



SEPTEMBER 2018

SUCCESS STORY

Mrs. PHY PHOL,

SELF HELP GROUP (SHG)

INTRODUCTION

It is a fact that the agriculture plays a major role in reducing poverty and creating the foundation for economic growth in developing country. Cambodia has a huge unused potential for agricultural production that must be utilized to feed a population that will keep growing rapidly for the next few decades. Takeo is a province that has a population, which depends on the income from agricultural production. In 2008, the Peace and Development Aid Organization (PDAO) received fund from HEIFER International Cambodia for implementing a project for a period of 3 years, the project name's Value-Based for Holistic Community Development (VBHCD). PDAO in cooperation with local commune authorities conducted orientation meeting with the community members about the project at meeting in Prasat village, Krang leav commune, Bati district, Takeo province. Some of community members were very interested and they decided to get involved in the project. After the selection meetings twenty community members (18 were females) were selected to be Self Help Group (SHG) members in amongst them was a woman named Mrs. Phy Phol.

Mrs. Phy Phol is 51 years old and lives with her husband and five children. She has three daughters and two sons and they live in Prasat village, Krang Leav commune, Bati district, Takeo Province.

Mains strategies to ensure that their SHG will be sustained in the future such as:

1. Strengthen the committee members to be strong a committee, trained and coached the young generation to ensure the sustainability of SHG.

2. Strengthen and capacity building SHG to implement activities plan with sustainability.

3. Improve skills for the old women to participate in income generation activities

4. Extend and enhance more income generation of SHG members.

Prasat Sraskeo Agricultural Cooperative (PSAC)

Address: Prasat village, Krang Leav commune, Bati district, Takeo province

SUPPORTING AND TRAINING TO SHG

SHG members selected Mrs. Phy Phol as group leader of Self Help Group (SHG) in 2008 following an election. All SHG members have received a number of trainings by PDAO in cooperation with government departments in areas such as: vegetable growing, animal raising, Saving group management, financial literacy and simple bookkeeping, marketing, negotiation, facilitation skills, and livestock production. In addition, PDAO also provided 20 cows, some chickens, vegetable seed and agriculture materials distributed evenly between all 20 SHG members. The SHG started saving money with small amounts from SHG member who have low income.



Mrs. Phy Phol feeding her cow that was supplied from the project

MOST SIGNIFICANT ACHIEVEMENTS

After receiving training, Mrs. Phy Phol and other SHG members have increased their knowledge on technical aspects of animal raising, vegetable growing, and saving schemes. Mrs. Phy Phol as leader of SHG has led their SHG members in applying new skills that they have learned from PDAO. They have made home gardens growing vegetable, raised cow, chicken and pig and they started saving with the saving group regularly every month. So, they have their own vegetable, fish and meat for basic needs supplying their families and they did not need to spend a lot of money to buy meat and vegetable from the market anymore. Moreover, they could earn some income from selling agricultural products so that they allocated some of their extra income into the savings group. In addition, Mrs. Phy Phol said that *“Before, I did follow traditional method for agriculture and when I have learned and applied new technical skills such as chicken and pig raising, and knowledge to educated my children and I saw that my family had changed, my husband stopped going to work outside as motorbike driver and construction worker, he stayed at home and helped me to raising chicken, pig and growing vegetable and it was possible for me to support my sons and daughters to access education from primary school until university”*.

Based on the good result of activities of Mrs. Phy Phol leading the SHG and actively participated in community development, the SHG members, local authorities and community members are proud of her and they respect and value what she has done and selected Mrs. Phy Phol to be the Secretary of the Village. Community members became interested in her success and wanted to join with her SHG. So, in 2009 Mrs. Phy Phol helped them to establish another SHG that has 18 members from 18 households by themselves without support from PDAO. The second SHG received cows and chicken seed from the first SHG following the rules based on the criteria and conditions of SHG. In 2011, both SHGs were combined in to one SHG and their amount of saving money increased up to 479,366,400KHR in 2017 (US\$ 119,841 approx.) So, SHG members can now borrow money to run their small business's with the low interest rate of 2.5% per month and other community members who are not SHG members also can lend money from SHG with the slightly higher interest rate of 2.8%-3% per month.



SHG leaders and they are Committee members of Prasat Sraskeo Agricultural Cooperative (PSAC)

Based on their good practices and ownership of SHG, in 2009 the Provincial Department of Agriculture encouraged Mrs. Phy Phol and her SHG group members to register as a Community Based Organization (CBO). Registered No.: 04 MKS/CAC Dated 30/July/2009. And the SHG is now acknowledged as an Agricultural Cooperative pursuant to the law on Agricultural Cooperative NS/RKM0613 /008, dated 06 June 2013. The CBO name is: Prasat Sraskeo Agricultural Cooperative (PSAC), that there are 118 members(96 were females) and Mrs. Phy Phol was also selected to be a chairwoman of the Committee of PSAC.

Resource Management: Mrs. Phy Phol who gained knowledge and experiences from the training, now knows how to use resources effectively, for example: Land using Limited Area Maximum Production (LAMP), recycling the kitchen waste for poultry raising, compost and digging of

the pond for fish raising and her family can earn income for their livelihood.

Gender Empowerment: As a leader of SHG, Mrs. Phy Phol was encouraged to participate in community development activities such as meetings, workshops, trainings and other events at village level to provincial level. She also has support from her husband and family to join all the society activities. For example: In 2010, Mrs. Phy Phol was invited by PDAO to sharing the technical of chicken and pig raising to farmers in other commune in Takeo province and Kampot province. In 2011, she was also invited as a Guest Speaker to share her SHG experiences especially saving groups establishment by Centre d'Etude et de Development Agricole Cambodgien/Cambodian Center for Study and Development in Agriculture (CEDAC) in Ratanakiri province for 23days.

Capacity Innovation: Through the real practices and experiences, Mrs. Phy Phol has the ability to lead the SHG effectively, conducting monthly meeting, saving document recording, public speaking, sharing knowledge and experiences to SHG members and other partners.

CROSS CUTTING ISSUES

Gender: In the SHG, Mrs. Phy Phol encouraged the SHG members who are women to improve their knowledge, technical skills, and sharing with each other during the meetings and other events to increase knowledge and ability, decision making in the family and also in the community. Strengthening themselves through self-motivation, self-esteem, increasing their own money through income generation activities and ownership of their activities. Actually, 90 percent of SHG members are female.

Youth: to promote youth participation in the community development Mrs. Phy Phol said that: *“My SHG also allowed and encouraged some youth to work part-time with my SHG in the saving group, such as being responsible for recording savings, credit document checking, taking minute meeting and they got knowledge and experiences from this job and my SHG also provided some money to them so that they earned some money to use for their education”*.

Capacity Development: To strengthen capacity building of SHG members Mrs. Phy Phol and team decided that SHG members should participate in the meetings, trainings, workshops when organizations, associations, departments or other authorities inviting them to join and after they participated they have to share knowledge and experiences and what they have learned to the other SHG members. Her SHG always conducts meetings on a regular basis the monthly meeting on 13rd every month, committee meeting of PSAC on 30th every month and annual assembly each year.

Partnership: SHG is also a partner of other saving group in other village (7 villages) in Krang Leav commune they are called “Cooperate Saving” and the network group at commune level.

CHALLENGES

During the early stage of project implementation Mrs. Phy Phol had problem with her family situations especially with her husband. He didn't like when his wife participated in the meetings, trainings or other events because that time he thought that it is not important for him and his family. Before her husband always like to drink alcohol and gamble and she experienced domestic violence. She said that *“One day when I participated in a workshop in Takeo province, my husband followed me and argued with me at that workshop and other participants were surprised and were looking at me. I thought that I have to deal with this situation and try to explain to my husband with good reasons and then he can understand and agreed for me to continue in the workshop”*. After she explained a lot about benefits of participation with the project, her husband understood and allowed her to participate with all activities related to the projects and SHG.

Through the implementation of SHG, they had some problem related to credit of saving group such as some borrowers did not re-pay on time and delayed the loan re-payment. Mrs. Phy Phol and her team tried to solve this problems as it is always an issue faced in the first stage of credit, because of the borrowers didn't know clearly about the criteria and conditions of the saving and credit and the SHG members had little experiences in the problem solving. So, Mrs. Phy Phol and her SHG members learned from their experiences of their partners to solve the problems and issues that happened in her SHG.

INITIATIVE

Mrs. Phy Phol has addressed the challenges for the family and also the SHG as she increased her knowledge and experiences from her experiences. For example: In the family she explained to her husband about the benefits when she participated in the project and she convinced her husband to get involved in the activities of SHG such as chicken raising, vegetable growing and other activities to generate income. She discussed with her husband how to improve their family livelihood and how to have discussions before they made a decision.

For the SHG Mrs. Phy Phol and SHG members have some strategies to address the challenges in their group to ensure that their SHG issues could be solved successfully. For example: To be overcome the borrower problem they have used some methods such as 1) Decreased the interest of the credit from 2.5% or 2.8% or 3% to 1.5%, 2) Did not offer loans to the community member who they estimated were unable to pay back to saving group, 3) If the borrowers did not want to repay their loans the SHG committee has to enforce the contract of loan payment and 4) Before the SHG provide loans to the borrowers they study and research about the income of borrowers, the possibility for lenders payment and other conditions.

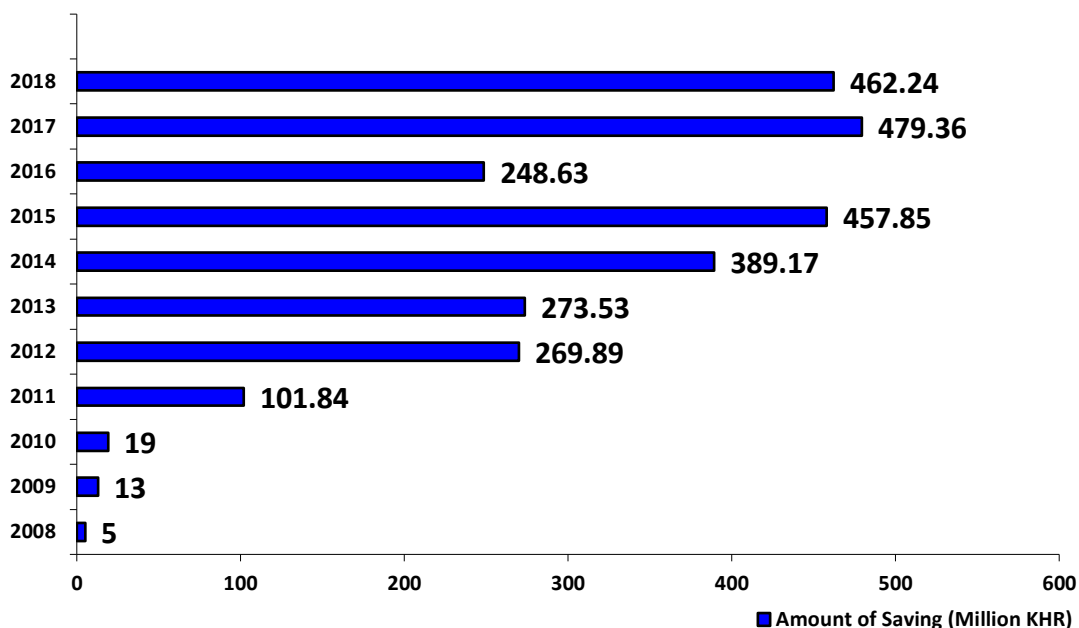
According to the experiences of SHG in the progressing of SHG they have learned a lot from the challenges, problems or issues and they have improved their principles, policy e. For example: The saving principles they have improved three times from the original SHG till now. The stages of improving of saving principles such as in 2008 the SHG members could save the amounts 2,000 riel per month to the saving group. In 2011 they changed the principles the SHG members could save money from 100 riel to 100,000 riel or more per month. In 2014 the principles of saving improved again with the SHG members who can save from 100 riel to 200,000 riel per month to the saving group.

KEY RESULTS

After participating in project and commitment of Mrs. Phy Phol in the project activities she has had many changes in her life. She has built her capacity increased her knowledge and experiences; she says she is a braver woman now; she is a role model for other women in her SHG and in the community. She has been selected to be a SHG leader in 2008 and then the community and authority selected her as to be a secretary of the village in 2009 and according to the active leader in SHG she also selected as Chairwoman of the committee of Prasat Sraskeo Agricultural Cooperative (PSAC). And in 2017 she also has been selected as a candidate with a political party to participate in commune council election in 2017. After election she has passed as a commune councilor of commune council in Krang Leave commune, Bati district, Takeo province. In addition, her family also has a better livelihood, domestic violence has stopped, her husband does not gamble anymore, her and her husband respect and value each other in the decision making in family and her children are also have access to good education.

The SHG that has been supported by the project has made good progress. All SHG members have changed from a poor livelihood to a better livelihood through the agricultural activities such as growing vegetable, animal raising, poultry raising, fish raising so they now have income generation activities to support their family's and they also have money to save with the saving group. Now the SHG has finances to support the SHG members through credit activities with good condition for the members.

The result of Mrs. Phy Phol leading the SHG of with 20 SHG members they established another SHG in 2009 that have 18 SHG members and in 2011 both of SHG were combined in to one SHG. So, the total is 38members (36 were females). After that according to the good practices of the SHG, the Provincial Department of Agriculture encouraged them to registered and they are acknowledged as an Agricultural Cooperative with the name: Prasat Sraskeo Agricultural Cooperative (PSAC) in 2013 and the total members there were 87 families and the amount of saving is also increased (see the graphic below).



IMPACT

In general after the project was implemented the results indicated improvements to Mrs. Phy Phol and her family's livelihood and other SHG members who received direct benefits from the project. It has also influenced other community members and they have applied the new technical skill such as vegetable growing, poultry raising, saving In addition Mrs. Phy Phol said that: *"After the SHG was supported from the project our SHG members' livelihood have changed including increased knowledge, attitude, participatory ideas, valuing women in the family, having knowledge and ideas to educate their children, and reducing the domestic violence because we have the job to work and can organize work in family and in the community"* Actually, the SHG now has 118 members (96 were females) from 87 households. It is also influences other community members around 70 households in Prasat village with indirect benefits from the project. Moreover, also having 38 households from other village in the commune involved in credit of the SHG as well.

Table: Type of beneficiaries from saving group in the project

No	Type of Beneficiaries from SHG	No. of HH	Percentage
1	Direct benefit (SHG member)	87	69.60
2	Indirect benefit (From other villages not SHG member)	38	30.40
Total		125	100.00

LESSON LEARNED

The lessons learned through the project implementation of Mrs. Phy Phol and other SHG members received are the following:

New agricultural technical skill: Applied skill of vegetable growing, livestock and poultry raising, fish raising for income generation activities for improving family livelihood.

Saving group: Savings money is strengthened and facilitating financial for the SHG member to borrow for running their small business or using to solve family issues.

Gender empowerment: Promotion of women's rights, decision making in family and also in the community, stopped domestic violence, good communication and relationship of women and men in the family and in the community as well.

Leadership: In the real practices of Mrs. Phy Phol and other SHG members they have learned and gained increased knowledge about leadership and learned from their experiences of leading SHG, family, and other activities that make the family members, community members, authorities respected and valued them.

Facilitation skill: they can now facilitate meetings, training, workshop and other events in their community especially with the SHG, use this knowledge in their family.

Problem Solving: the problems or issues or challenges that they have faced has help them to learn and have experiences to solve problems and finding the appropriate solutions both in their family and in the SHG. They found good ways to improve and changed their principles and practices.

The difficulties or challenges that happened during the project participation, such as members faced such as not valuing women in society activities, credit or loan payment in SHG and other issues. Mrs. Phy Phol and SHG members tried to solve or overcome these challenges and learned from them and In the end, their efforts allowed them to be successful in solving these problems.

Through the experiences and lessons learned they have received, they planned the mains strategies to ensure that their SHG will be sustained in the future such as:

1. Strengthen and capacity building SHG to implement activities plan with sustainability.
2. Strengthen the committee members to be strong a committee, trained and coached the young generation to ensure the sustainability of SHG.
3. Improve skills for the old women to participate in income generation activities.
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