



Quarterly Report

[November, 2014-January, 2015]

1. Overview/Introduction

Cambodia HARVEST is five-year food security program focused on increasing incomes for 70,000 rural Cambodian households as part of the United States Feed the Future and Global Climate Change initiatives. The Cambodia HARVEST approach to date has developed agricultural solutions to address poor productivity, postharvest losses, food safety issues, lack of market access, environmental degradation, and the effects of climate change on food vulnerable populations. The subcontractor will contribute to overall Cambodia HARVEST program targets and goals through implementation of the technical activities as outlined in the scope of work.

The Rural Economic and Agriculture Development Agency (READA) is a non-profit organization jointed partner with international and local NGOs such as CONCERN, ADDA, LOTUS RELIEF CHARITABLE, AGRISUD, CCC, and DAI. Director of Rural Economic and Agriculture Development Agency (READA) signed a sub-contract to receive a grant from Cambodia HARVEST project for 18 Month from April-2014 to October-2015 namely, Saving Fund Project for intervention in 12 villages of 4 communes in 1 district of Siem Reap province. The objective of this project as below:

- FSNG members and saving fund member will receive training and mentoring support to establish self-managed savings and lending funds to increase their access to small loans to be used to support improved food security and nutrition.
- From membership of a self-help group, rural women develop saving funds and invest them in small businesses that engage in marketing and other commercial activities in order to improve their food security and nutrition.

2. Activities and Its Achievements

2.1 SF Group Structure and Organization

2.1.1 SF Group Management Committee

There is any change to SF group Management Committees during the period from November 2014 to January 2015 in the following groups such as *Satreysamaki Sansom Prak Reak Reay* (Pou village), *Samaki Sansom Prak Reak Reay* (Ruesseilouk village), *Samaki Sansom Prak Chuy Khlu Eng* (Spean Touch village), *Kasekor Chuy Kasekor* (Thnal Kaeng village), *Kasekor Samaki Sansom Prak* (Samroung village), *Krom Aharobthaom Sansom Prak* (Ou Leu village), *Krom Sansom Prak* (Ou Kraom village), *Sahakar Reak Chom Roeun* (Spean Tnoat Muoy village), *Kasekor Rong Reung* (Spean Tnoat Pir village), *Krom Domnang Kasekor* (Lveang Ruessei village), *Meada Sansom Prak* (Khong village), *Krusar Sansom Prak Deumbei Aphivat* (Chambak Kphos village).

2.1.2 SF Group Policies and Procedures

SF group policy and procedure had been established under facilitation from two technicians seen last quarter with 12 SF group in 12 villages. From November, 2014 to January, 2015, there is no any changes to SF group policy and procedure in the following groups such as: *Satreysamaki Sansom Prak Reak Reay* (Pou village), *Samaki Sansom Prak Reak Reay* (Ruesseilouk village), *Samaki Sansom Prak Chuy Khlu Eng* (Spean Touch village), *Kasekor Chuy Kasekor* (Thnal Kaeng village), *Kasekor Samaki Sansom Prak* (Samroung village), *Krom Aharobthaom Sansom Prak* (Ou Leu village), *Krom Sansom Prak* (Ou Kraom village), *Sahakar Reak Chom Roeun* (Spean Tnoat Muoy village), *Kasekor Rong Reung* (Spean Tnoat Pir village), *Krom Domnang Kasekor* (Lveang Ruessei village), *Meada Sansom Prak* (Khong village), *Krusar Sansom Prak Deumbei Aphivat* (Chambak Kphos village).

2.1.3 Recognition of SF Groups

All 12 SF groups had been recognized by village chief and commune council. There is no changes regarding recognition or endorsement of SF groups by local authorities during the period from November, 2014 to January, 2015 in the following groups such as: *Satreysamaki Sansom Prak Reak Reay* (Pou village), *Samaki Sansom Prak Reak Reay* (Ruesseilouk

village), *Samaki Sansom Prak Chuy Kh lun Eng* (Spean Touch village), *Kasekor Chuy Kasekor* (Thnal Kaeng village), *Kasekor Samaki Sansom Prak* (Samroung village), *Krom Aharobthaom Sansom Prak* (Ou Leu village), *Krom Sansom Prak* (Ou Kraom village), *Sahakar Reak Chom Roeun* (Spean Tnoat Muoy village), *Kasekor ROUNG Reung* (Spean Tnoat Pir village), *Krom DomnangKasekor* (LveangRuessei village), *MeadaSansomPrak* (Khong village), *Krusar SansomPrakDeumbeiAphivat* (ChambakKphos village).

2.2 SF Group Membership

2.2.1 Membership Update

Up to this date, there are 12 SF groups with 169 members including 143 female in 12 target villages such as *SatreysamakiSansomPrak Reak Reay* (Pou village), *Samaki Sansom Prak Reak Reay* (Ruesseilouk village), *Samaki Sansom Prak Chuy Kh lun Eng* (Spean Touch village), *Kasekor Chuy Kasekor* (Thnal Kaeng village), *Kasekor Samaki Sansom Prak* (Samroung village), *Krom Aharobthaom Sansom Prak* (Ou Leu village), *Krom Sansom Prak* (Ou Kraom village), *Sahakar Reak Chom Roeun* (Spean Tnoat Muoy village), *Kasekor ROUNG Reung* (Spean Tnoat Pir village), *Krom DomnangKasekor* (LveangRuessei village), *MeadaSansomPrak* (Khong village), *Krusar SansomPrakDeumbeiAphivat* (ChambakKphos village). The detail membership had been shown in the table 1.

Table 1-SF Group Membership Update					
Quarter: Nov., 2014-Jan., 2015					
SF Groups	Members at beginning of quarter – total	Total changes during quarter		Membership at end of quarter	
		New members	Resigned members	Total	Women
Ou Leu village (<i>Krom Aharobthaom Sansom Prak</i>)	9	0	2	7	7
Pou village (<i>Satreysamaki Sansom Prak Reak Reay</i>)	12	3	0	15	15
Samroung village (<i>Kasekor Samaki Sansom Prak</i>)	8	0	1	7	7
Ruesseilouk village (<i>Samaki Sansom Prak Reak Reay</i>)	23	0	0	23	23
Spean Touch village (<i>Samaki Sansom Prak Chuy Kh lun Eng</i>)	9	0	0	9	9
Thnal Kaeng village (<i>Kasekor Chuy Kasekor</i>)	9	0	0	9	9
Chambak Kphos village (<i>Krusar Sansom Prak Deumbei Aphivat</i>)	15	0	0	15	15
Khong village (<i>MeadaSansomPrak</i>)	24	0	0	24	2
Lveang Ruessei village (<i>Krom Domnang Kasekor</i>)	12	0	0	12	9
Ou Kraom village (<i>Krom Sansom Prak</i>)	11	0	0	11	10
Spean Tnoat Muoy village (<i>Sahakar Reak Chom Roeun</i>)	21	0	0	21	21
Spean Tnoat Pir village (<i>Kasekor ROUNG Reung</i>)	16	0	0	16	16
Total	169			169	143

2.2.2 Assessment of Membership Status

Two of twelve SF group are classified as not stable because one group has two members drop out due to one of two doesn't have ability to save money with the group and another members migrated to some part of Cambodia to earn money (Border of Thailand). Otherwise, there were three members participated in SF group in Pou village(*Satrei Samaki Sansom Prak Reak Reay*) due to they see the benefit of saving that not only for borrow but they can earn money through interest. And also they can borrow money from group when they meet urgent case. The detail assessment of membership status had been shown in table2:

Table2-Assessment of SF Groups			
Where Membership is not Stable			
Quarter III: Nov., 2014-Jan., 2015			
SF Group	Drop outs: number and reasons	New members: number and reasons	Actions and Recommendations
<i>Ou Leu village (Krom Aharobthaom Sansom Prak)</i>	Two members dropped out from SF group because one of two doesn't have ability to save money with the group and another members migrated to some part of Cambodia to earn money (Border of Thailand)		-Discuss with group members to find more members to participate in the saving activities. -Technician will go their house and talk about the useful of saving group. -Technician will conduct a study tour to visit other success group.
<i>Pou village(Satrei Samaki Sansom Prak Reak Reay)</i>		Three members participate in the saving activities because they see the benefit of saving that not only for borrow but they can earn money through interest. And also they can borrow money from group when they meet urgent case.	-Technician will conduct a study tour to visit other success group. -Group member will make high confident to new/old members.

2.3 SF Group Training and Coaching Activities

2.3.1 Group Training

There is no core training delivered during the period from Nov., 2014 to Jan., 2015 in the following groups such as:*Satrei Samaki Sansom Prak Reak Reay* (Pou village), *Samaki Sansom Prak Reak Reay* (Ruesseilouk village), *Samaki Sansom Prak Chuy Khun Eng* (Spean Touch village), *Kasekor Chuy Kasekor* (Thnal Kaeng village), *Kasekor Samaki Sansom Prak* (Samroung village), *Krom Aharobthaom Sansom Prak* (Ou Leu village), *Krom Sansom Prak* (Ou Kraom village), *Sahakar Reak Chom Roeun* (Spean Tnoat Muoy village), *Kasekor ROUNG Reung* (Spean Tnoat Pir village), *Krom DomnangKasekor* (LveangRuessei village), *MeadaSansomPrak* (Khong village), *Krusar Sansom Prak Deumbei Aphivat* (Chambak Kphos village).

Other group training

The numbers of four training had been conducted in this quarter in four target villages such as Thnal Kaeng village (*Kasekor Chuy Kasekor*), Lveang Ruessei village (*Krom Domnang Kasekor*), Chambak Kphos village (*Krusar Sansom Prak Deumbei Aphivat*), Ou Leu village (*Krom Aharobthaom Sansom Prak*). The numbers of 62 participants were participated in these training including 57 female. *The detail training activities and subject had been shown in table 3:*

Table 3-Other Group Training Activities

Quarter: Nov., 2014-Jan., 2015

SF Group	Training Subject	Number of Training Sessions	Total number of participants	Number of women participating	Assessment
Thnal Kaeng village (<i>Kasekor Chuy Kasekor</i>)	-Negotiation, self-confidence and how to work together -Facilitation & communication skills and how to mobilized participation	2	21	20	-Most participants understand well because they know the important of negotiation skill with trader. Otherwise, they understand about concept of business after practiced because in the previously, they never thinking on quantity, quality and price and especially negotiation skill. But although the numbers of participant is high, some are still not clear.
Lveang Ruessei village (<i>Krom Domnang Kasekor</i>)	-Negotiation, self-confidence and how to work together -Facilitation & communication skills and how to mobilized participation	2	11	8	-Most participants understand well because they know the important of negotiation skill with trader. Otherwise, they understand about concept of business after practiced because in the previously, they never thinking on quantity, quality and price and especially negotiation skill. But although the numbers of participant is high, some are still not clear.
Chambak Kphos village (<i>Krusar Sansom Prak Deumbei Aphivat</i>)	-Negotiation, self-confidence and how to work together -Facilitation & communication skills and how to mobilized participation	2	20	20	-Most participants understand well because they know the important of negotiation skill with trader. Otherwise, they understand about concept of business after practiced because in the previously, they never thinking on quantity, quality and price and especially negotiation skill. But although the numbers of participant is high, some are still not clear.
Ou Leu village (<i>Krom Aharobthaom Sansom Prak</i>)	-Negotiation, self-confidence and how to work together	2	10	9	-Most participants understand well because they know the important of negotiation skill with trader. Otherwise,

	-Facilitation & communication skills and how to mobilized participation				they understand about concept of business after practiced because in the previously, they never thinking on quantity, quality and price and especially negotiation skill. But although the numbers of participant is high, some are still not clear.
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2.3.2 Coaching Activities

2.3.2.1 SFF Attendance at SF Group Meetings

Normally, SFFs conducted SF group meeting every 2 week. The total from November 2014 to January 2015, SFFs attend SFF group meeting 66 meetings equal 100 %. The key coaching needs for every meeting such as in the table 4.

Table 4 – SFF Attendance at SF Group Meetings

SF Group	Frequency of regular group meetings (e.g., monthly, every 2 weeks)	Number of meetings SFF attended (Nov., 14-Jan., 15)	% of meetings SFF attended (Nov., 14-Jan., 15)	Key coaching needs
Ou Leu village (<i>Krom Aharobthaom Sansom Prak</i>)	Every 2 weeks	6	100 %	<ul style="list-style-type: none"> ✓ Group rule role ✓ Rule of committee leader ✓ Rule of membership ✓ Recording book ✓ Penalty ✓ New member ✓ Process of meeting ✓ Date and time of meeting
Pou village (<i>Satrei Samaki Sansom Prak Reak Reay</i>)	every 4weeks	3	100%	<ul style="list-style-type: none"> ✓ Group rule role ✓ Rule of committee leader ✓ Rule of membership ✓ Recording book ✓ Penalty ✓ New member ✓ Process of meeting ✓ Date and time of meeting
Samroung village (<i>Kasekor Samaki Sansom Prak</i>)	Every 2weeks	6	100 %	<ul style="list-style-type: none"> ✓ Group rule role ✓ Rule of committee leader ✓ Rule of membership ✓ Recording book ✓ Penalty ✓ New member ✓ Process of meeting ✓ Date and time of meeting
Ruesseilouk village (<i>Samaki Sansom Prak Reak Reay</i>)	Every 4weeks	3	100%	<ul style="list-style-type: none"> ✓ Group rule role ✓ Rule of committee leader ✓ Rule of membership

				<ul style="list-style-type: none"> ✓ Recording book ✓ Penalty ✓ New member ✓ Process of meeting ✓ Date and time of meeting
Spean Touch village (<i>Samaki Sansom Prak Chuy Khlun Eng</i>)	Every 2weeks	6	100 %	<ul style="list-style-type: none"> ✓ Group rule role ✓ Rule of committee leader ✓ Rule of membership ✓ Recording book ✓ Penalty ✓ New member ✓ Process of meeting ✓ Date and time of meeting
Thnal Kaeng village (<i>Kasekor Chuy Kasekor</i>)	Every 2weeks	6	100 %	<ul style="list-style-type: none"> ✓ Group rule role ✓ Rule of committee leader ✓ Rule of membership ✓ Recording book ✓ Penalty ✓ New member ✓ Process of meeting ✓ Date and time of meeting
Chambak Kphos village (<i>Krusar Sansom Prak Deumbei Aphivat</i>)	Every 2 weeks	6	100 %	<ul style="list-style-type: none"> ✓ Book keeping record ✓ Discuss about saving group rule ✓ Responsibility of member ✓ Responsibility of committee leader ✓ Cash distribution formula ✓ Saving meeting process ✓ Show goal and objective of saving
Khong village (<i>MeadaSansomPrak</i>)	Every 2 weeks	6	100 %	<ul style="list-style-type: none"> ✓ Book keeping record ✓ Discuss about saving group rule ✓ Responsibility of member ✓ Responsibility of committee leader ✓ Cash distribution formula ✓ Saving meeting process ✓ Show goal and objective of saving
Lveang Ruessei village (<i>Krom Domnang Kasekor</i>)	Every 2 weeks	6	100 %	<ul style="list-style-type: none"> ✓ Book keeping record ✓ Discuss about saving group rule ✓ Responsibility of member ✓ Responsibility of committee leader ✓ Cash distribution formula ✓ Saving meeting process

				<ul style="list-style-type: none"> ✓ Show goal and objective of saving
Ou Kraom village (<i>Krom Sansom Prak</i>)	Every 2 weeks	6	100 %	<ul style="list-style-type: none"> ✓ Book keeping record ✓ Discuss about saving group rule ✓ Responsibility of member ✓ Responsibility of committee leader ✓ Cash distribution formula ✓ Saving meeting process ✓ Show goal and objective of saving
Spean Tnoat Muoy village (<i>Sahakar Reak Chom Roeun</i>)	Every 2 weeks	6	100 %	<ul style="list-style-type: none"> ✓ Book keeping record ✓ Discuss about saving group rule ✓ Responsibility of member ✓ Responsibility of committee leader ✓ Cash distribution formula ✓ Saving meeting process ✓ Show goal and objective of saving
Spean Tnoat Pir village (<i>Kasekor Rong Reung</i>)	Every 2 weeks	6	100 %	<ul style="list-style-type: none"> ✓ Book keeping record ✓ Discuss about saving group rule ✓ Responsibility of member ✓ Responsibility of committee leader ✓ Cash distribution formula ✓ Saving meeting process ✓ Show goal and objective of saving

2.3.2.2 Other Coaching Activities

The numbers of 584 coaching activities had been provided to SF group members in 12 target villages including 36 events in Ou Leu village (*Krom Aharobthaom Sansom Prak*), 51 Pou village (*Satrei Samaki Sansom Prak Reak Reay*), 29 Samroung village (*Kasekor Samaki Sansom Prak*), 66 Ruesseilouk village (*Samaki Sansom Prak Reak Reay*), 46 Spean Touch village (*Samaki Sansom Prak Chuy Khlun Eng*), 53 Thnal Kaeng village (*Kasekor Chuy Kasekor*), 47 Chambak Kphos village (*Krusar Sansom Prak Deumbei Aphivat*), 77 Khong village (*Meada Sansom Prak*), 49 Lveang Ruessei village (*Krom Domnang Kasekor*), 30 Ou Kraom village (*Krom Sansom Prak*), 56 Spean Tnoat Muoy village (*Sahakar Reak Chom Roeun*), and 44 Spean Tnoat Pir village (*Kasekor Rong Reung*). The detail number coaching activities had been shown in table 5:

Table 5-Other Coaching Activities

Quarter: Nov., 2014-Jan., 2015

SF Group	Topic or Issue	Coaching Format (group refresher training, individual, small groups)	Number of Sessions	Total Number of Participants	Assessment
Ou Leu village (<i>Krom Aharobthaom Sansom Prak</i>)	0	Individual	36	36	TA
Pou village(<i>SatreY Samaki Sansom Prak Reak Reay</i>)	0	Individual	51	51	TA
Samroung village(<i>Kasekor Samaki Sansom Prak</i>)	0	Individual	29	29	TA
Ruesseilouk village (<i>Samaki Sansom Prak Reak Reay</i>)	0	Individual	66	66	TA
Spean Touch village (<i>Samaki Sansom Prak Chuy Khlun Eng</i>)	0	Individual	46	46	TA
Thnal Kaeng village (<i>Kasekor Chuy Kasekor</i>)	0	Individual	53	53	TA
Chambak Kphos village (<i>Krusar Sansom Prak Deumbei Aphivat</i>)	0	Individual	47	47	TA
Khong village (<i>MeadaSansomPrak</i>)	0	Individual	77	77	TA
Lveang Ruessei village (<i>Krom Domnang Kasekor</i>)	0	Individual	49	49	TA
Ou Kraom village (<i>Krom Sansom Prak</i>)	0	Individual	30	30	TA
Spean Tnoat Muoy village (<i>Sahakar Reak Chom Roeun</i>)	0	Individual	56	56	TA
Spean Tnoat Pir village (<i>Kasekor Roung Reung</i>)	0	Individual	44	44	TA

2.4 SF Group Financial Status

2.4.1 Savings Fund Activities

2.4.1.1 Summary of Savings Fund Activities

Saving fund activities is going smoothly even some groups experienced with unstable situation due to few members resigned and new some members were added. Referred to the table below is illustrated that saving contribution before present quarter is 3,568,500 Riel and saving contribution during present quarter is 6,864,000 Riel. The number of loan negotiated before present quarter are 8 members and during present quarter are 75 members. The total value of loan negotiated before present quarter is 960,000 Riel and during present quarter is 10,730,000 Riel. There is no interest earned before present quarter while during present quarter is 252,700 Riel. There is no value of principal repaid before present quarter while present quarter is 1,970,000 Riel. The penalties paid before present quarter is 3,500 and during the present quarter is 15,500 Riel. There is no other income before present quarter and during present quarter is 15,000 Riel. There is no cost incurred before present quarter and during present quarter is 66,500. Referred to the Financial Assessment template of QR-SF Summary sheet, the total at the end of quarter is showed below:

✓ Total Savings Contributions at the end of present quarter	17,951,600 Riel
✓ Total Number of Loan Contracts at the end of present quarter	157 members
✓ Value of Total Loans Negotiated at the end of present quarter	27,235,000 Riel
✓ Value of Total Interest Earned at the end of present quarter	935,100 Riel
✓ Total Value of Principal Repaid at the end of present quarter	10,920,000 Riel
✓ Total Penalties Paid at the end of present quarter	45,500 Riel
✓ Total Other Income at the end of present quarter	15,000 Riel
✓ Total Costs Incurred at the end of present quarter	11,300 Riel
✓ Total Saving withdrawal at the end of present quarter	150,500 Riel

2.4.1.2 Savings Contribution

The quarterly summary of saving fund activities of 12 Village such as (Pou, RuesseiLouk, Spean Touch, ThnalKaeng, samroang, OuLeu, LveaengRuessei, Knong, ChambakKhpos, Spean ThnotMuoy, Spean ThnotPir and OuKraom) showed as below:

- Average 98.40% of all members make saving regularly in per saving group and 1.60% of all members who did not save regularly due to they always forget the date of saving and some of them has busy with their farm and some time, they did not have money for saving.
- SF group in RuesseiLok had saved the amount average of 7257 riel per month while SF group in Knong village had saved the amount average of 24027 per member per month. The amount of saving is different because of some members forget the date of saving and some busy with their farm.
- There are two saving groups of Pou and RuesseiLok village that are vulnerable because of amount of saving contribution in RuesseiLok and for SF group in Pou had released too much loan to member.
- All members of savings groups should make saving contribute regularly and big amount for quick increasing capital to support loan fund. Especially all members of saving groups should follow saving group rule and should provide loan to get balance with capital. It means that SF group members to provide loan by percentage of capital (example: 10-20% loan of capital)

2.4.1.3 Lending Activities

By observation during quarter of all savings groups found that there is a good processing of taking loan from group and total disbursement in this quarter is 15,545,000riel. It is better than previous quarter that has amount disbursement 10,730,000 riel, so we can increase loan disbursement over4,815,000 riel equal 44.87% compare to last quarter. Depend on total amount disbursed in this quarter the numbers of members around 43.78 % take loan from the group to use. During this quarter, the numbers of 2,850,000 riel equal 18.33 % had disbursed to members who use for animal raising while 10,385,000 riel equal 66.80 % use the loan for business. With this increased loan disburse numbers; we can say that SF groups are running with the good process of lending and most members take loan for business and animal raising. Any way the members of saving groups who took loan form group, secretary has recorded repayment schedule in pass books then gave to borrowers in order to they remember repayment date and we saw that repayment of members during quarter are regularly from a month to month.

2.4.1.4 Other Income and Costs

During this quarter we see that are total other income amount 41,500 rielincluding 26,500 riel of penalty while the member missing in repaid on time and some members did not saving on time. In group regulation talk that the member who repaid back late will take a penalty from 500 riel to 10,000 riel follow by the capital borrowed. Otherwise, if the member did not make a save for one time, the group will take penalty amount of 500 riel and if the member did not make a save three times, that members will pay for penalty 1,500 riel and get a warning from committee leader. In-addition, if that member still continues in late saving again and again, the management committee will discuss together with other members during the meeting to delay disbursing loan to that member. This group regulation had been taken from the discussion between SF group members under the facilitation from READA staffs and those members are happy to do that and they try to follow what have recorded.

2.4.1.5 Capital Assets and Cash on Hand

There are no outstanding issues related to the overall financial situation of SF groups because those groups are going well both saving and lending.

2.4.2 Social/Emergency Fund Activities

Saving group members have contributed some money to social/emergency fund in order to help any SF group member who emergency assistance-safety net. The social fund is the fund that reserve to release to member in urgent case without interest. The members of SF group had agreed in making the same amount of contribution follow by their regulation for each group which started from 500 riel to 1,000 riel per meeting. This emergency fund will provide to members who have emergency case such as sick, accident and other case. The amount average of social fund releasing to member is depend on the money in their hand (*money that member have contributed during meeting*). Before releasing social fund to members, the management committee will have a meeting with their SF group members to agree in releasing. If 60% of members don't agree for releasing social to that member, the management committee will not allow the release that fund. Up to this date, the amount of social fund just only 1,289,500 riel which is not sufficient to the members but the members of SF group are trying to increase this fund during meeting. As the recommendation for increasing social fund, SF group have to continue to contribute fund the for emergency case, otherwise, some donors, especially Cambodia-HARVEST should provide grant or loan to SF group and the interest earned will put into emergency fund.

3. Assessments and Forward Planning

❖ Lessons learned

- ✓ Group member of saving fund in each villages they are not only received the concept of saving fund but also nutrition and agriculture planting activities it so important for the clients because it provided them both technical, and skills practice and especially saving within their families that they can save their own budget for the base need.
- ✓ It is the good opportunity for SFFs that have been working here because we learned more activities about Nutrition and agriculture such as three food diet , cooking demonstration, Hygiene Education, Child feeding , Fie, families food, land preparation , How to use fertilizer , Disease and pest management, and crop selection.
- ✓ Generally, we saw that the loan in community were not enough for group member because it has more need from clients and in future day if HARVEST or READA doing the business from these group it is better because group member did not loan from microfinance.

❖ Constraints and challenges

- ✓ Migration people at Somrong and OuLeu villages will affected to group member and the capital because when someone resigned others member unimpressed their feeling related to saving and the capital in group is reduced because they withdraw money from saving group.

❖ Solution

- ✓ SFFs try to seek new member through explain them related to the importance of saving group

❖ Conclusions and recommendations

- ✓ The number of capital is increasing from quarter to quarter and loan disburse also going well with good repaid.
- ✓ Some of social fund in saving groups were used for their families need. Members of saving group used this social fund for the purpose of hospitalization.
- ✓ The interest of saving group were increase if we compare to the previous quarter because the total saving number up to this quarter were available for group member to loan. It mean that member reduce the loan from microfinance and back to loan in saving group in their village.

- ✓ Providing Women Enterprise development training it is so attractive to group member of saving and nutrition groups relate to their business through real practice because it had remind him to the previous business what they don wrong and right and especially related to the quantity , quality and price and other one is they gain more skill related to negotiation.
- ❖ Recommendations
 - ✓ Villages that member migrated to Thai border, SFF should try to seek new member that willing to join with saving group through conduct promotion meeting or coaching in household families by explain them about importance of saving group especially the base need within their families.
 - ✓ The involved NGOs/INGOs such as Cambodia-HARVEST, READA etc., should provide grant/loan to SF group.
 - ✓ All interest earned from grant/loan providing will take into emergency fund to assist more members who have emergency case.
- ❖ Work plan for next quarter
 - ✓ Continue to provide individual coaching to the group members
 - ✓ Continue to provide fresher core training to the groups
 - ✓ Continue to provide training on women Enterprise to the groups
 - ✓ Lead SF groups for exposure visit
 - ✓ Join field day visit with Horticulture technicians and with Family Nutrition Specialists

4. Operation

This project is very useful for local people and staffs because they received a lot lesson learnt from project leaders and others Cambodia Harvest staffs during project implementation as well as from others local people in the area. SFFs are receiving more experiences through working with people who have been supporting by multi-project components such as horticulture clients and family nutrition clients at the same period and the same people during project intervention.

5. Others/pictures



SF group activities