់សន្សំ ពេលវេលា និងរបៀបរបបក្នុងការបង្កើតច្បាប់ក្រុម Elect the Management Committees and discuss saving amount, timing and making group rules <input type="checkbox"/> វគ្គបណ្តុះបណ្តាលបីថ្ងៃលើការគ្រប់គ្រងធនាគារភូមិ និងប្រពន្ធគណៈនេយ្យទៅដល់គណកម្មការក្រុមសន្សំ Three days training on Village Banking Management and Accounting System to Management Committees Members <input type="checkbox"/> វគ្គបណ្តុះបណ្តាលពីថ្ងៃលើរបៀបបង្ហាត់បង្រៀនទៅដល់គ្រូស្មគ្រីចិត្ត Two days training on Literacy Methodology to Literacy Volunteers (LVs) <input type="checkbox"/> វគ្គបណ្តុះបណ្តាលពីថ្ងៃលើការទំនាក់ទំនង និងការសំរេបសំរួលទៅដល់ គណកម្មការក្រុមសន្សំ Two days training on Communication and Facilitation skill to Management Committees Members <input type="checkbox"/> វគ្គបណ្តុះបណ្តាលពីថ្ងៃលើភាពអ្នកដឹកនាំ ការគ្រប់គ្រង និងការតស៊ូមតិទៅដល់គណកម្មការក្រុមសន្សំ Two days training on Leadership, Management and Advocacy concept to Management committees Members <input type="checkbox"/> ផ្សេងទៀត Other (describe briefly): |

53. តើវគ្គបណ្តុះបណ្តាលនេះមានផលប្រយោជន៍ដែរ រឺទេ?
Was the training helpful?

1. Yes
2. No (Skip Q.55)
3. Other

54. ប្រសិនបើមាន មកពីមូលហេតុអ្វី?
If Yes, Why? (Skip Q.56)

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55. ប្រសិនបើមិនមាន មកពីមូលហេតុអ្វី?
If No, Why not?

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56. តើអ្នកគិតថាវគ្គបណ្តុះបណ្តាលអាចកែលំអ/ធ្វើអោយប្រសើរជាងមុនតាមរបៀបណា?
How do you think the training could be improved?

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57. តើអ្នកគិតយ៉ាងម្តេចដែរចំពោះគ្រូបណ្តុះបណ្តាល?
What did you think about your trainer(s)?

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58. តើអ្នកចង់អោយគ្រូបណ្តុះបណ្តាលបន្តជួយគាំទ្រក្រុមដែររឺទេ?
Would you have liked to continued receive support from the trainer?

1. Yes
 2. No (Skip to Q.60)
 3. Other

59. តើអ្នកមានបំណងនឹងឧបត្ថម្ភដល់គ្រូបណ្តុះបណ្តាលដែររឺទេ? សូមបកស្រាយ?
Would you be willing to pay the trainer for their time? Please explain why or why not?

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60. តើក្រុមធ្លាប់មាន/មាន ការគាំទ្រពីអ្នកស្ម័គ្រចិត្ត រឺសមាជិកពីក្រុមដទៃផ្សេងទៀតដែររឺទេ?
Is or was the group being supported by a volunteer or a member of another group?

1. Yes
 2. No (Skip to Q.62)
 3. Other

61. ប្រសិនបើមាន សូមបកស្រាយ
Could you please describe this support?

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| <p>62. តើក្រុម រឺសមាជិកក្នុងក្រុមនៅមានការគាំទ្រពី FLD/CEDAC/PACT ដែររឺទេ? Is the group or members of the group still being supported by FLD/CEDAC/PACT in anyway?</p> <p>1. Yes 2. No (Skip to Q.64) 3. Other</p> | |
| <p>63. ប្រសិនបើមាន តើក្រុមបានទទួលការគាំទ្រអ្វីខ្លះ? If yes, could you please describe the support you're receiving?</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p> | |

Section 4: External Influences

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| <p>64. តើប្តី ប្រពន្ធរបស់អ្នកមានឥរិយាបថយ៉ាងដូចម្តេចចំពោះការចូលរួមរបស់អ្នកក្នុងក្រុមសន្សំ? Which of the following generally describes the relationship between you and your family (e.g spouse)?</p> <ol style="list-style-type: none"> 1. <i>Encourage and supportive</i> 2. <i>Discourage and hinder</i> 3. <i>No influence</i> 4. <i>Other (describe briefly): _____</i> | |
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| <p>65. តើក្រុម រឺសមាជិកណាម្នាក់ធ្លាប់មានជំងឺធ្ងន់ រឺឯគ្រោះមហន្តរាយដែររឺទេ? Has the group or any member of the group been affected by a shock/crisis (health shock/natural disaster etc)?</p> <ol style="list-style-type: none"> 1. <i>Yes – the group has been affected</i> 2. <i>Yes – some members have been affected</i> 3. <i>No (Skip to Q.68)</i> 4. <i>Other</i> | |
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| <p>66. តើវាមានផលប៉ះពាល់ដល់ក្រុមសន្សំក្នុងការសន្សំប្រាក់ និងការចូលរួមរបស់សមាជិកដែររឺទេ? Did this effect on the savings group and the member's <u>ability to participate/save</u>?</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p> |
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| <p>67. តើក្រុមសន្សំដោះស្រាយដោយរបៀបណា? How did the group respond to this?</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p> |
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| <p>68. តើក្រុមអ្នកមានបានធ្វើសកម្មភាពណាផ្សេងទៀតក្រៅពីសន្សំ និងកម្ចីប្រាក់ដែររឺទេ? Is or was the group involved in any other activities besides saving and lending?</p> <p>1. Yes 2. No (Skip to Q.72) 3. Other</p> | |
| <p>69. តើក្រុមពាក់ព័ន្ធនឹងសកម្មភាពអ្វីខ្លះ? What activities are/were the group involved in?</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p> | |
| <p>70. តើក្រុមមានផលប្រយោជន៍ និងផលវិបាកអ្វីខ្លះ នៅពេលដែលសកម្មភាពទាំងពីររួមបញ្ចូលគ្នា (កម្មវិធីប្រាក់សន្សំ និងកម្មវិធីផ្សេងទៀត)? What are some of the benefits/challenges of merging the two activities?</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p> | |
| <p>71. បើមាន តើសកម្មភាពទាំងនោះមានការគាំទ្រដោយអ្នកណា? Who is/was supporting these activities?</p> <p>1. Support from NGO 2. Support from Government 3. Support by the group itself 4. Other (describe briefly): _____</p> | |

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| <p>72. តើមានសកម្មភាពអ្វីផ្សេងទៀតទេដែលអ្នកចង់ដាក់បញ្ចូលក្នុងក្រុមរបស់អ្នកដែររឺទេ? Are/were there any additional activities that you want to be integrated into the group?</p> <p>1. Yes 2. No (Skip to Q.74) 3. Other</p> | |
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73. ហេតុអ្វីបានជាចង់បញ្ចូលកម្មវិធីទាំងនោះ? ហើយចង់បញ្ចូលកម្មវិធីទាំងនោះតាមរបៀបណា?
Why would you want to integrate these activities?

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| <p>74. តើក្រុមអ្នកមានទទួលបានការឧបត្ថម្ភជាប្រាក់ ពីប្រភពខាងក្រៅ ដូចជាអង្គការក្រៅរដ្ឋាភិបាលដែររឺទេ? Has the group received any support in cash from external source, such as an NGO?</p> <p>1. Yes 2. No (Skip to Q.76) 3. Other</p> | |
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75. តើវាមានឥទ្ធិពលអ្វីខ្លះទៅលើក្រុម?
What effect did this transfer/injection have on the group?

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76. តើក្រុមសន្សំ ធ្លាប់មាន/មានទំនាក់ទំនងអ្វីខ្លះជាមួយក្រុមដទៃនៅក្នុងសហគមន៍?
What is/was the groups' relationship to other groups in the community?

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77. តើក្រុមសន្សំ ធ្លាប់មាន/មានទំនាក់ទំនងយ៉ាងដូចម្តេចដែរជាមួយរដ្ឋាភិបាល ដូចជាក្រុមប្រឹក្សាឃុំ?
What is the groups' relationship with the local government, such as commune council?

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78. តើនៅក្នុងសហគមន៍នេះមានអ្នកដែលមិនមែនជាសមាជិក តែចង់ក្លាយជាសមាជិកក្រុមសន្សំដែររឺទេ?
Are there people in the community who are not part of a savings group but want to join one?

1. Yes

2. No **(Skip to Q 80)**

3. Other

79. ប្រសិនបើមាន តើពួកគាត់មានគំរោងយ៉ាងរបៀបណា? សូមបកស្រាយ
If Yes, what are these people planning to do? Please explain. **(Skip to Q 81)**

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80. តើហេតុអ្វីនៅក្នុងសហគមន៍នេះមានអ្នកដែលមិនចាប់អារម្មណ៍ ចង់ក្លាយជាសមាជិកក្រុមសន្សំ? សូមបកស្រាយ
Why are people in the community not interested in joining savings groups? Please explain.

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Section 5a: For Active Savings Groups ONLY

81. តើអ្នកអាចបកស្រាយពីបែបបទអនុវត្តរបស់ក្រុមប្រាក់សន្សំបានដែររឺទេ?
Can you briefly explain the rules of your savings group?

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| <p>82. តើក្រុមមានការកែសម្រួលបែបបទអនុវត្តដែរឬទេ ដែលខុសពីអ្វីដែលគ្រូបណ្តុះបណ្តាលបានបង្ហាត់បង្រៀនដែររឺទេ? Has your group made any changes to the rules which are different to the way that you were taught by the trainer?</p> <p>1. Yes 2. No (Skip to Q.86) 3. Other</p> | |
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83. ប្រសិនបើមាន តើមានការកែសម្រួលអ្វីខ្លះ?
If so, what and how did the change come about?

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84. តើមានផលប្រយោជន៍អ្វីខ្លះបន្ទាប់ពីការកែសម្រួលនោះ?
What were the benefits of these changes to your group?

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85. តើមានផលវិបាកអ្វីខ្លះបន្ទាប់ពីការកែសំរួលនោះ?
What were the challenges of this change for your group?

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86. តាមដានគុណភាពរបស់ក្រុមតាមរយៈសំណួរខាងក្រោម

Assessing the group quality by answering the following questions:

| | Question | Score | | | Notes |
|---|--|--------------------------|--------------------------|--------------------------|-------|
| | | មិនល្អ/ទេ/ អត់មាន | មធ្យម/ម្តង ម្កាល | ល្អ/ញឹក ញាប់/មាន | |
| A | តើសៀវភៅកត់ត្រាសរសេរ និងបញ្ជីបាន កត់ត្រាត្រឹមត្រូវ និងទៀងទាត់ដែរទេ? Were passbooks and records updated regularly? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | |
| B | តើការប្រជុំរបស់ក្រុមធ្វើតាមរបៀប របបបានត្រឹមត្រូវដែរទេ? Do savings group meetings follow a standard procedure? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | |
| C | តើសមាជិក និងប្រធានបានដឹង និងអនុវត្ត តាមបែបបទរបស់ ក្រុមដែរទេ? Are all the members and committees aware and follow the rules of the group? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | |
| D | តើគណៈកម្មការធ្វើការបានល្អតាមតួនាទីដែរ រឺទេ? Do you feel the committee members carry out their respective roles effectively? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | |
| E | តើសមាជិកក្រុមនិមួយៗបានដឹងពីចំនួន ប្រាក់កម្ចី និងសន្សំដែលត្រូវបានប្រមូល និងចែកចាយដែរទេ? Was everyone in the group aware of the amount of savings and loans which the group had collected/disseminated? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | |

87. តាមដានគុណភាពហិរញ្ញវត្ថុរបស់ក្រុមតាមរយៈសំណួរខាងក្រោម²

Assessing the financial performance of the group by answering the following questions

| | Question | Response (number) |
|---|--|-------------------|
| A | តើលុយដែលមានក្នុងពេលឥឡូវសំរាប់ខ្លួនមានប៉ុន្មាន? What is the current cash in box in the loan fund of the savings group? | |
| B | តើចំនួនកម្ចីមិនទាន់សងសរុបនៅក្នុងក្រុមមានប៉ុន្មាន? What is the number of loans outstanding in the savings groups? | |
| C | តើទឹកលុយកម្ចីមិនទាន់សងសរុបនៅក្នុងក្រុមមានប៉ុន្មាន? What is the value of loans outstanding in the savings group? | |
| D | តើលុយសន្សំសរុបសុទ្ធមានប៉ុន្មាន? What is the net-savings of the group? | |

88. តើក្រុមមានលុយដែលអាចដោះទាល់នៅពេលអាសន្នដែររឺទេ?
Does the group have a fund that they can use in the time of emergencies or crisis?

1. Yes
2. No (Skip to Q.90)
3. Other

89. ប្រសិនបើមាន តើអាចប្រើប្រាស់បានតាមរបៀបណា?
If Yes, please describe how this works for your group?

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90. តើគ្រូបណ្តុះបណ្តាលនៅតែបន្តជួយគាំទ្រក្រុមដែររឺទេ?
Does the trainer still support your group?

1. Yes
2. No (Skip to Q.92)
3. Other

91. ប្រសិនបើមាន តើគ្រូបណ្តុះបណ្តាលជួយគាំទ្រលើអ្វីខ្លះដែរ?
What kind of support does he/she provide? How often? Please describe

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² Check/verify with the saving book

92. តើក្រុមត្រូវការគាំទ្រអ្វីខ្លះទៀតដើម្បីពង្រឹងស្ថានភាពក្រុមក្រៅពីវគ្គបណ្តុះបណ្តាល?
 Apart from training, is there any type of support you feel could help strengthen the group?
 1. Yes
 2. No (Skip to Q.94)
 3. Other

93. ប្រសិនបើមាន តើការគាំទ្រអ្វីខ្លះដែលអាចជួយអោយក្រុមកាន់តែរឹងមាំឡើង? ហើយតើការគាំទ្រនោះអាចផ្តល់ផលប្រយោជន៍អ្វីខ្លះដល់ក្រុមសន្សំ?
 If yes, what additional support could further strengthen your group, and how do you feel this additional support would help?

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94. តើអ្នកស្គាល់ក្រុមសន្សំណាដែលបានរំសាយដែររឺទេ?
 Do you know of any savings groups that have dissolved within your community?
 1. Yes
 2. No (Skip to Q.96)
 3. Other

95. ហេតុអ្វីបានជាក្រុមនោះរំសាយ?
 Why do you think that these savings groups dissolved?

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96. បើគិតទៅមុខពីរ រឺបីឆ្នាំទៀត តើអ្នកជឿជាក់ថាក្រុមសន្សំនេះនៅអាចដំណើរការបានដែររឺទេ?
 When you think about the savings group in the next few years, how confident are you that it will stay active?
 1. Yes, confident that it will stay active
 2. No, not confident that it will stay active (Skip to Q.98)
 3. Other

97. ហេតុអ្វីបានជាអ្នកទុកចិត្តថាក្រុមសន្សំរបស់អ្នកអាចដំណើរការទៅមុខបាន?
 Can you explain why you are confident that your group will stay active? (Skip to Q.99)

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98. ប្រសិនបើមិនបាន ហេតុអ្វីបានជាអ្នកមិនជឿជាក់ថាក្រុមសន្សំរបស់អ្នកអាចបន្តដំណើរទៅមុខបាន?
 If no, can you explain why you are not confident your group will not stay active?

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99. តើក្រុមមានគំរោង រឺគោលដៅអ្វីទេក្នុងពេលពីរ រឺបីឆ្នាំទៀត? តើអ្នកធ្វើយ៉ាងម្តេចដើម្បីអោយបានសំរេច?
 Does the group have any plans or goals for the next few years? How will you proceed to achieve that plan/goal?

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ពេលបញ្ចប់កិច្ចសម្ភាសន៍ អ្នកសម្ភាសន៍គួរអរគុណដែលគាត់ខំចំណាយពេលជាមួយយើង។ សូរគាត់ បើគាត់មានសំនួរបន្ថែម។ និយាយរាក់ទាក់ជាមួយគាត់។ សុំលេខទូរស័ព្ទគាត់ ហើយបំពេញសំនួរទី 10។

In closing, the interviewer should thank the person for taking the time to discuss with us. Ask if they have any questions or if there is anything else they would like to talk about. Have a friendly chat afterwards. Ask for respondent's phone number and fill in Q.10.

កំណត់សម្គាល់របស់អ្នកសម្ភាសន៍

Interviewer's Note:
 (Give any comments or note from the interviewer's observation, opinion, etc.)
 (If phone number is given here, please refer and fill in question 9)

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តើអ្នកណាជាអ្នកឆ្លើយបានច្រើនជាងគេ ក្នុងកិច្ចសម្ភាសន៍នេះ?

Interview observe and fill up the answer of who were the main respondent during the whole conversation

1. Respondent a
2. Respondent b
3. Respondent c
4. Respondent d
5. Respondent a and b
6. Respondent a and c
7. Respondent a and d
8. Respondent b and c
9. Respondent b and d
10. Respondent c and d
11. All respondents

Section 5b: Dissolved Savings Groups ONLY

100. តើអ្នកអាចបកស្រាយពីបែបបទអនុវត្តរបស់ក្រុមប្រាក់សន្សំកាលដែលក្រុមនៅមានជំណើការបានដែររឺទេ?
Can you briefly explain the rules of your savings group when it was active?

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| <p>101. តើក្រុមមានការកែសម្រួលបែបបទអនុវត្តដែរឬទេ ដែលខុសពីអ្វីដែលគ្រូបណ្តុះបណ្តាលបានបង្ហាត់បង្រៀនដែររឺទេ? Did your group make any changes to the rules which are different to the way that you were taught by the trainer?</p> <p>1. Yes 2. No (Skip to Q.105) 3. Other</p> | |
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102. ប្រសិនបើមាន តើមានការកែសម្រួលអ្វីខ្លះ?
If so, what and how did the change come about?

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103. តើមានផលប្រយោជន៍អ្វីខ្លះបន្ទាប់ពីការកែសម្រួលនោះ?
What were the benefits of these changes to your group?

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104. តើមានផលវិបាកអ្វីខ្លះបន្ទាប់ពីការកែសំរួលនោះ?
What were the challenges of this change for your group?

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105. តាមដានគុណភាពរបស់ក្រុមតាមរយៈសំណួរខាងក្រោម
Assessing the group quality by answering the following questions:

| | Question | Score | | | Notes |
|---|--|--------------------------|--------------------------|--------------------------|-------|
| | | មិនល្អ/ទេ/ អត់មាន | មធ្យម/ម្តង ម្កាល | ល្អ/ញឹក ញាប់/មាន | |
| A | តើសៀវភៅកត់ត្រាសរសេរ និងបញ្ជីបាន កត់ត្រាត្រឹមត្រូវ និងទៀងទាត់ដែររឺទេ? Were passbooks and records updated regularly? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | |
| B | តើការប្រជុំរបស់ក្រុមធ្វើតាមរបៀប របបបានត្រឹមត្រូវដែររឺទេ? Do savings group <u>meetings</u> follow a standard procedure? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | |
| C | តើសមាជិក និងប្រធានបានដឹង និងអនុវត្ត តាមបែបបទរបស់ ក្រុមដែររឺទេ? Are all the members and committees aware and follow the rules of the group? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | |
| D | តើគណៈកម្មការធ្វើការបានល្អតាមតួនាទីដែរ រឺទេ? Do you feel the committee members carry out their respective roles effectively? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | |
| E | តើសមាជិកក្រុមនិមួយៗបានដឹងពីចំនួន ប្រាក់កម្ចី និងសន្សំដែលត្រូវបានប្រមូល និងចែកចាយដែររឺទេ? Was everyone in the group aware of the amount of savings and loans which the group had collected/disseminated? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | |

106. តើក្រុមបានរំសាយនៅពេលណាដែរ?
When did the group dissolve?

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 (mm) (yy)

107. តើនរណាជាអ្នកសំរេចចិត្តអោយវិសាយក្រុម?
Who decided to dissolve the group?

1. គណៈកម្មការណាមួយ រឺទាំងអស់ *One of or all committee members*
2. សមាជិកទាំងអស់ *All the members*
3. គ្រូបណ្តុះបណ្តាល *Trainer*
4. ផ្សេងទៀត *Other (describe briefly):* _____

108. តើអ្នកអាចបកស្រាយពីមូលហេតុអ្វីបានជាក្រុមត្រូវវិសាយ?
Can you please tell me the story of how the group dissolved?
តើមកពីមូលហេតុអ្វីសំខាន់ជាងគេ? ហើយវិសាយដោយរបៀបណា?
What was the primary reason that the group dissolved? And how did it dissolve?

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109. បន្ទាប់ពីវិសាយ តើមានសមាជិកណាបានចូលរួមក្នុងក្រុមសន្សំផ្សេងទៀតដែររឺទេ?
Have the group members re-joined other Savings Groups?

1. Yes
2. No *(Skip to Q.111)*
3. Other

110. ហេតុអ្វីបានជាគេចូលក្រុមដទៃ? តើពួកគេចូលក្នុងក្រុមមួយណា?
Why did they choose to join another group? Which group did they join? *(Skip to Q.112)*

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111. ហេតុអ្វីបានជាគេមិនចូលក្រុមដទៃ?
Why not?

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| <p>112. តើអ្នកស្គាល់ក្រុមណាដែលនៅដំណើរការដែររឺទេ? Do you know of other groups that are still active in your community?</p> <p>1. Yes</p> <p>2. No (Skip to Q.114)</p> <p>3. Other</p> | |
|---|--|

113. ប្រសិនបើមាន តើវាមកពីមូលហេតុអ្វីបានជាក្រុមនៅដំណើរការ?
If Yes, why do you believe those groups have stayed active?

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114. តើបច្ចុប្បន្ន សមាជិកក្រុមធ្វើការសន្សំ និងខ្ចីតាមរបៀបណាដែរ?
How do members of your group currently save and borrow money?

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| <p>115. តើក្រុមគិតថានឹងបង្កើតឡើងវិញដែររឺទេ? Have group members thought about reforming their group?</p> <p>1. Yes 2. No (FINISH) 3. Other</p> | |
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116. សូមបកស្រាយ តើមកពីមូលហេតុអ្វី?
Please explain why or why not?

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117. តើវាមានផលលំបាកអ្វីខ្លះក្នុងការបង្កើតក្រុម? ហើយគេអាចដោះស្រាយតាមរបៀបណា?
What challenges do they anticipate in trying to reform and how could they deal with those challenges?

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118. តើសមាជិកត្រូវការគាំទ្រអ្វីខ្លះដើម្បីបង្កើតក្រុមឡើងវិញ?
What support would be helpful to reform?

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ពេលបញ្ចប់កិច្ចសម្ភាសន៍ អ្នកសម្ភាសន៍គួរអរគុណដែលគាត់ខំចំណាយពេលជាមួយយើង។ សូរគាត់ បើគាត់មានសំនួរបន្ថែម។
និយាយរាក់ទាក់ជាមួយគាត់។ សុំលេខទូរស័ព្ទគាត់ ហើយបំពេញសំនួរទី 10។

In closing, the interviewer should thank the person for taking the time to discuss with us. Ask if they have any questions or if there is anything else they would like to talk about. Have a friendly chat afterwards. Ask for respondent's phone number and fill in Q.10.

កំណត់សម្គាល់របស់អ្នកសម្ភាសន៍
Interviewer's Note:
(Give any comments or note from the interviewer's observation, opinion, etc.)

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| <p>តើអ្នកណាជាអ្នកឆ្លើយបានច្រើនជាងគេ ក្នុងកិច្ចសម្ភាសន៍នេះ? Interview observe and fill up the answer of who were the main respondent during the whole conversation</p> <ol style="list-style-type: none"> 1. Respondent a 2. Respondent b 3. Respondent c 4. Respondent d 5. Respondent a and b 6. Respondent a and c 7. Respondent a and d 8. Respondent b and c 9. Respondent b and d 10. Respondent c and d 11. All respondents | |
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Section 5c: For Dissolved Savings Groups that have REFORMED

119. តើអ្នកអាចបកស្រាយពីបែបបទអនុវត្តរបស់ក្រុមប្រាក់សន្សំកាលដែលក្រុមនៅមានជំណើការបានដែររឺទេ?
Can you briefly explain the rules of your savings group when it was active? (at the time of FLD/CEDAC/Pact)

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120. តើក្រុមមានបានកែសំរួលបែបបទអនុវត្តដែរឬទេ ដែលខុសពីអ្វីដែលគ្រូបណ្តុះបណ្តាលបានបង្ហាត់បង្រៀនដែររឺទេ?
Did your group make any changes to the rules which are different to the way that you were taught by the trainer?

1. Yes
2. No **(Skip to Q.124)**
3. Other

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121. ប្រសិនបើមាន តើមានការកែសំរួលអ្វីខ្លះ?
If so, what and how did the change come about?

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122. តើមានផលប្រយោជន៍អ្វីខ្លះបន្ទាប់ពីការកែសំរួលនោះ?
What were the benefits of these changes to your group?

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123. តើមានផលវិបាកអ្វីខ្លះបន្ទាប់ពីការកែសំរួលនោះ?
What were the challenges of this change for your group?

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124. តាមដានគុណភាពរបស់ក្រុមតាមរយៈសំណួរខាងក្រោម

Assessing the group quality by answering the following questions (in reference to the group created by FLD/Pact/CEDAC):

| | Question | Score | | | Notes |
|---|--|--------------------------|--------------------------|--------------------------|-------|
| | | មិនល្អ/ទេ/ អត់មាន | មធ្យម/ម្តងម្កាល | ល្អ/ញឹកញាប់/មាន | |
| A | តើសៀវភៅកត់ត្រាសរសេរ និងបញ្ជីបានកត់ត្រាត្រឹមត្រូវ និងទៀងទាត់ដែរឬទេ? Were passbooks and records updated regularly? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | |
| B | តើការប្រជុំរបស់ក្រុមធ្វើតាមរបៀបរបបបានត្រឹមត្រូវដែរឬទេ? Do savings group <u>meetings</u> follow a standard procedure? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | |
| C | តើសមាជិក និងប្រធានបានដឹង និងអនុវត្តតាមបែបបទរបស់ ក្រុមដែរឬទេ? Are all the members and committees aware and follow the rules of the group? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | |
| D | តើគណៈកម្មការធ្វើការបានល្អតាមតួនាទីដែរឬទេ? Do you feel the committee members carry out their respective roles effectively? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | |
| E | តើសមាជិកក្រុមនិមួយៗបានដឹងពីចំនួនប្រាក់កម្ចី និងសន្សំដែលត្រូវបានប្រមូល និងចែកចាយដែរឬទេ? Was everyone in the group aware of the amount of savings and loans which the group had collected/disseminated? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | |

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| <p>125. តើក្រុមបានរំលាយនៅពេលណាដែរ? When did the group dissolve?</p> | <p>____/____ (mm) (yy)</p> |
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| <p>126. តើនរណាជាអ្នកសំរេចចិត្តអោយរំលាយក្រុម? Who decided to dissolve the group?</p> <ol style="list-style-type: none"> 1. គណៈកម្មការណាមួយ រឺទាំងអស់ <i>One of or all committee members</i> 2. សមាជិកទាំងអស់ <i>All the members</i> 3. គ្រូបណ្តុះបណ្តាល <i>Trainer</i> 4. ផ្សេងទៀត <i>Other (describe briefly):</i> _____ | |
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| <p>127. តើអ្នកអាចបកស្រាយពីមូលហេតុអ្វីបានជាក្រុមត្រូវរំលាយ? Can you please tell me the story of how the group dissolved? <i>តើមកពីមូលហេតុអ្វីសំខាន់ជាងគេ? ហើយរំលាយដោយរបៀបណា?</i> What was the primary reason that the group dissolved? And how did it dissolve?</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p> |
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| <p>128. បន្ទាប់ពីរំលាយ តើមានសមាជិកណាបានចូលរួមក្នុងក្រុមសន្សំផ្សេងទៀតដែររឺទេ? Have all the group members re-joined other Savings Groups?</p> <ol style="list-style-type: none"> 1. Yes 2. No (Skip to Q.130) | |
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| <p>129. ហេតុអ្វីបានជាគេចូលក្រុមដទៃ? តើពួកគេចូលក្នុងក្រុមមួយណា? Why did they choose to join another group? Which group did they join? (Skip to Q.131)</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p> |
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130. ហេតុអ្វីបានជាគេមិនចូលក្រុមដទៃ?
Why not?

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131. តើគ្រូបណ្តុះបណ្តាលនៅតែបន្តជួយគាំទ្រក្រុមដែររឺទេ?
Does the trainer still support your group? (from organization which is currently providing support)

1. Yes

2. No **(Skip to Q.133)**

3. Other

132. ប្រសិនបើមាន តើគ្រូបណ្តុះបណ្តាលជួយគាំទ្រលើអ្វីខ្លះដែរ?
What kind of support does he/she provide? How often? Please describe

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133. បើគិតទៅមុខពីរ រឺបីឆ្នាំទៀត តើអ្នកជឿជាក់ថាក្រុមសន្សំនេះនៅអាចដំណើរការបានដែររឺទេ?
When you think about the savings group in the next few years, how confident are you that it will stay active?

1. Yes, confident that it will stay active

2. No, not confident that it will stay active **(Skip to Q.135)**

3. Other

134. ហេតុអ្វីបានជាអ្នកទុកចិត្តថាក្រុមសន្សំរបស់អ្នកអាចដំណើរការទៅមុខបាន?
Can you explain why you are confident that your group will stay active? **(Skip to Q.136)**

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135. ប្រសិនបើមិនបាន ហេតុអ្វីបានជាអ្នកមិនជឿជាក់ថាក្រុមសន្សំរបស់អ្នកអាចបន្តដំណើរទៅមុខបាន?

If no can you explain why you are not confident your group will not stay active?

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136. តើក្រុមមានគំរោង វិគោលដៅអ្វីទេក្នុងពេលពីរ រឺបីឆ្នាំទៀត? តើអ្នកធ្វើយ៉ាងម្តេចដើម្បីអោយបានសំរេច?

Does the group have any plans or goals for the next few years? How will you proceed to achieve that plan/goal?

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ពេលបញ្ចប់កិច្ចសម្ភាសន៍ អ្នកសម្ភាសន៍គួរអរគុណដែលគាត់ខំចំណាយពេលជាមួយយើង។ សូរគាត់ បើគាត់មានសំនួរបន្ថែម។
និយាយរាក់ទាក់ជាមួយគាត់។ សុំលេខទូរស័ព្ទគាត់ ហើយបំពេញសំនួរទី 10។

In closing, the interviewer should thank the person for taking the time to discuss with us. Ask if they have any questions or if there is anything else they would like to talk about. Have a friendly chat afterwards. Ask for respondent's phone number and fill in Q.10.

កំណត់សម្គាល់របស់អ្នកសម្ភាសន៍
Interviewer's Note:
(Give any comments or note from the interviewer's observation, opinion, etc.)

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តើអ្នកណាជាអ្នកឆ្លើយបានច្រើនជាងគេ ក្នុងកិច្ចសម្ភាសន៍នេះ?
Interview observe and fill up the answer of who were the main respondent during the whole conversation

1. Respondent a
2. Respondent b
3. Respondent c
4. Respondent d
5. Respondent a and b
6. Respondent a and c
7. Respondent a and d
8. Respondent b and c
9. Respondent b and d
10. Respondent c and d
11. All respondents

QUESTIONNAIRE

| | |
|-------------|-----------------|
| Start Time | ____:____ AM/PM |
| Finish Time | ____:____ AM/PM |

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|-------------------|--|
| Field Facilitator | |
| Note Taker | |

| | |
|------------------|----------------------------------|
| Interview Number | |
| Date | ____/____/____ (dd) (mm) (yy) |

អ្នកសំភាសន៍ចាប់ផ្តើមដោយណែនាំខ្លួនឯងដូចខាងក្រោម
The interviewer starts by introducing him/herself as follows:

- ខ្ញុំឈ្មោះ:
"Hi, my name is _____.
- ខ្ញុំកំពុងបំពេញការងារស្រាវជ្រាវសម្រាប់អង្គការ EMC ដែលកំពុងធ្វើការសិក្សាអោយអង្គការ Oxfam, CARE និង Pact ដើម្បីសិក្សាអំពីក្រុមប្រាក់សន្សំនៅសហគមន៍ជនបទ។
I work for a research organization EMC which is doing a study for Oxfam, CARE and Pact to learn about the saving groups in the rural communities.
- ខ្ញុំមានសំណួរមួយចំនួនទាក់ទងនឹងក្រុមប្រាក់សន្សំកាលពីមុននិងដំណើរការរបស់ក្រុម។ សំណួរទាំងអស់នេះគួរតែចំណាយពេល ៦០ នាទី។
We have some questions about the history of the group and its progress overtime period. The questions should take about 60 minutes.
- យើងខ្ញុំនឹងមិនប្រើឈ្មោះរបស់អ្នកទេ ដូចនេះហើយអ្នកអាចបញ្ចេញមតិដោយសេរី និងចំហរ។យើងខ្ញុំចង់សិក្សាពីអ្នក។
We won't use your name so you can feel free to speak openly. We want to learn from you and your experiences.
- តើអ្នកមានសំណួរសួរមកយើងខ្ញុំរឺទេ?
Do you have any questions for us before we begin?
- ដើម្បីសម្រួលដល់ការកត់ត្រា យើងខ្ញុំសូមអនុញ្ញាតស្នើសុំធ្វើការថតសំលេង។ ការថតសំលេងនេះនឹងត្រូវបានប្រើប្រាស់ដោយក្រុមអ្នកស្រាវជ្រាវក្នុងគោលបំណងដើម្បីពិនិត្យមើលឡើងវិញក្រែងមានការខ្វះខាតព័ត៌មានពីការកត់ត្រាដោយដៃតែប៉ុន្តោះ។
To facilitate our note taking, we would like to ask your permission to use the voice recording. The recording will only be used by the researcher team and for the purpose of reviewing for the missing information from the handwrite recording only.
- តើអ្នកអាចអនុញ្ញាតអោយខ្ញុំចាប់ផ្តើមសំណួរបានរឺទេ?
Do I have your permission to conduct this interview? Yes No
- អ្នកអាចមានសិទ្ធិក្នុងការមិនឆ្លើយសំណួរ រឺឈប់កិច្ចសំភាសន៍នេះនូវពេលណាក៏បាន។
You have right not to answer any question or stop the interview at anytime.

Note to the interviewer:

| ការណែនាំក្នុងការធ្វើកិច្ចសំនួរ | |
|---|--|
| General guideline to complete the questionnaire | |
| 1. | អ្នកសំភាសន៍ត្រូវតែកត់ត្រាតែមួយចម្លើយ លុះត្រាមានការបញ្ជាក់នៅក្នុងសំណួរណាមួយថាអាចឆ្លើយលើសពីពីរ។ សំណួរខ្លះត្រូវឱ្យអ្នកសំភាសន៍កត់ត្រាចំពោះសំណួរដែលអាចឆ្លើយបានច្រើន។ Unless otherwise specified for that particular question, when recording the interviewee's answer, always choose only one answer for each question. Some questions required the interview to write the note while some of them may say that you can choose more than one option. |
| 2. | កូតដែលត្រូវប្រើទូទៅ General code to be used to the rest of the survey (all questionnaire versions): 77. Not Applicable (N/A) 88. Refuse to answer 99. Don't know |
| 3. | អ្នកសំភាសន៍ត្រូវបំពេញគ្រប់សំណួរ ប្រសិនបើសំណួរឱ្យរំលង អ្នកអាចរំលងបាន Interviewer should mark all the questions in this questionnaire unless there is a skip instruction provided. |

Section 0 – GENERAL

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|---|--|---|--|
| 1. ខេត្ត Province | 2. ស្រុក District | 3. ឃុំ Commune | 4. ភូមិ Village |
| | | | |
| 5. ឈ្មោះអ្នកតបសំភាសន៍ Name (in Khmer) | 6. ភេទ Gender 1. Male 2. Female | 7. អាយុ Age (Provide specific age in yrs) ¹ | 8. លេខទូរស័ព្ទ Mobile Number |
| | | | |
| 9. កំរិតការអប់រំ Education (eg. High school, B.A, Master..., etc.) | | 10. ផ្នែកការអប់រំ Major | |
| | | | |
| 11. អង្គការដែលរៀបចំវគ្គបណ្តុះបណ្តាល Implementing organization 1. CEDAC 2. CARE/FLD 3. Pact 4. Other (describe briefly): _____ | | រយៈពេលធ្វើការជាមួយអង្គការដែលរៀបចំវគ្គបណ្តុះបណ្តាល Period of working with the implementing organization | |
| | | 12. ខែឆ្នាំចាប់ផ្តើម Start date 99. Don't know | 13. ខែឆ្នាំបញ្ចប់ End date 98. Present 99. Don't know |
| | | ____/____ (mm) / (yy) | ____/____ (mm) / (yy) |
| 14. ការងារបច្ចុប្បន្នកាល Current work place | | 15. តួនាទី Position | |
| | | | |

Section 1 – Background information

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| 16. តើអ្នកមានទំនួលខុសត្រូវលើការបង្ហាត់បង្រៀនក្រុមបានរយៈពេលប៉ុន្មានដែរ? How long have you been responsible for training the group? | 16. ខែឆ្នាំចាប់ផ្តើម Start date 99. Don't know | 17. ខែឆ្នាំបញ្ចប់ End date 98. Present 99. Don't know |
| | ____/____ (mm) / (yy) | ____/____ (mm) / (yy) |
| 18. តើអ្នកបង្ហាត់បង្រៀនក្រុមបានប៉ុន្មានក្រុម? How many groups have you trained? Provide number of groups | | |

¹ Roundup and no decimal

Section 2 – Training provided

| 19. តើអ្នក រឺក្រុមរបស់អ្នកបានទទួលវគ្គបណ្តុះបណ្តាលពី FLD/CEDAC/Pact លើប្រធានបទអ្វីខ្លះ? What training did you and your group receives from the FLD/CEDAC/Pact-? (Multiple Answers) | | |
|---|--|---|
| CEDAC | CARE/FLD | Pact |
| <input type="checkbox"/> ការរៀបចំក្រុម Prepare the Group <input type="checkbox"/> ការបោះឆ្នោតជ្រើសរើសគណកម្មការ Elect the Management Committee <input type="checkbox"/> រៀបចំគោលដៅសន្សំប្រាក់ Set Savings Goals <input type="checkbox"/> ពិភាក្សាអំពីពេលសន្សំប្រាក់ ចំនួនសន្សំ និង បែបបទអនុវត្តក្នុងក្រុម Discuss Savings Timing and Amounts and Set Group Rules <input type="checkbox"/> វគ្គបណ្តុះបណ្តាលលើសៀវភៅកំនត់ត្រា Record Keeping Training <input type="checkbox"/> ពិភាក្សាអំពីការប្រើប្រាស់ប្រាក់ និងការត្រួតពិនិត្យប្រាក់កំប្លី Discuss Fund Utilization and Loan Appraisal <input type="checkbox"/> ការកំណត់រយៈពេលកំប្លី និង របៀបបែងចែកប្រាក់ Set Loans Terms and Discuss Distribution Options <input type="checkbox"/> ផ្សេងទៀត (សូមបកស្រាយ) Other (describe briefly): <p>.....</p> | <input type="checkbox"/> ក្រុមសន្សំ ភាពដឹកនាំ និងការបោះឆ្នោត Groups, leadership & election <input type="checkbox"/> មូលនិធិសង្គម ទិញ/សន្សំហ៊ុន និងគោលនយោបាយឥណទាន និង គោលនយោបាយឥណទាន Social fund, share-purchase/savings & credit policies <input type="checkbox"/> ការបង្កើតច្បាប់សហគមន៍ Development of Association constitution <input type="checkbox"/> ការកត់ត្រា និងការរៀបចំការប្រជុំ Record-keeping & managing a meeting <input type="checkbox"/> ការប្រជុំលើការទិញហ៊ុនលើកដំបូង First share-purchase/savings meeting <input type="checkbox"/> ការប្រជុំលើការផ្តល់កម្ចី ដំបូង First credit meeting <input type="checkbox"/> ការប្រជុំ លើការប្រមូលកម្ចី ដំបូង First loan repayment meeting <input type="checkbox"/> ការត្រួតពិនិត្យ និងផ្តល់ព័ត៌មានដល់សមាជិក Action audit/share out <input type="checkbox"/> ផ្សេងទៀត (សូមបកស្រាយ) Other (describe briefly): <p>.....</p> | <input type="checkbox"/> ការបោះឆ្នោតជ្រើសរើសគណកម្មការ និងពិភាក្សាអំពីចំនួនទឹកប្រាក់សន្សំ ពេលវេលា និងរបៀបរបបក្នុងការបង្កើតច្បាប់ក្រុម Elect the Management Committees and discuss saving amount, timing and making group rules <input type="checkbox"/> វគ្គបណ្តុះបណ្តាលបីថ្ងៃលើការគ្រប់គ្រងធនាគារភូមិ និងប្រព័ន្ធគណនេយ្យទៅដល់គណកម្មការក្រុមសន្សំ Three days training on Village Banking Management and Accounting System to Management Committees Members <input type="checkbox"/> វគ្គបណ្តុះបណ្តាលពីរថ្ងៃលើរបៀបបង្ហាត់បង្រៀនទៅដល់គ្រូស្ម័គ្រចិត្ត Two days training on Literacy Methodology to Literacy Volunteers (LVs) <input type="checkbox"/> វគ្គបណ្តុះបណ្តាលពីរថ្ងៃលើការទំនាក់ទំនង និងការសំរបសំរួលទៅដល់ គណកម្មការក្រុមសន្សំ Two days training on Communication and Facilitation skill to Management Committees Members <input type="checkbox"/> វគ្គបណ្តុះបណ្តាលពីរថ្ងៃលើភាពអ្នកដឹកនាំ ការគ្រប់គ្រង និងការតស៊ូមតិទៅដល់គណកម្មការក្រុមសន្សំ Two days training on Leadership, Management and Advocacy concept to Management committees Members <input type="checkbox"/> ផ្សេងទៀត Other (describe briefly): <p>.....</p> |

20. តើអ្នកបានបណ្តុះបណ្តាលដល់ក្រុមទាំងអស់នោះនូវចំនួនមេរៀនដូចគ្នាដែររឺទេ?
Did you provide all groups with the same number of training sessions?
 1. Yes **(Skip to Q.22)**
 2. No
 3. Other

21. ប្រសិនបើទេ តើអ្នកអាចបកស្រាយពីភាពខុសគ្នានៃវគ្គបណ្តុះបណ្តាលនីមួយៗ?
If No, could you please explain the variation in training among groups?
 (ឧទាហរណ៍ ហេតុអ្វីបានជាអ្នកផ្តល់មេរៀនទៅក្រុមផ្សេងៗគ្នា? តើអ្នកសំរេចយ៉ាងដូចម្តេច?)
 (i.e. why did you decided to provide groups with different training sessions, and how did you decide how to do this?)

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22. តើអ្នកអាចប្រាប់ខ្ញុំពីការអនុវត្តទូទៅពាក់ព័ន្ធនឹងការបណ្តុះបណ្តាលបានដែររឺទេ? (រយៈពេលបណ្តុះបណ្តាល ការសំរបសំរួល...)
Can you describe the general practice about the training? (period of trainings, facilitation, etc...)

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23. តើអ្នកបានបណ្តុះបណ្តាលក្រុមតែម្នាក់ឯង រឺជាមួយគ្រូបណ្តុះបណ្តាលដទៃទៀត?
Did you train the groups alone, or with other trainer(s)?
 1. Alone **(Skip to Q.25)**
 2. With other trainer

24. ប្រសិនបើធ្វើការជាមួយគ្រូបណ្តុះបណ្តាលផ្សេងទៀត តើអ្នកធ្វើការជាមួយគ្នាតាមរបៀបណា?
If with other trainer, how did you work together?

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Section 3 – Group support

25. តើអង្គការ FLD/CEDAC/Pact នៅធ្វើការជាមួយសមាជិកក្រុមសន្សំដែររឺទេ?
 Does FLD/CEDAC/Pact, as an organization, still work with these members?
 1. Yes
 2. No **(Skip to Q.27)**
 3. Other

26. តើគេនៅធ្វើការជាមួយសមាជិកតាមរបៀបណា?
 Please describe how they continue to work with these members? **(Skip to Q.28)**

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27. តាមគំនិតរបស់អ្នក ហេតុអ្វីបានជាគេឈប់ធ្វើការជាមួយសមាជិក?
 Please describe why do you think they no longer work with these members?

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28. តើអ្នកនៅតែបន្តបង្កើតក្រុមដែររឺទេ?
 Do you continue to form groups?
 1. Yes
 2. No **(Skip to Q.30)**
 3. Other

29. សូមពន្យល់ហេតុផលអ្វី បានជាអ្នកនៅបន្តបង្កើតក្រុម?
 Please explain why you continue to form groups? **(Skip to Q.31)**

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30. សូមពន្យល់ហេតុផលអ្វីបានជាអ្នកឈប់បង្កើតក្រុមសន្សំ?
Please explain why you do not continue to form groups?

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| <p>31. តើអ្នកនៅមានទំនាក់ទំនងជាមួយក្រុមសន្សំដែររឺទេបន្ទាប់ពីបានបញ្ចប់តួនាទីរបស់អ្នក? Have you ever, personally, continued to interact in any way with savings groups after you were required to do so?</p> <p>1. Yes 2. No (Skip to Q.33) 3. Other</p> | |
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32. សូមជួយបកស្រាយពីទំនាក់ទំនងរបស់អ្នកជាមួយពួកគាត់?
Could you please describe the interaction that you have with them?
 ហើយញឹកញាប់ដែររឺទេ? តើក្រុមសន្សំនោះបានផ្តល់ជាថវិកាដល់ការគាំទ្ររបស់អ្នកទេ?
 How often? Do they pay for your support? All groups that you trained or just some?

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33. សូមបកស្រាយហេតុអ្វីបានជាមិនមានទំនាក់ទំនងជាមួយគ្នាទៀត? តើអ្នកទាក់ទងគាត់ចុងក្រោយពេលណា?
Would you please describe the reasons why you no longer have contact with them? When did you last contact the group?

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| <p>34. តើអ្នកស្គាល់គ្រូបណ្តុះបណ្តាល រឺអ្នកស្ម័គ្រចិត្តដទៃទៀតដែលនៅតែបន្តការទាក់ទងជាមួយក្រុមសន្សំដែររឺទេ? Do you know of other trainers/volunteers which continue to interact with savings groups?</p> <p>1. Yes 2. No (Skip to Q.37) 3. Other</p> | |
| <p>35. តើពួកគាត់ជានរណាខ្លះ? Who were these trainers?</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p> | |
| <p>36. តាមគំនិតរបស់អ្នក ហេតុអ្វីបានជាពួកគាត់នៅតែគាំទ្រក្រុមទាំងនោះ? In your opinion, why did they continue to provide support?</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p> | |

Section 4 – External influences

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| <p>37. ពេលដែលអ្នកបង្កើតនិង ថែទាំក្រុម តើទំនាក់ទំនងរបស់អ្នកជាមួយអាជ្ញាធរដែនដីយ៉ាងម្តេចដែរ? When you were forming and maintaining the group, would you please describe your relationship with the local authorities?</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p> |
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Section 5 – Sustainability

38. តើអ្នកសង្កេតឃើញមានការផ្លាស់ប្តូរក្នុងក្រុមសន្សំដែររឺទេ បន្ទាប់ពីគេដកគំរោងចេញ?
Have you seen any changes in the savings group since the program phased out? If so, please explain

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39. តើអ្នកគិតថាហេតុអ្វីបានជាក្រុមខ្លះនៅដំណើរការ ប៉ុន្តែក្រុមផ្សេងទៀតមិនដំណើរការ?
Why do you think some groups are active without support while others dissolve?

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40. តើក្រុមដែលនៅដំណើរការ ដោយមិនមានការគាំទ្រពីគ្រូបណ្តុះបណ្តាលមានលក្ខណៈអ្វីខ្លះ?
What are the characteristics of a group that remains active without the support from a trainer?

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41. តើក្រុមដែលរំសាយ ដោយមិនមានការគាំទ្រពីគ្រូបណ្តុះបណ្តាលមានលក្ខណៈអ្វីខ្លះ?
What are the characteristics of a group which dissolves after the trainer stops providing support?

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42. តើអ្នកគិតថាក្រុមខ្លាំងមានលក្ខណៈសម្បត្តិអ្វីខ្លះ?
What do you consider as the characteristics of a strong group?

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43. រវាងក្រុមខ្លាំង និងក្រុមដែលនៅដំណើរការ តើមានលក្ខណៈសម្បត្តិដូចគ្នា ឬខុសគ្នា? សូមបកស្រាយ
Are the characteristics for a strong group and a group that remains active the same, or different? Please explain

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44. តើមានជំនាញ វិវត្តបណ្តុះបណ្តាលអ្វីខ្លះដែលអាចផ្តល់អោយសមាជិកក្រុមសន្សំដើម្បីជួយអោយក្រុមមានដំណើរការកាន់តែប្រសើរឡើង?
Is there any further skill/training could be provided to the group members to improve performance of the group?

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45. តើមានជំនាញ វិវត្តបណ្តុះបណ្តាលអ្វីខ្លះដែលអាចផ្តល់អោយគ្រូបណ្តុះបណ្តាលដើម្បីជួយអោយក្រុមមានដំណើរការកាន់តែប្រសើរឡើង?
Is there any skill/training could be provided to the trainer to improve performance of the group?

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46. តើមានកត្តាខាងក្រៅអ្វីខ្លះដែលជះឥទ្ធិពលធ្វើអោយក្រុមខ្លាំង វិធាន ហើយកត្តាអ្វីខ្លះដែលធ្វើអោយក្រុមនៅតែបន្តដំណើរការទៅបានដោយគ្មានការគាំទ្រ?
Are there any external factors which affect how strong or weak a group is and whether they remain active without support?

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ពេលបញ្ចប់កិច្ចសំភាសន៍ អ្នកសំភាសន៍គួរអរគុណដែលគាត់ខំចំណាយពេលជាមួយយើង។ សូរគាត់ បើគាត់មានសំនួរបន្ថែម។
និយាយរាក់ទាក់ជាមួយគាត់។

In closing, the interviewer should thank the person for taking the time to discuss with us. Ask if they have any questions or if there is anything else they would like to talk about. Have a friendly chat afterwards.

កំនត់សំគាល់របស់អ្នកសំភាសន៍

Interviewer's Note:

(Give any comments or note from the interviewer's observation, opinion, etc.)

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QUESTIONNAIRE

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|-------------|-----------------|-------------------|--|------------------|----------------------------------|
| Start Time | ____:____ AM/PM | Field Facilitator | | Interview Number | |
| Finish Time | ____:____ AM/PM | Note Taker | | Date | ____/____/____ (dd) (mm) (yy) |

អ្នកសំភាសន៍ចាប់ផ្តើមដោយណែនាំខ្លួនឯងដូចខាងក្រោម
The interviewer starts by introducing him/herself as follows:

- សួស្តី ខ្ញុំឈ្មោះ: "Hi, my name is _____.
- ខ្ញុំកំពុងបំរើការងារអោយស្ថាប័នស្រាវជ្រាវ EMC ដែលកំពុងធ្វើការសិក្សាអោយអង្គការ Oxfam, CARE និង Pact ដើម្បីសិក្សាអំពីក្រុមប្រាក់សន្សំនៅសហគមន៍ជនបទ។
 I work for a research organization EMC which is doing a study for Oxfam, CARE and Pact to learn about the saving groups in the rural communities.
- ខ្ញុំមានសំណួរមួយចំនួនទាក់ទងនឹងក្រុមប្រាក់សន្សំកាលពីមុននិងដំណើរការរបស់ក្រុម។ សំណួរទាំងអស់នេះគួរតែចំណាយពេល ៣០ នាទី
 We have some questions about the history of the group and its progress overtime period. The questions should take about 30 minutes.
- យើងខ្ញុំនឹងមិនប្រើឈ្មោះរបស់អ្នកទេ ដូចនេះហើយអ្នកអាចបញ្ចេញមតិដោយសេរី និងចំហរ។យើងខ្ញុំចង់សិក្សាពីអ្នក។
 We won't use your name so you can feel free to speak openly. We want to learn from you.
- តើអ្នកមានសំណួរសួរមកយើងខ្ញុំរឺទេ?
 Do you have any questions for us?
- ដើម្បីសម្រួលដល់ការកត់ត្រា យើងខ្ញុំសូមអនុញ្ញាតស្នើសុំធ្វើការថតសំលេង។ ការថតសំលេងនេះនឹងត្រូវបានប្រើប្រាស់ដោយក្រុមអ្នកស្រាវជ្រាវក្នុងគោលបំណងដើម្បីពិនិត្យមើលឡើងវិញក្រែងមានការខ្វះខាតព័ត៌មានពីការកត់ត្រាដោយដៃតែប៉ុន្តោះ។
 To facilitate our note taking, we would like to ask your permission to use the voice recording. The recording will only be used by the researcher team and for the purpose of reviewing for the missing information from the handwrite recording only.
- តើអ្នកអាចអនុញ្ញាតអោយខ្ញុំចាប់ផ្តើមសំណួរបានរឺទេ?
 Do I have your permission to conduct this interview? Yes No
- អ្នកអាចមានសិទ្ធក្នុងការមិនឆ្លើយសំណួរ រឺឈប់កិច្ចសំភាសន៍នេះនូវពេលណាក៏បាន។
 You have right not to answer any question or stop the interview at anytime.

ការណែនាំក្នុងការធ្វើកិច្ចសំណួរ
General guideline to complete the questionnaire

- អ្នកសំភាសន៍ត្រូវតែកត់ត្រាតែមួយចម្លើយ លុះត្រាមានការបញ្ជាក់នៅក្នុងសំណួរណាមួយថាអាចឆ្លើយលើសពីពីរ។ សំណួរខ្លះត្រូវឱ្យអ្នកសំភាសន៍កត់ត្រាចំពោះសំណួរដែលអាចឆ្លើយបានច្រើន។
 Unless otherwise specified for that particular question, when recording the interviewee's answer, always choose only one answer for each question. Some questions required the interview to write the note while some of them may say that you can choose more than one option.
- កូតដែលត្រូវប្រើទូទៅ
 General code to be used to the rest of the survey (all questionnaire versions):
 77. មិនអាចយកជាការបាន Not Applicable (N/A)
 88. បដិសេធមិនឆ្លើយ Refuse to answer
 99. មិនដឹង Don't know
- អ្នកសំភាសន៍ត្រូវបំពេញគ្រប់សំណួរ ប្រសិនបើសំណួរឱ្យរំលង អ្នកអាចរំលងបាន
 Interviewer should mark all the questions in this questionnaire unless there is a skip instruction provided.

Section 0 – GENERAL

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|-------------------|-------------------|----------------|-----------------|
| 1. ខេត្ត Province | 2. ស្រុក District | 3. ឃុំ Commune | 4. ភូមិ Village |
| | | | |

| 5. ឈ្មោះអ្នកតបសំភាសន៍ Name (in Khmer) | 6. ភេទ Gender 1. Male 2. Female | 7. អាយុ Age (Provide specific age in yrs) ¹ | 8. តួនាទីនៅក្នុងក្រុមប្រាក់សន្សំ Roles in the Savings Group 1. ប្រធាន President 2. លេខា Secretary 3. អ្នកកាន់លុយ Treasurer 4. តួនាទីផ្សេង Other officer 5. សមាជិក Member | 9. លេខទូរស័ព្ទ Mobile Number |
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| a. | | | | |
| b. | | | | |
| c. | | | | |

| 10. ឈ្មោះក្រុម Group Name (In Khmer) | 11. ថ្ងៃបង្កើតក្រុម Started Date | 12. អង្គការដែលបង្កើតក្រុម Organization which initiated the group 1. Oxfam/CEDAC 2. FLD/CARE 3. Pact | 13. ចំនួនដងនៃការបិទបញ្ជី Number of cycle | 14. សមាជិក (ស្រី) Members (Female) | 15. សមាជិក (សរុប) Members (Total) |
|--|-------------------------------------|---|---|---------------------------------------|--------------------------------------|
| | ____/____ (mm) (yy) | | | | |

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| <p>16. តើបច្ចុប្បន្នក្រុមមានស្ថានភាពយ៉ាងណាដែរ? Indicate the status of the drop-outs group</p> <p>1. ក្រុមដែលនៅតែសន្សំ និងខ្ចីប្រាក់ រួមបញ្ចូលទាំងក្រុមដែលផ្អាកការប្រជុំនៅខែរុក្ខាប្រាំង <i>Group is currently saving and lending – include groups that suspend meetings during the planting season.</i></p> <p>2. ក្រុមដែលរំលាយហើយ <i>Group that has disbanded</i></p> <p>3. ផ្សេងទៀត <i>Other (describe briefly):</i> _____</p> | |
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¹ Roundup and no decimal

Section 1 – Perception toward Saving Groups

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| <p>17. តើអ្នកបានចូលរួមក្នុងក្រុមចាប់តាំងពីដំបូងដែលក្រុមត្រូវបានបង្កើតឡើង ឬក៏ក្រោយមក? Did you join the group from the beginning when the group was formed or later? 1. Yes, since the group was formed (Skip to Q.19) 2. No, at later stage</p> | |
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| <p>18. ប្រសិនបើទេ ចុះហេតុអ្វីបានជាអ្នកចូលរួមក្នុងដំណាក់កាលក្រោយគេដូច្នោះ? នៅពេលដែលអ្នកចូលជាសមាជិក តើក្រុម ដំណើរការបានប៉ុន្មានខែ/ឆ្នាំហើយ? If No, why did you join at later stage? How many months/years from the group started?</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p> |
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| <p>19. តើអ្នកជាសមាជិកបានរយៈពេលប៉ុន្មានខែ? How long were you a member? Provide answer in months</p> | <p>.....ខែ</p> |
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| <p>20. តើអ្នកដឹងលើដំបូងពីកម្មវិធីសន្សំប្រាក់តាមរបៀបណា? How did you first learn about the savings program?</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p> |
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| <p>21. ហេតុអ្វីបានជាអ្នកសម្រេចចិត្តចូលរួមក្នុងក្រុមសន្សំ? Why did you decide to join the savings groups?</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p> |
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22. ហេតុអ្វីបានជាអ្នកសម្រេចចិត្តចេញពីក្រុមប្រាក់សន្សំ?

Why did you decide to leave the group?

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23. តើអ្នកស្គាល់គណៈកម្មការ និងសមាជិកផ្សេងទៀតដែររឺទេ?

Did you know your committee and all the members of the group?

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24. តើអ្នកដឹងពីចំនួនប្រាក់ដែលសមាជិកផ្សេងទៀតបានខ្ចី វិសន្សំដែររឺទេ?

Were you aware of the saving amounts and the loans made by other members?

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25. តើអ្នកដឹងពីបទបញ្ជាផ្ទៃក្នុង/ច្បាប់ក្រុមដែររឺទេ?

Did you fully understand the group's rules?

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26. តើអ្នកបានចូលរួមក្នុងវគ្គបណ្តុះបណ្តាលដោយ FLD/CEDAC/Pact ដែររឺទេ?
Did you attend all the training sessions provided by FLD/CEDAC/Pact?

1. Yes, all the sessions
2. No, not all

27. តើអ្នកបានចូលរួមបានប៉ុន្មានវគ្គ?
How many training sessions did you receive?

28. តើអ្នក រឺក្រុមរបស់អ្នកបានទទួលការបណ្តុះបណ្តាលពី FLD/CEDAC/Pact លើប្រធានបទអ្វីខ្លះ?
(What training did you and your group receives from the FLD/CEDAC/Pact?) (Multiple Answers)

| CEDAC | CARE/FLD | Pact |
|---|---|---|
| <input type="checkbox"/> ការរៀបចំក្រុម Prepare the Group <input type="checkbox"/> ការបោះឆ្នោតជ្រើសរើសគណៈកម្មការ Elect the Management Committee <input type="checkbox"/> រៀបចំគោលដៅសន្សំប្រាក់ Set Savings Goals <input type="checkbox"/> ពិភាក្សាអំពីពេលសន្សំប្រាក់ ចំនួនសន្សំ និង បែបបទអនុវត្តក្នុងក្រុម Discuss Savings Timing and Amounts and Set Group Rules <input type="checkbox"/> វគ្គបណ្តុះបណ្តាលលើសៀវភៅកំណត់ត្រា Record Keeping Training <input type="checkbox"/> ពិភាក្សាអំពីការប្រើប្រាស់ប្រាក់ និងការត្រួតពិនិត្យប្រាក់កំរើ Discuss Fund Utilization and Loan Appraisal <input type="checkbox"/> ការកំណត់រយៈពេលកំរើ និងរបៀបបែងចែកប្រាក់ Set Loans Terms and Discuss Distribution Options <input type="checkbox"/> ផ្សេងទៀត (សូមបកស្រាយ) Other (describe briefly): <p>.....</p> | <input type="checkbox"/> ក្រុមសន្សំ ភាពដឹកនាំ និងការបោះឆ្នោត Groups, leadership & election <input type="checkbox"/> មូលនិធិសង្គម ទិញ/សន្សំហ៊ុន និងគោលនយោបាយឥណទាន Social fund, share-purchase/savings & credit policies <input type="checkbox"/> ការបង្កើតច្បាប់សហគមន៍ Development of Association constitution <input type="checkbox"/> ការកត់ត្រា និងការរៀបចំការប្រជុំ Record-keeping & managing a meeting <input type="checkbox"/> ការប្រជុំលើការទិញហ៊ុនលើកដំបូង First share-purchase/savings meeting <input type="checkbox"/> ការប្រជុំលើការផ្តល់កម្ចី ដំបូង First credit meeting <input type="checkbox"/> ការប្រជុំ លើការប្រមូលកម្ចី ដំបូង First loan repayment meeting <input type="checkbox"/> ការត្រួតពិនិត្យ និងផ្តល់ព័ត៌មានដល់សមាជិក Action audit/share out <input type="checkbox"/> ផ្សេងទៀត (សូមបកស្រាយ) Other (describe briefly): <p>.....</p> | <input type="checkbox"/> ការបោះឆ្នោតជ្រើសរើសគណៈកម្មការ និងពិភាក្សាអំពីចំនួនទឹកប្រាក់សន្សំ ពេលវេលា និងរបៀបរបបក្នុងការបង្កើតច្បាប់ក្រុម Elect the Management Committees and discuss saving amount, timing and making group rules <input type="checkbox"/> វគ្គបណ្តុះបណ្តាលបីថ្ងៃលើការគ្រប់គ្រងធនាគារភូមិ និងប្រពន្ធគណៈនេយ្យទៅដល់គណៈកម្មាធិការក្រុមសន្សំ Three days training on Village Banking Management and Accounting System to Management Committees Members <input type="checkbox"/> វគ្គបណ្តុះបណ្តាលពីថ្ងៃលើរបៀបបង្ហាត់បង្រៀនទៅដល់គ្រូស្ម័គ្រចិត្ត Two days training on Literacy Methodology to Literacy Volunteers (LVs) <input type="checkbox"/> វគ្គបណ្តុះបណ្តាលពីថ្ងៃលើការទំនាក់ទំនង និងការសំរេបសំរួលទៅដល់ គណៈកម្មាធិការក្រុមសន្សំ Two days training on Communication and Facilitation skill to Management Committees Members <input type="checkbox"/> វគ្គបណ្តុះបណ្តាលពីថ្ងៃលើភាពអ្នកដឹកនាំ ការគ្រប់គ្រង និងការតស៊ូមតិទៅដល់គណៈកម្មការក្រុមសន្សំ Two days training on Leadership, Management and Advocacy concept to Management committees Members <input type="checkbox"/> ផ្សេងទៀត Other (describe briefly): <p>.....</p> |

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| <p>29. តើវគ្គបណ្តុះបណ្តាលនេះមានផលប្រយោជន៍ដែរ រឺទេ? Was the training helpful? 1. Yes 2. No <i>(Skip to Q.31)</i></p> | |
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| <p>30. សូមបកស្រាយពីផលប្រយោជន៍ Why was it helpful?</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p> |
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| <p>31. តើអ្នកត្រូវការវគ្គបណ្តុះបណ្តាលលើផ្នែកអ្វីទៀត? Did you feel like you needed more training? If so, what type of training would you need?</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p> |
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| <p>32. តើអ្នកគិតថានឹងចូលជាសមាជិករបស់ក្រុមសន្សំទៀតទេនៅថ្ងៃអនាគត? Would you consider joining the savings group again in the future? 1. Yes 2. No <i>(Skip to Q.34)</i> 3. Other</p> | |
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| <p>33. តើមកពីហេតុអ្វី? Why? <i>(Skip to Q.35)</i></p> <p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p> |
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34. តើមកពីហេតុអ្វី?

Why not?

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35. តើអ្នកគិតថាក្រុមប្រាក់សន្សំនោះមានផលល្អ មិនល្អ ឬធម្មតាចំពោះសមាជិកក្រុម និងសហគមន៍? ហេតុអ្វី?

Do you think the Savings Group had a positive, negative, or neutral effect on its member and the community? Why?

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36. តើបច្ចុប្បន្ននេះអ្នកសន្សំប្រាក់តាមរបៀបណាដែរ?

How do you save now?

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37. បើប្រៀបធៀបការសន្សំប្រាក់របស់អ្នកនាពេលបច្ចុប្បន្នជាមួយនឹងការសន្សំជាក្រុម តើមួយណាមានភាពងាយស្រួលជាង?
How do you compare your savings now to your savings during when you were a member of the group?
(មិនត្រឹមតែប្រាក់ប៉ុណ្ណោះទេ ថែមទាំងភាពងាយស្រួលនិងផលប៉ះពាល់)
(Not only \$ but also convenience and impact)

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38. តើបច្ចុប្បន្ននេះ អ្នកអាចខ្ចីប្រាក់បានតាមរយៈណា?
How do you borrow the money now?

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39. តើមានភាពខុសគ្នាអ្វីខ្លះរវាងប្រភពប្រាក់កម្ចីកឡូរនេះ បើប្រៀបធៀបជាមួយក្រុមសន្សំប្រាក់?
What are the difference between your current loan sources and saving groups?

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40. តើអ្នកមានផែនការ ឬគោលដៅណាមួយនៃជីវិតដែរឬទេនាពេលអនាគត?

Do you have any plans or goals for your life in the future?

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ពេលបញ្ចប់កិច្ចសំភាសន៍ អ្នកសំភាសន៍គួរអរគុណដែលគាត់ខំចំណាយពេលជាមួយយើង។ សួរគាត់ បើគាត់មានសំនួរបន្ថែម។ និយាយរាក់ទាក់ជាមួយគាត់។

In closing, the interviewer should thank the person for taking the time to discuss with us. Ask if they have any questions or if there is anything else they would like to talk about. Have a friendly chat afterwards.

កំណត់សំគាល់របស់អ្នកសំភាសន៍

Interviewer's Note:

(Give any comments or note from the interviewer's observation, opinion, etc.)

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QUESTIONNAIRE

| | |
|-------------|-----------------|
| Start Time | ____:____ AM/PM |
| Finish Time | ____:____ AM/PM |

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| Field Facilitator | |
| Note Taker | |

| | |
|------------------|----------------------------------|
| Interview Number | |
| Date | ____/____/____ (dd) (mm) (yy) |

អ្នកសំភាសន៍ចាប់ផ្តើមដោយណែនាំខ្លួនឯងដូចខាងក្រោម
The interviewer starts by introducing him/herself as follows:

- ខ្ញុំឈ្មោះ:
"Hi, my name is _____.
- ខ្ញុំកំពុងបំពេញការងារស្រាវជ្រាវសម្រាប់ EMC ដែលកំពុងធ្វើការសិក្សាអោយអង្គការ Oxfam, CARE និង Pact ដើម្បីសិក្សាអំពីក្រុមប្រាក់សន្សំនៅសហគមន៍ជនបទ។
I work for a research organization EMC which is doing a study for Oxfam, CARE and Pact to learn about the saving groups in the rural communities.
- ខ្ញុំមានសំណួរមួយចំនួនទាក់ទងនឹងក្រុមប្រាក់សន្សំកាលពីមុននិងដំណើរការរបស់ក្រុម។ សំណួរទាំងអស់នេះគួរតែចំណាយពេល ៣០ នាទី។
We have some questions about the history of the group and its progress overtime period. The questions should take about 30 minutes.
- យើងខ្ញុំនឹងមិនប្រើឈ្មោះរបស់អ្នកទេ ដូចនេះហើយអ្នកអាចបញ្ចេញមតិដោយសេរី និងចំហរ។យើងខ្ញុំចង់សិក្សាពីអ្នក។
We won't use your name so you can feel free to speak openly. We want to learn from you.
- តើអ្នកមានសំណួរសួរមកយើងខ្ញុំរឺទេ?
Do you have any questions for us?
- ដើម្បីសម្រួលដល់ការកត់ត្រា យើងខ្ញុំសូមអនុញ្ញាតស្នើសុំធ្វើការថតសំលេង។ ការថតសំលេងនេះនឹងត្រូវបានប្រើប្រាស់ដោយក្រុមអ្នកស្រាវជ្រាវក្នុងគោលបំណងដើម្បីពិនិត្យមើលឡើងវិញក្រែងមានការខ្វះខាតព័ត៌មានពីការកត់ត្រាដោយដៃតែប៉ុន្តោះ។
To facilitate our note taking, we would like to ask your permission to use the voice recording. The recording will only be used by the researcher team and for the purpose of reviewing for the missing information from the handwrite recording only.
- តើអ្នកអាចអនុញ្ញាតអោយខ្ញុំចាប់ផ្តើមសំណួរបានរឺទេ?
Do I have your permission to conduct this interview? Yes No
- អ្នកអាចមានសិទ្ធិក្នុងការមិនឆ្លើយសំណួរ រឺឈប់កិច្ចសំភាសន៍នេះនូវពេលណាក៏បាន។
You have right not to answer any question or stop the interview at anytime.

Note to the interviewer:

| ការណែនាំក្នុងការធ្វើកិច្ចសំណួរ | |
|---|--|
| General guideline to complete the questionnaire | |
| 1. | អ្នកសំភាសន៍ត្រូវតែកត់ត្រាតែមួយចម្លើយ លុះត្រាមានការបញ្ជាក់នៅក្នុងសំណួរណាមួយថាអាចឆ្លើយលើសពីពីរ។ សំណួរខ្លះត្រូវឱ្យអ្នកសំភាសន៍កត់ត្រាចំពោះសំណួរដែលអាចឆ្លើយបានច្រើន។ Unless otherwise specified for that particular question, when recording the interviewee's answer, always choose only one answer for each question. Some questions required the interview to write the note while some of them may say that you can choose more than one option. |
| 2. | កូតដែលត្រូវប្រើទូទៅ General code to be used to the rest of the survey (all questionnaire versions): 77. Not Applicable (N/A) 88. Refuse to answer 99. Don't know |
| 3. | អ្នកសំភាសន៍ត្រូវបំពេញគ្រប់សំណួរ ប្រសិនបើសំណួរឱ្យរំលង អ្នកអាចរំលងបាន Interviewer should mark all the questions in this questionnaire unless there is a skip instruction provided. |

Section 0 – GENERAL

| 1. ខេត្ត Province | 2. ស្រុក District | 3. ឃុំ Commune | 4. ភូមិ Village |
|-------------------|-------------------|----------------|-----------------|
| | | | |

| 5. ឈ្មោះអ្នកតបសំភាសន៍ Name (in Khmer) | 6. ភេទ Gender 1. Male 2. Female | 7. អាយុ Age (Provide specific age in yrs) ¹ | 8. តួនាទីនៅក្នុងភូមិ Role in the community 1. ប្រធានភូមិ Village chief 2. អនុប្រធានភូមិ Deputy village chief 3. តួនាទីផ្សេង Other | 9. លេខទូរស័ព្ទ Mobile Number |
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| | | | | |

| 10. ចំនួនគ្រួសារក្នុងភូមិ Number of HH in the village | 11. ចំនួនប្រជាជននៅក្នុងភូមិ Number of people in the village | 12. ចំនួនប្រជាជនប្រុស Number of Male | 13. ចំនួនប្រជាជនស្រី Number of Female |
|--|--|---|--|
| | | | |

| 14. ទីតាំង Support facilities | 15. ភាពងាយស្រួល Accessibilities 1. Easy 2. Average (in-between) 3. Difficult | 16. ចំងាយ (គម) ^២ Distance (KM) ² |
|----------------------------------|--|---|
| សាលារៀនបឋម Primary School | | |
| សាលារៀនមធ្យម Secondary School | | |
| វិទ្យាល័យ High School | | |
| មន្ទីរសុខភាព Health Center | | |
| ផ្សារ Market | | |

¹ Roundup and no decimal
² Round and no decimal

17. សូមប្រាប់ពីស្ថានភាពទូទៅរបស់សហគមន៍អ្នកដោយសង្ខេប ក្រោយពេលដែលកម្មវិធីរបស់ អង្គការ CEDAC/FLD/Pact ត្រូវបានដល់ទីបញ្ចប់
Please give a brief description of your community since CEDAC/FLD/Pact phased out its program.

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18. តើប្រជាជននៅក្នុងភូមិរបស់អ្នកភាគច្រើនធ្វើការអ្វី និងចិញ្ចឹមជីវិតដោយរបៀបណា?
What are the main ways in which families in this village support their families and earn income?

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Section 1 – Health

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| <p>19. តើនៅក្នុងភូមិអ្នកមានជំងឺធ្ងន់ធ្ងរដែលប៉ះពាល់ដល់សហគមន៍ទាំងមូលដែររឺទេ? (ឧទាហរណ៍ គ្រុនចាញ់ គ្រុនឈាម) Are there any prevalent health issues that pose a challenge for the community as a whole? (i.e., Malaria, dengue, etc.)</p> <p>1. Yes 2. No (Skip to Q.21) 3. Other</p> | |
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20. ប្រសិនបើមាន មានជំងឺអ្វីខ្លះ?
If Yes, What are they?

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21. តើភាគច្រើនប្រជាជននៅក្នុងភូមិទៅមើលជំងឺនៅកន្លែងណាដែរ?
Where do members of the community tend to receive health care and treatment when they get sick?

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22. តើមានការលំបាកអ្វីផ្សេងទៀតក្នុងការទៅពេទ្យក្រៅពីការធ្វើដំណើរ និងផ្លូវ?
What are the barriers to seeking health care and treatment aside from transportation and road access?

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Section 2 – Education

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| <p>23. ជាទូទៅប្រជាជនភាគច្រើនរៀនបានរយៈពេលប៉ុន្មានឆ្នាំ? What is average level of education (in years) in this village?</p> | |
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| <p>24. តើកំរិតនៃការអប់រំរបស់ប្រជាជននៅក្នុងភូមិផ្តល់ការលំបាកចំពោះការអភិវឌ្ឍន៍របស់ភូមិដែររឺទេ? Is the level of education in this community a challenge for development and stability of the community?</p> <p>1. Yes 2. No (Skip to Q.26) 3. Other</p> | |
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25. ប្រសិនបើមាន តើមានកត្តាអ្វីខ្លះ?
If Yes, What are the challenges?

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| <p>26. តើសិស្សសាលាចូលរៀនបានទៀងទាត់ដែររឺទេ? Do all children in the community attend school?</p> <ol style="list-style-type: none"> 1. Yes <i>(Skip to Q.28)</i> 2. No 3. Other | |
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| <p>27. ប្រសិនបើមិនបានទៀងទាត់ តើមកពីមូលហេតុអ្វី? If No, why not?</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p> |
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| <p>28. ក្រៅពីទីតាំងភូមិសាស្ត្រ តើវាមានបញ្ហាអ្វីផ្សេងទៀតទេដែលប៉ះពាល់ទៅលើការចូលសាលារបស់សិស្ស? Are there any factors which effect school attendance throughout the year?</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p> |
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Section 3: Exposure to shocks

29. តើនៅក្នុងភូមិមានទទួលរងគ្រោះមន្ត្រីរាយដែលប៉ះពាល់ដល់ជីវភាពប្រជាជនជាទូទៅ?
 Has the community been exposed to any events (such as natural disasters) which have impacted their livelihood over the last 12-24 months?

1. Yes
2. **No (Skip to Q.31)**
3. Other

30. ប្រសិនបើមាន តើមានគ្រោះមន្ត្រីរាយអ្វីខ្លះ?
 If Yes, what have been the event?

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Section 4: Savings and Loans

31. តើភាគច្រើនប្រជាជនទៅខ្ចីលុយពីណា?
 Where do most people tend to go to for loans?

| ប្រភព Sources | ប្រភេទ Type | មូលហេតុនៃការជ្រើសរើសប្រភពបែបនេះ Reasons to choose that source (Describe) |
|------------------|--|---|
| | 1. មិត្ត ប្អូនប្អូនសា Friend and Family 2. អ្នកធនាគារ Moneylender 3. ធនាគារ/ស្ថាប័នហិរញ្ញវត្ថុ Bank/MFI 4. សមាគម Associations 5. ផ្សេងទៀត (សូមពន្យល់) Other (describe briefly): | អាចមានហេតុផលច្រើនជាងមួយក្នុងការជ្រើសរើសប្រភពនៃប្រាក់កំចីណាមួយនោះ។ (ឧទាហរណ៍ វាជាប្រភពនៃ ប្រាក់កំចីតែមួយគត់ដែលខ្ញុំដឹង មានភាពងាយស្រួល ប្រាក់កំចីមានរយៈពេលកំរិតវែងជាងប្រាក់កំចីមានចំនួនច្រើន ជាងបែបបទមានភាពងាយស្រួល ។ល។) Can be more than one reason per source. (eg. The only source I know, Convenience, Longer loan term, Larger loan, easy process, etc...) |
| Source 1 | | |
| Source 2 | | |
| Source 3 | | |
| Source 4 | | |
| Source 5 | | |

32. មកពីមូលហេតុអ្វីបានជាប្រជាជនភាគច្រើនខ្ចីលុយ?
What are the main reasons of people are getting loans/borrowing money?

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33. តើប្រជាជនភាគច្រើនសន្សំលុយដែររឺទេ? ហើយតាមរយៈណា?
Do local community members normally save? How do they save?

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| <p>34. តើនៅក្នុងភូមិនេះមានក្រុមប្រាក់សន្សំដែររឺទេ? Are there any saving groups in this village?</p> <p>1. Yes</p> <p>2. No [Skip to Q.38]</p> | |
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| <p>35. តើនៅក្នុងភូមិមានក្រុមប្រាក់សន្សំចំនួនប៉ុន្មាន? How many saving groups are there in the village?</p> | |
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36. តើមានអង្គការអ្វីដែលជួយគាំទ្រក្រុមប្រាក់សន្សំទាំងនោះ?
Which organizations currently support those savings group? (in any activity)

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37. តើអ្នកគិតយ៉ាងណាដែរចំពោះក្រុមប្រាក់សន្សំទាំងនោះ?
What do you think about those saving groups in general?
តើផលប្រយោជន៍ដែលក្រុមទាំងនោះទទួលបានមានអ្វីខ្លះ? តើពួកគេជួបប្រទះនិងបញ្ហាប្រឈមអ្វីខ្លះ?
What are some of their benefits? What are some of their challenges?

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| <p>38. តើអ្នកដឹងពីក្រុមសន្សំដែលបង្កើតដោយអង្គការ CEDAC/CARE/Pact រឺទេ? Do you know about the savings groups which were formed by CEDAC/CARE/Pact? 1. Yes 2. No (FINISH)</p> | |
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39. ប្រសិនបើមាន សូមបកស្រាយ
If yes, can you briefly describe them?

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40. តើអ្នកអាចជួយរៀបរាប់ដោយធ្វើការប្រៀបធៀបរវាងសមាជិកក្រុមសន្សំជាមួយនឹងប្រជាជនក្នុងភូមិបានដែរឬទេ?
Can you please describe about the saving group members you know about in comparison to other members of the village?

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ពេលបញ្ចប់កិច្ចសំភាសន៍ អ្នកសំភាសន៍គួរអរគុណដែលគាត់ខំចំណាយពេលជាមួយយើង។ សូរគាត់ បើគាត់មានសំនួរបន្ថែម។
និយាយរាក់ទាក់ជាមួយគាត់។

In closing, the interviewer should thank the person for taking the time to discuss with us. Ask if they have any questions or if there is anything else they would like to talk about. Have a friendly chat afterwards.

កំណត់សំគាល់របស់អ្នកសំភាសន៍

Interviewer's Note:

(Give any comments or note from the interviewer's observation, opinion, etc.)

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