



Final Report

Qualitative Research into the impacts of C-BED entrepreneurship training delivered through Oxfam's Savings for Change (SfC) and Plan International's 'Vocational Training for Disadvantaged Young People' projects in Cambodia.

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INDEX

Executive Summary	4
Acknowledgements	6
List of Abbreviations	7
List of Boxes, Figures and Tables	8
A. The Cambodia context	9
B. Overview of the Community-Based Enterprise Development Programme in Cambodia	14
B.1. The ILO Community-Based Enterprise Development (C-BED)	14
B.2. The Plan TVET Model	14
B.2.1. Short residential courses in the PTC (4 months+2 months internship).....	16
B.2.2. Training through direct placement in enterprises	17
B.2.3. Contents of the Training	17
B.3. The Oxfam Saving for Change Model	17
C. The Research Framework	19
C.1. Objectives of the research	19
C.2. Research Design	19
C.2.1. Research Approach	19
C.2.2. Research Questions.....	19
C.3. Research Instruments	20
C.3.1. Document Review	20
C.3.2. Questionnaire Survey.....	21
C.3.3. Semi-Structured Interviews and Case Studies.....	21
C.3.4. Focus Groups.....	21
C.3.5. Difficulties faced and solutions adopted.....	21
C.3.6. Sample Size Calculations	22
C.3.7. Planned and Achieved Sample Size in each province for each research instrument.....	23
D. Main Findings of the Research	24
D.1. In what ways has C-BED empowered youth and women?	24
D.1.1. Background of target youth and women	24
Plan C-BED Trainings	25
a. Providing youth an opportunity to change their lives.....	25
b. Developing skill-based competencies in trainees – Plan C-BED Trainings	25
c. Development of business competencies.....	26
d. Changes in gender equality – Plan C-BED Trainings.....	27
SfC C-BED Training	28
a. Providing Savings Group members an opportunity to change their lives – SfC C-BED Trainings.....	28
b. Developing skill-based competencies in trainees – SfC C-BED Trainings.....	29
c. Development of business competencies – SfC-C-BED.....	31
d. Changes in gender equality.....	32
D2. What is the evidence that C-BED has changed the ways of working of the Savings Groups in the SfC approach?	33
a. Enhancements in access to finance for SfC C-BED graduates	33
b. Changes in behaviour of Groups/Members towards providing/accessing loans.....	34
i. Increase in number of persons taking loans from the Savings Groups.....	34
ii. Change in the purpose of the loans	34
iii. Savings.....	35
iv. Impact on loan repayment.....	35
v. Improvement in the SfC services.....	36

vi. Impact on financial literacy of the beneficiaries	36
vii. Formal financial service providers' perspective on integrated service (SfC+C-BED)	36
D.3: In what ways did C-BED enhance employment, entrepreneurship/productivity, income generation, decent work, and social capital among the trainees?	37
D.3.1. Generation of employment	37
1. Employment Path followed by Plan C-BED trainees	37
a. Trained by the PTC/ Enterprise, interned with an enterprise, and joined an enterprise	37
b. Trained by the PTC/ Enterprise and decide to not go ahead with the skill	37
c. PTC or Enterprise based trainees who started an enterprise	37
d. Trained by PTC/ Enterprise and planning to start an enterprise	37
e. Still under training	38
2. Reasons for not setting up enterprises:	38
D.3.2. Enhancements in Income and Social Capital	39
a. Income enhancement	39
i. Increase in income	39
iii. Changes in income	39
b. Changes in decent work	39
c. Changes in Social Capital	40
D4: In what ways did C-BED enhance the performance, impact and sustainability of partner organisations?	40
E. Conclusions	44
1. Increased understanding, confidence and practice of the C-BED concepts for SfC among Plan trainees	44
2. Positive outcomes of the C-BED training in enhanced savings, income and employment	44
3. Increase time needs to be devoted to business and soft skills	44
4. Some areas for strengthening SfC-C-BED	44
5. Build on the strong impact of gender module by giving it more space in future modules	45
6. Recognise and build on complementarities between Plan-TVET and SfC	45
References	46

Annexes: Separate Volume

- Annex 1: List of villages covered
- Annex 2: Changes in main source of income
- Annex 3: Research Instruments
- Annex 4: Consolidation of inferences from Data Collected
- Annex 5: Data Inferences from Oxfam Treatment and Comparison respondents
- Annex 6: Data Inferences from Plan Treatment and Comparison respondents
- Annex 7: Data Tables – Oxfam and Plan Treatment and Comparison respondents
- Annex 8: All Case Studies
- Annex 9: All Focus Group Discussions
- Annex 10: Inception Report

Executive Summary

This is the report of a qualitative research into the impacts of Plan International and Oxfam implemented training programmes in Cambodia from 2013 to 2017. The major findings of this research are as follows:

1. Overview

The trainings were based on the ILO C-BED peer-learning approach. Plan supported PTCs in 4 provinces to facilitate 1086 out-of-school youth (60% women) to learn vocational “hard skills”. Additionally, youth learned entrepreneurial/ business skills, “soft skills” and gender through the C-BED approach.

In case of Oxfam, C-BED trainings were implemented on entrepreneurial skills, soft skills and gender for 765 Savings Group members (90% women) directly in village communities engaged with the Oxfam’s SfC programme.

2. Ways in which C-BED has empowered youth and women

In addition to being a good opportunity for poor HH and youth who could not have afforded a similar training, the C-BED trainings significantly enhanced the knowledge and practices of both Plan trainees as well as SfC trainees in business planning, soft skills and gender. Satisfaction levels with both groups were very high (100% for SfC and 99% for Plan of respondents who were fully or slightly less satisfied with the trainings).

46% of the Plan respondents reported an increase in business competencies, and 38% reported an increase in their soft skills. 26% of Plan trainees reported that they had been able to actually apply the skills gained in business. This is mainly because a large proportion of Plan trainees (42%) took up jobs with enterprises and only 12% started their own enterprises. The main reasons for the trainees not starting their own enterprises after the trainings for Plan trainees were lack of start-up capital (38%), poverty (27%) and the need to learn more skills (23%).

Among the SfC trainees, 68% felt their capacities in business skills had improved. 40% of the SfC trainees started or strengthened their enterprises after the C-BED training. A very high proportion of SfC trainees reported an increase in their communication skills (44%), business analysis skills (27%) self-confidence (21%) and leadership skills (13%) among others.

Although trainings in “hard skills” was not part of the SfC training programme, Oxfam partners mobilized resources and conducted livelihood trainings in agriculture, animal husbandry and vegetable cultivation on demand from SfC group members. For SfC trainees the main reasons for not starting their own enterprises were lack of start-up capital (52%), lack of time due to agriculture or HH chores (24%), and poverty (10%).

The Plan-C-BED trainings have been instrumental in changing the lives of youth by enhancing their skill levels, enhancing their employment and income, and by creating knowledge and confidence in their ability to deal in and with markets. For youth who were able to convert the training into a job or strengthen their enterprise, the C-BED training is reported to have been a life-changing experience.

Similarly, for the 40% SfC trainees who had (or who started) their enterprises, the C-BED training provided critical business knowledge and skills to improve their businesses significantly, and numerous application of the C-BED were observed with this group.

The gender component of the SfC-C-BED trainings, though short, has had very positive results. Both groups of respondents report a shift in gender relations and a greater openness among men to share housework, provide greater respect in decision-making and greater support to women to develop their leadership.

3. Ways in which C-BED changed the ways of working of the Savings Groups in the SfC approach

The C-BED training changed the perspective of members from a “Savings only” approach to a “Savings as capital for enterprise” mind-set. This is visible in the higher proportion of members taking loans, a shift towards a higher number of loans for livelihood and enterprises, and in the larger number of loans being taken in comparison to the baseline and in comparison to the comparison groups.

Loan repayment is reported to have become more efficient as there is more peer pressure on members to return loans so that others can use this money. The SfC groups are reported to have benefitted from the C-BED modules on financial literacy by making their own bookkeeping functions stronger.

SfC group members use the Savings Groups and the MFIs in tandem, preferring to take larger sums of money from the MFI when the returns are assured, while using the Savings Group money for smaller amounts and when the returns were not assured.

Ways in which C-BED enhance employment, entrepreneurship/productivity, income generation, decent work, and social capital among the trainees

The C-Bed training led to an increase in employment for 42% of Plan trainees into enterprises. This led to an increase in their incomes. The average reported increase in income was 180% by KHR 977,205 (USD 244)). None of the Plan respondents further employed other people.

For the SfC trainees, the average increase in income has been 108% (KHR 109,496 (USD 27)). The SfC respondents created jobs for 11 persons.

The C-BED trainings also created a positive change in most Decent Work parameters.

While the Plan respondents did not report a significant change in their social capital because they came together for 4 months and then dispersed again, they did report that they learnt a lot from each other. For the SfC Savings members, who already had organised themselves into strong affinity groups, the change in social capital due to the C-BED training was not reported to be substantial.

4. Ways in which C-BED enhanced performance, impact and sustainability of partner organisations

Both Plan and Oxfam gained through the programme by enhancing the quality and outreach of their programmes with their primary target groups. Plan has enhanced its position as a key player in peer-based learning, and will continue to work on the PTC-TVET trainings in future in Cambodia. Oxfam SfC partners have also established the utility of the C-BED approach with their target communities, as witnessed from the high demand for the C-BED trainings they are receiving from the same.

5. Conclusions

a. There is significant understanding, confidence and practice of the C-BED concepts among SfC and Plan trainees. Trainees who set up or were already running enterprises have gained immensely and have significantly changed their business strategies.

b. The programme achieved positive outcomes for both groups of C-BED trainees in terms of enhanced savings, income and employment.

c. Considering that business/ entrepreneurial skills and soft skills are critical in ensuring success in enterprises for trainees, the C-BED trainings need to devote more structured time and support for the same. This may have cost and management implications, and may reduce the populations that the programme covers, but it may be necessary to ensure sustainability of the outcomes.

d. Both the SfC and the Plan C-BED training programmes have done very well, and the impact of these two programmes can be enhanced by a few minor operational tweaks.

e. The C-BED gender modules have shown good initial success in changing gender understanding and behaviour, and needs to be given a larger space in the overall C-BED structure in future.

f. Both SfC and Plan C-BED programmes, though running independently, have generated learnings that can be used by each other. The structured and focused training approach of Plan C-BED can be used to enhance the learning efficiency of SfC programmes. Similarly, the availability of capital available to SfC Savings Group members can be a source of start-up capital for Plan trainees. The exact modalities of such a design need to be worked out.

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List of Abbreviations

ADB	:	Asian Development Bank
C-BED	:	Community-Based Enterprise Development, Training approach developed by ILO
CHRD	:	Cambodia Human Resource Development, a partner NGO of Oxfam in Cambodia
DFID	:	Department for International Development, Government of the United Kingdom
FDI	:	Foreign Direct Investment
FGD	:	Focus Group Discussion
HH	:	Household
IISD	:	International Institute for Sustainable Development, Canada
ILO	:	International Labour Organisation
KHR	:	Cambodian Riel, currency of Cambodia
KYA	:	Kroursar Yoeung Association, a partner NGO of Plan TVET project in Cambodia
M4P	:	Making Markets work for the Poor, an Enterprise Development approach
MFI	:	Micro Finance Institution
MoLVT	:	Ministry of Labour and Vocational Training, The Royal Government of Cambodia
MSME	:	Micro, Small, and Medium-Sized Enterprises
NEET	:	Neither in Education, nor in Employment or Training
OSY	:	Out-of-School Youth
PK	:	Ponleur Kumar, a partner NGO of Oxfam in Cambodia
PTC	:	Provincial Training Centres in Cambodia
RACHA	:	Reproductive and Child Health Alliance, a partner NGO of Oxfam in Cambodia
RGC	:	Royal Government of Cambodia
SCW	:	Save Cambodia's Wildlife, a partner NGO of Oxfam in Cambodia
SfC	:	Saving for Change, Oxfam's programme on supporting the Savings Groups
SORF	:	Support Organization for Rural Farmers, a partner NGO of Oxfam in Cambodia
THB	:	Thai Baht
TVET	:	Technical and Vocational Education and Training
UNDP	:	United Nations Development Programme
USD	:	United States Dollar, currency of USA
YCC	:	Youth Council of Cambodia, a partner NGO of Oxfam in Cambodia

List of Boxes, Figures and Tables

Boxes

Box 1: Royal Government of Cambodia on migration in the country

Box 2: Decent Work – ILO’s definition

Box 3: Quick introduction to C-BED

Box 4: Process Tracing Approach

Box 5: Links of Savings Groups to migration to Korea

Box 6: How the C-BED training changed community perceptions

Figures

Figure 1: Gini Index for Cambodia – 2004 to 2013

Figure 2: Total number of persons trained in Plan TVET project

Figure 3: Total number of persons trained in SfC-C-BED project

Figure 4: Barriers faced by women - Plan and Oxfam projects

Figure 5: Technical Skills in which youth were trained under Plan TVET project

Figure 6: Soft Skills in which youth were trained under Plan TVET project

Figure 7: Most-liked topics in training - Plan trainees

Figure 8: Changes in gender equality brought about in lives of Plan trainees

Figure 9: Path followed by SfC-C-BED Trainees

Figure 10: Skills in which Oxfam-CBED Trainees were trained

Figure 11: Reasons Oxfam-CBED trainees were fully satisfied

Figure 12: Reasons Oxfam-CBED trainees were not satisfied

Figure 13: Trainees’ perception of skills that were improved by Oxfam-CBED Training

Figure 14: Business competencies developed by Oxfam-CBED directly attributable to the training

Figure 15: Changes in gender equality brought about in lives of Oxfam-CBED trainees

Figure 16: Purpose of loan taken by Oxfam-CBED trainees

Figure 17: % of SfC respondents taking loans at baseline and at end of CBED project

Figure 18: Number of loans being taken before and after CBED

Figure 19: Purpose of loans taken by SfC members at baseline and after CBED training

Figure 20: Increase in savings under SfC before and after CBED

Figure 21: Number of Plan-CBED trainees who are currently running their own enterprises

Figure 22: Reasons given by Plan trainees for not starting their own enterprises

Figure 23: Reasons given by Oxfam-CBED trainees for not starting their own enterprises

Figure 24: Most-liked topics in training - Oxfam-CBED trainees

Tables

Table 1: Some relevant data related to the context in Cambodia

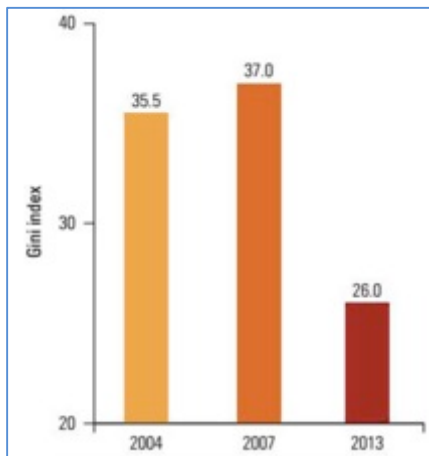
Table 2: Decent Work related findings

Table 3: Determinants of Success of Small Businesses

A. The Cambodia context

a. Background

“Here Comes Cambodia: Asia’s New Tiger Economy” claims an article by ADB¹. Strong economic growth, especially in the garment sector, construction, and services sector, in the past two decades has resulted in Cambodia attaining a lower-middle-income status as of 2015. Annual economic growth averaged 7.8 per cent between 2004 and 2014, ranking Cambodia among the top 15 most rapidly growing economies in the world. Consequently, the population living below the international poverty line (\$1.25 per day) in Cambodia declined significantly, from 21 per cent to 5 per cent, between 2008 and 2012. The Gini index fell from 37 in 2007 to 26 in 2013 (Figure 1 below).



The rapid growth since around 2004 has been largely driven by garment and apparel exports (accounting for 80 per cent of the exports), tourism, real estate, and construction, signalling a transition away from agriculture as the core economic activity in Cambodia. Rural households receiving remittances from non-resident members working in the garment industry have also increased their agricultural investments.

According to the 2011 Economic Census of Cambodia, Small and Medium Enterprises (SMEs) make up over 99 per cent of all the enterprises in Cambodia and employ 73% of all workers. Mainly, Cambodian SMEs are active in the service sectors such as retail trade, food, education, and so on. Food processing, wearing apparel, textiles, non-metallic mineral products, and metal product producers are the top five in the manufacturing sector. The food processing industry is especially prevalent throughout the provinces in response to demand and the fact that raw materials are available throughout the country².

textiles, non-metallic mineral products, and metal product producers are the top five in the manufacturing sector. The food processing industry is especially prevalent throughout the provinces in response to demand and the fact that raw materials are available throughout the country².

Recognising the critical role of SMEs in promoting economic development and creating sustainable employment and income to reduce poverty, the Royal Government of Cambodia has emphasized SME Development in key policy documents such as the Rectangular Strategy (latest being RS Phase III³) and the National Strategic Development Plan (latest being NSDP⁴ 2014-18).

SMEs in Cambodia face a number of bottlenecks, in addition to severe competition from products from the neighbouring countries:

- Shortage of technicians and skilled workers
- Higher cost of infrastructure especially the cost of electricity
- Limited access to financial resources
- Governmental support, especially in human resource development, market information, market access, and technological innovation.

The Cambodia Women Entrepreneur Association (CWEA) (representing 370 women-run enterprises) reports that 60 per cent of entrepreneurs in Cambodia are women. Women entrepreneurs in Cambodia face a number of issues.

Firstly, women are at a severe disadvantage because of lower education levels. In 2012, slightly over 20 per cent of Cambodian women had never attended school, almost twice the percentage of men.⁵ Secondly,

¹ <https://www.adb.org/news/features/here-comes-cambodia-asia-s-new-tiger-economy>

² “Challenges to Make Cambodian SMEs Participate in Global Value Chains: Towards Addressing Poverty and Inequality”, Naomi Hatsukano and Kiyoyasu Tanaka, 2014 http://www.ide.go.jp/English/Publish/Download/Brc/pdf/14_03.pdf

³ “Rectangular Strategy” for Growth, Employment, Equity and Efficiency Phase III of the Royal Government of Cambodia, Sep 2013

⁴ National Strategic Development Plan 2014-2018, Royal Govt. of Cambodia, Jul 2014

⁵ Ministry of Planning, National Institute of Statistics; International Labour Organization. 2013. *Cambodia Labour Force and Child*

gender norms in Cambodia dictate that women are assigned to family duties, including domestic services, education and healthcare. They are also responsible for the family's day-to-day cash management and savings. Culturally, Cambodian women are expected to work inside the house in providing domestic services while men are expected to be heads of the household and to work outside the house. Thirdly, women are expected to run small businesses at home, in their free time from housework and family duties. Women therefore have limited chances to gain new knowledge or skills in the markets or to expand their businesses. Fourthly, women entrepreneurs find it difficult to access loans because they are unable to provide fixed collateral to banks and MFIs and do not accept moving collaterals, like machinery and inventory. Fifthly, when women seek employment, they tend to end up in low-skill and low-income jobs, both because of restricted choice and because women's work tends to be valued less and paid less. The Association also reports that though government has begun to provide services for women entrepreneurs, accessing the same for women is still difficult due to various procedural hurdles.⁶

b. Skill gap in work force

Cambodia is the most youthful country in South East Asia with more than 50 per cent of the total population below 25 years of age and 20.6 per cent between 15 and 24⁷. Every year, an estimated of 300,000 are new entrants to the labour market.

Despite the strong growth that Cambodia has shown, a report by ADB and ILO states that the current growth model of attracting FDI to take advantage of inexpensive, low skilled, and abundant labour may not be viable for much longer.⁸ To sustain growth and raise incomes, Cambodia will have to diversify its economy with new industries, requiring a different and wider range of skills.⁹ However, there is an overall skill deficit in the workforce for such diversification. While 98% of children attend primary school, only 28.8% of young people complete high school, and only 1% have technical education (ref-ILO Labour transition). Low enrolment in secondary and higher education, and its poor quality, has created gap between young workers' skills and employers' needs.

The Royal Government of Cambodia has responded to the above situation by adopting its first National Employment Policy (NEP) in October 2015 to increase decent work, to enhance skills and human resources development, and to improve labour market institutions and governance.¹⁰

A study by ILO and ADB¹¹ points out that many members of Cambodia's workforce in the ages 20–24 are already in the labour market but have relatively weak educational attainments. The study reports that rapid improvement of Cambodian workers' current skill sets as well as preparing for future skill demand should be prioritised. Skill enhancement for those already in the workforce needs to be a strong focus - e.g. through re-entry into education streams or technical and vocational education and training (TVET), better coordination of TVET with the main education stream, and implementation of the newly approved Cambodian Qualification Framework.

On the demand side, a survey by ILO¹² - The Employer Skill Needs Survey 2012 - revealed that the overall skill level of employees was quite low: elementary occupations accounted for 55.2 per cent of workers, followed by crafts and related trades with 21.3 per cent. Managerial staff accounted for 2.9 per cent and technicians for 2.5 per cent.

Three-quarters of the establishments considered that their vacancies were hard-to-fill. 61.0 per cent of the

Labour Survey 2012: Labour Force Report. Phnom Penh: ILO

⁶ "Helping women entrepreneurs navigate the system", an interview of Keo Mom, President of the Cambodia Women Entrepreneur Association, <http://www.khmertimeskh.com/news/34578//>

⁷ United Nations Department of Economic and Social Affairs, *World Population Prospects: The 2015 Revision*

⁸ "Cambodia - addressing the skills gap: employment diagnostic study", ADB and ILO, 2015

⁹ Asian Development Outlook 2016. Asia's potential growth, Asian Development Bank, 2016.

¹⁰ "National Employment Policy", Royal Government of Cambodia, Sep 2015

¹¹ See 8 above

¹² *Skills shortages and skills gaps in the Cambodian labour market : evidence from employer skills needs survey / Michele Bruni, Likanan Luch and Somean Kuoch ; ILO Country Office for Thailand, Cambodia and Lao People's Democratic Republic. – Bangkok : ILO, 2013*

vacancies were in elementary occupations¹³, followed by craft and related trades with 23.6 per cent, and clerical support occupations with 8.8 per cent. The most cited reasons were: the presence of too much competition from other employers; the low number of applicants with the required skills; and lack of skills as requested by the establishment. At least 40 per cent of establishments indicated the lack of the following skills: lack of technical or practical skills; lack of job-specific skills; and lack of language skills.

On an average, the skills and performance problem affected one employee out of five. The survey also reported that vacancies judged more difficult to fill by employers were those requiring skilled workers, machine operators, managers, and craft workers.

c. Employment

Although the gender gap in labour force participation in Cambodia is shrinking, women's unemployment rate is higher than men's, and a larger proportion of women workers are illiterate. In 2012, slightly over 20 per cent of Cambodian women had never attended school, almost twice the percentage of men. Migration trends often see more educated women migrating to Phnom Penh from provincial areas, and women with lower levels of education migrating internationally. Given women's higher unemployment rates and their lower education levels, women are typically more vulnerable than men to exploitation in the workplace.¹⁴

An analysis of the NEET (Not in Employment, Education or Training) youth in Cambodia shows that of the 8.7% youth who are NEET, young women are much more likely to fall under the NEET category than young men (11.9 per cent compared to 4.8 per cent) and that most young female NEETs are inactive non-students (10.8 per cent compared to 1.1 per cent young female unemployed non-students). In addition, the distribution of NEET youth is higher in rural areas (9.2 per cent) than in urban areas (7.2 per cent).¹⁵

The percentage of persons who were not in the labour force and occupied with housework is much higher for women (27 per cent) than men (2 per cent). Among adults, men spend on average more time each day on economic activities than women but if household duties are added, the total time is more equal with men working 7.1 hours and women 7.9 hours. Girls and women are more likely to be out of the labour force because they are helping with housekeeping and caring for children. Women are also concentrated in sectors and occupations with low earnings and often paid less than men for the same work.¹⁶ 11.5% of female youth were NEET (neither in education, nor in employment or training) compared to 3.5% of male youth.¹⁷

Unemployment is not one of the main issues for the labour force, as only 3 to 4% of the 15.6 M population of Cambodia (2015) has been unemployed in recent years. Since a large proportion of the population are relatively poor, most people need to be employed to survive. However, most employment is informal, vulnerable, unstable, and poorly rewarded. The ILO-ADB report points out that 99.8% of business establishments and 73% of employment in Cambodia come from micro, small, and medium-sized enterprises (MSMEs) (2011 figures). In fact, given cumbersome procedures, 97% of MSMEs choose to remain in the informal sector, resulting in their workers often not having access to legal protections that are available to formal workers. Among youth, unemployment rate was low – 3.8%¹⁸. Of the employed youth, 67.5% were self-employed and 50.8% were unpaid family workers.

¹³ *Elementary occupations consist of simple and routine tasks mainly requiring the use of hand-held tools and often some physical effort.* For a list of such tasks see - <http://www.ilo.org/public/english/bureau/stat/isco/isco88/9.htm>

¹⁴ *"Policy on Labour Migration for Cambodia"*, Ministry of Labour and Vocational Training & International Labour Organization (ILO), December 2014

¹⁵ *"Labour market transitions of young women and men in Cambodia"*, Kanol, Heang; Khemarin, Khieu; Elder, Sara ; International Labour Office. - Geneva: ILO, 2013

¹⁶ *"Promoting employment in Cambodia: analysis and options"*, Elizabeth Morris; ILO Subregional Office for East Asia. – Bangkok: ILO, 2007

¹⁷ *"Labour market transitions of young women and men in Cambodia"*, Heang Kanol, Khieu Khemarin and Sara Elder, ILO, Sep 2013

¹⁸ *"Policy on Labour Migration for Cambodia"*, Ministry of Labour and Vocational Training & International Labour Organization (ILO), December 2014

d. Migration

The skill gap described in section b above leads to a large number of Cambodian workers seeing low-skill employment in urban centres or to foreign countries as a means of moving out of poverty. For poor households, internal migration to urban areas is a choice, but jobs are limited to low-skilled, labour-intensive sectors such as construction and garments, while in Siem Reap, the main tourist destination, the demand is mostly for skilled labour in the hospitality industry. For cross-border migration, the nearest destination is Thailand, where established networks and demand for low-skilled workers attract Cambodians. Additionally, increased demand for low-skilled workers in international labour markets such as those in Thailand and Korea has presented a strong pull factor for the unemployed and underemployed¹⁹.

An ILO study found that significant numbers of workers cross the Thai border for seasonal work or on a very short-term basis. This type of migration is predominantly irregular. Illiteracy rates among migrant workers are very high. This affects their ability to understand contracts, the nature of pre-departure training, and methods of educating migrants and potential migrants about safe migration and their rights at work.²⁰

The current situation of migration in Cambodia is summed up in the following extracts from the Royal Government of Cambodia's Policy on Labour Migration for Cambodia 2015²¹:

"With 300,000 young Cambodians entering the labour market each year, a youth unemployment rate of 3.8 per cent, and economic growth not achieving commensurate employment growth, more Cambodian workers are looking to employment opportunities and wages offered abroad. Increasingly, Cambodian women are migrating to find work that allows them to support their families. The main country of destination for regular and irregular Cambodian migrant workers is neighbouring Thailand. Since 2010, the Republic of Korea has become the second most popular destination.

...In 2010, the World Bank estimated there were 350,485 Cambodian workers migrating for employment. However, the number is likely much greater, with approximately 700,000 Cambodian migrants with irregular status registering with the Thai authorities from July to October 2014 (alone).

A key factor for Cambodian workers in choosing to migrate for work is the wage differential between Cambodia and destination countries. In 2012, salaried men in Cambodia earned around KHR 518,202 (US\$130) per month. [This is significantly higher than the wage earned by informally employed men, in addition to being secure].

In comparison, Thailand has a minimum wage of 300 Thai Baht (THB) per day, roughly equal to THB 9,000 per month (US\$279) full-time. In Peninsular Malaysia, the monthly minimum wage is 900 Malaysian ringgit or KHR 1,188,000 (US\$295). In the Republic of Korea, the minimum wage is 1,015,740 South Korean Won (US\$922) per month, based on the hourly minimum wage and the average number of 40 working hours per week.

...Migration trends often see more educated women migrating to Phnom Penh from provincial areas, and women with lower levels of education migrating internationally. Given women's higher unemployment rates and their lower education levels, women are typically more vulnerable than men to exploitation in the workplace.

Cambodian women migrant workers tend to migrate [internationally] into low-skilled jobs in the construction, agriculture, manufacturing, entertainment, hospitality and domestic work industries. Domestic work in private homes is a particularly vulnerable sector, due to the isolated nature of the workplace and limited or non-existent protection under labour laws. Occupations for migrants are often gender segregated, and women are regularly paid less than men".

¹⁹ Policy on Labour Migration for Cambodia, Jun 2010, Ministry of Labour and Vocational Training and International Labour Organization (ILO)

²⁰ Cross-border labour migration in Cambodia : considerations for the national employment policy, Max Tunon and Khleang Rim ; ILO Regional Office for Asia and the Pacific. - Bangkok: ILO, 2013 xii, 20 p.

²¹ Policy on Labour Migration for Cambodia, Dec 2014, Ministry of Labour and Vocational Training and International Labour Organization (ILO)

Irregular migration is reported to be one of the core issues faced by Cambodian migrant workers seeking opportunities abroad, given its convenience and lower cost. Several studies into the living and working conditions of irregular migrants have shown a high incidence of exploitation, commonly through deception about wages, type of work and legal status, withheld wages, retained passports or identity documents, physical confinement, substandard working conditions, and threats of denunciation to the authorities. Their illegal status puts irregular migrants at the gravest risk of abuse and exploitation by employers, often without access to legal protection.²²

The main causes of irregular migration are lack of information and skills, chronic poverty, and the lengthy, expensive legal recruitment process. Among these, the high initial cost of legal migration is one of the main reason for the preference for illegal migration even though the net benefit from the former is higher. To secure work legally in Thailand, a worker needs around USD 700, an amount that most Cambodian rural workers cannot afford. Costs include passport fees, work permits, visas, and brokerage fees. Costs are around USD 100 or less if they migrate irregularly.²³ In some cases migrants go through placement agencies that charge a high fee but ensure that the client clears the mandatory exams after trainings, and has all the right papers. In other cases, spurious companies masquerade as placement agencies and cheat their clients of substantial monies and then vanish²⁴.

²² *"Irregular Migration from Cambodia: Characteristics, Challenges and Regulatory Approach"*, Hing Vutha, Lun Pide, and Phann Dalis, Philippine Journal of Development, Number 70, First and Second Semesters 2011 Volume XXXVIII, Numbers 1 & 2

²³ *"Costs and benefits of cross-country labour migration in the GMS: Cambodia Country Study"*, Chan, S. 2009, Working Paper No.

47. Phnom Penh: Cambodia Development Research Institute (CDRI).

²⁴ Our field case studies document a number of such cases of cheating of persons wanting to migrate.

B. Overview of the Community-Based Enterprise Development Programme in Cambodia

B.1. The ILO Community-Based Enterprise Development (C-BED)

ILO's brochure on C-BED (ref) gives a good introduction to the C-BED approach as follows:

"About C-BED

C-BED is a low cost, easy to implement training approach designed by the International Labour Organization (ILO) to help institutions support entrepreneurs and micro-business owners start new businesses or improve existing businesses. Covering a range of topics, from starting and running businesses, to financial literacy, small farm management and accessing finance, C-BED is already on-going in more than a dozen countries, including Cambodia, Indonesia, Laos, the Philippines, Thailand, and Vietnam. C-BED tools have been taken up by governments, trade unions, business associations and NGOs. C-BED is designed in alignment with ILO description on Decent Work Deficits.

Who benefits?

Small business owners and aspiring entrepreneurs, especially those in poor, vulnerable, marginalised or isolated communities where funding is limited. C-BED programmes have focussed on refugees, post-crisis communities, women, youth, workers, people with disabilities, subsistence farmers and urban poor.

How do you learn?

The unique approach uses techniques that are flexible, efficient and low cost, and cover key business skills including marketing, productivity, bookkeeping, costing.

Activity-based, flexible learning, such as role plays, storytelling and brainstorming

Peer-to-peer, learn from each other

Local facilitator, no external trainer

Explore business improvement opportunities, make plans, take action, introduce innovation, measure impact.

Who works with C-BED?

Ministries of labour, agriculture and industry, trade unions, development partners (UNDP and UNHCR), and NGOs (including Oxfam, Plan International, CARE and Save the Children)".

The C-BED Training Approach is based on the peer-based learning methodology, described in quote below:

"Peer-based learning - an emerging methodology for business skills development

- C-BED is a learner centred approach to developing new skills through experience and knowledge sharing within peer networks and hands-on activities in which participants work together in small groups
- Training is self-managed in small groups of 5 - 7 entrepreneurs guided by a training manual. There is no role for subject-matter experts or trained facilitators but only a coordinator of the learning environment
- Social capital is nurtured as a resource for developing business competencies and strengthening critical and creative thinking skills. Learning becomes a social activity, in which participants exchange their own entrepreneurial and life experiences relevant to solve problems with more realistic solutions
- C-BED learning modules are easily adaptable to the community environment as the main goal is to unlock the business knowledge and skills of people who live in those communities. "

Source:²⁵

B.2. The Plan TVET Model

Since 2013, Plan International Cambodia has been implementing a 'Vocational Training for Disadvantaged Young People in Cambodia'. The overall aim is to reach 2,200 disadvantaged, out-of- school youth by 2017 across Siem Reap, Kampong Cham and Ratanakiri provinces. Plan Cambodia works in partnership with both the Ministry of Labour and Vocational Training (MoLVT) and local organization Krounsar Yoeung Association (KYA) in implementing programmes to provide high quality and relevant vocational training for youth that links them to dignified work opportunities.

²⁵ "Peer-based learning for entrepreneurs through networking and activities in contexts where capacity, resources and time are limited", Mr. Fabrizio Santoro, Ms. Rachita Daga, Mr. Alexander Brehm, Oxford University Department of Economics, inputs by Mr. Wade Bromley and Mr. Charles Bodwell, Sep 2015.

The project has adopted a holistic market driven vocational training model, in which the full training packages are designed and provided to the target disadvantaged youth. All trainees who participate in hard skill training are required to acquire the complementary skills training i.e. soft skills, job readiness and entrepreneurship skills.

C-BED has been integrated into the programme model for entrepreneurship module and is being rolled out by Provincial Training Centres (PTCs). The broad approach of Plan for skill development is given in image below.²⁶

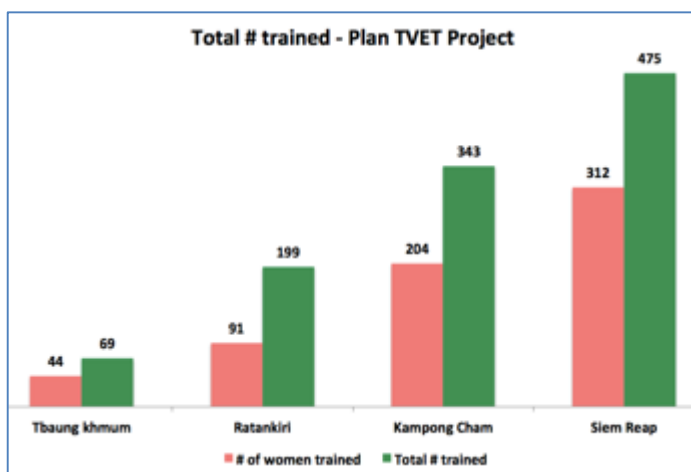


A research on Plan Cambodia’s ‘Vocational Training for Disadvantaged Youth in Cambodia’ project in June 2015 (after two years of start of project) found that 777 young people had been provided vocational or skills training, and 492 of 604 (82%) graduates had been employed or had started a small business. The research also found that while the direct beneficiary numbers are small, the wider impact is broad: engaged and skilled young people, supporting their wider families, building on vocational opportunities, and not being caught up in the vulnerable cycle of migration in order to find employment.

The Plan project supports the PTCs for staff costs (supported five staff - Project Manager, Project Coordinator, Accountant, Community Development Specialist, and Job Placement Officer). Additionally, the cost of accommodation and food for the trainees is borne by the project.

The project provides skills training to young people through three models:

- Short residential courses in the PTC (4 months+2 months internship)
- Training through direct placement in enterprises (6 months placement within enterprise)
- Community based Trainings (5 weeks - 2 hours every week or 3 full days for village communities)



Details of the 1,086 persons (60% women) trained by Plan TVET project are as shown in Figure 2 here.

PTCs implement the Plan-TVET modules according to their unique provincial conditions. For example, in Kampong Cham, a residential training of 4 months coupled with a 2-month internship with local enterprises is the emphasis. The Tbung Khmum province has separated from Kampong Cham a few years ago, so does not have a building for the PTC yet. Therefore, here the PTC is solely using enterprise based model by placing trainees

with enterprises. The Siem Reap PTC was the most active among the ones covered in this study, and was offering the largest variety of courses, and also had trained a large number of students. Additionally,

²⁶ Vocational Training Project Profile, Plan International, 2017

because of opportunities in Siem Reap due to tourism (hotels) and associated trades (motorcycle repairs, tailoring, etc.) the PTC also had the largest number of trainees placed.

The C-BED modules have been integrated into the TVET training schedule in different ways. In Siem Reap and Kampong Cham, the C-BED modules are implemented during the four-month residential period. In Tbung Khmum, which follows the enterprise-based training method, students were called to a central location for about 6 days of training covering the C-BED modules. In all three PTCs, enterprise-owners were also called in to share their experiences with the students and to reinforce the messages of the C-BED modules.

The process followed in the PTC based and Enterprise modes is as follows:

B.2.1. Short residential courses in the PTC (4 months+2 months internship)

The short residential courses are outside the 2 to 3 year professional certificate programmes conducted by the PTC and consist of 4 months residential training followed by 2 months of placement in enterprises. The process followed by the PTCs for designing and implementing these courses is as follows:

a. Training and Employment Needs Assessment to identify skills for training

The centre conducts a Training and Employment Needs Assessment survey before the start of every New Year. They contact the local authorities, families of the OSY, traders and other representatives from enterprises in the target districts to assess the demand and supply of the skills. The survey covers discussions with village youth and their families, discussions with youth in the target districts covered by Plan and with enterprise owners. Based on the survey, the centre identifies the skills required in the target districts. If a new skill is identified that is not yet available in the PTC, they prepare the curriculum for the new subject.

b. Identification and discussion with families of likely trainees

The PTC then involves a local NGO - Kroursar Yeung - in interviewing the families of target youth and organises counselling sessions for the PTC with these youth.

c. Counselling

At the counselling session, the centre teachers make presentations about the various skills available in the curriculum to help the youth make an informed choice. They also try to assess how serious the youth are towards pursuing this skill in the future. If selected, the youth are enrolled into the course.

d. Residential training

The trainees go through a 4-month course in their selected skill. In Kampong Cham, the girls had a separate hostel, while the boys stayed in the campus. Both were given allowances for food during the training period. In Kampong Cham we were told that Plan support for the programme includes a meal allowance of 1.5\$ per day for meals, 8\$ per month for accommodation and 5\$ per month towards health care. In addition, the PTC covers the cost of all training material and tools and equipment needed for the training.

e. Compulsory Internship

On completion of the residential component, students are placed as interns with preselected enterprises, generally for 2 months. Some trainees prefer joining enterprises nearer their homes for internship, e.g. in Kampong Cham the PTC supports trainees to find internships near their homes, if possible.

f. Placement and follow up

Some PTCs, e.g. Siem Reap - negotiate with the enterprise (e.g. the hotel) to give the trainee a long-term job. Each PTC has a placement officer supported under the Plan financial assistance, who also keeps track of the trainee's path after the training. In Siem Reap, the tracking was done every 15 days for about 2 months (this being the time during which new trainees require the maximum support), and then every quarter.

B.2.2. Training through direct placement in enterprises

In this type of training, the screening process followed is the same as above. After screening, the PTC places the trainees with identified trainers for 6 months. The trainers are provided about \$350 per student per batch (of 6 months) that covers tuition fees, accommodation and food for the trainees. In a number of cases, the trainees - if they are good - are retained by the training enterprise. The placement officer tracks trainees as in earlier section.

B.2.3. Contents of the Training

Trainings in all PTCs have three main components:

- a. Technical Skills** - the learning of the core skill - e.g. motorcycle repair, sewing, etc.
- b. Business Skills** - Basic business skills module consisting of selecting and defining a Business Idea, identifying potential customers, developing marketing plans, setting price, criteria for successful business, and formulating action plans, Basic Financial Literacy, Business Plan Development, Financial Literacy, and problem solving based on the ILO C-BED modules. The C-BED process emphasises peer learning, and the modules are designed to encourage group work and supporting each other in learning.
- c. Soft Skills** - self-confidence, communication skills, self-determination, cross-cultural sensitivity, problem solving, dealing with customers, personal appearance, etc.

B.3. The Oxfam Saving for Change Model

Oxfam's SfC is an innovative savings group programme that provides access to finance facility, builds resilience and increases women's empowerment. Instead of providing credit like microfinance institutions, savings-led microfinance facilitates the training of thousands of savings and lending groups. The money lent is the money saved by the group itself. Around twenty villagers, usually women, meet to save and borrow from their pooled savings. Interest builds the group fund as it grows the savings account of each member during each group cycle. In most of the Savings Groups studied during this research, the group distributes the principal and the interest and restarts the saving process annually.

Working with local organizations in Cambodia, Oxfam America has formed SfC groups for 14,000 people in Cambodia—about 80 per cent of them female. In 2016, more than 570 women and youth members of SfC groups located in five different provinces in Cambodia received training on C-BED and another 400 SfC members will be trained over the next 12 months.

C-BED was integrated into Oxfam's SfC according to recommendations²⁷ raised by primary target beneficiaries in the programme's target areas. Oxfam has found that C-BED is quite complementary to its on-going programme, in that SfC shares a common learning and training approach as C-BED, relying on group activities and self-facilitated peer-based learning, important networks for mutual aid and enterprise support. The combined SfC and C-BED intervention has been seen as a powerful model for assisting poor, vulnerable women and youth in creating sustainable livelihood options.²⁸

An external evaluation covering 285 people in Kampot and Kep provinces found that C-BED trainings provided to existing Savings for Change (SfC) members were impactful in increasing women's business skills and enhancing their business success. The positive effects of being a SfC member include changed behaviour in saving money, solidarity and networking with other women, and improved self-esteem as a result of an increased role in household economics.²⁹

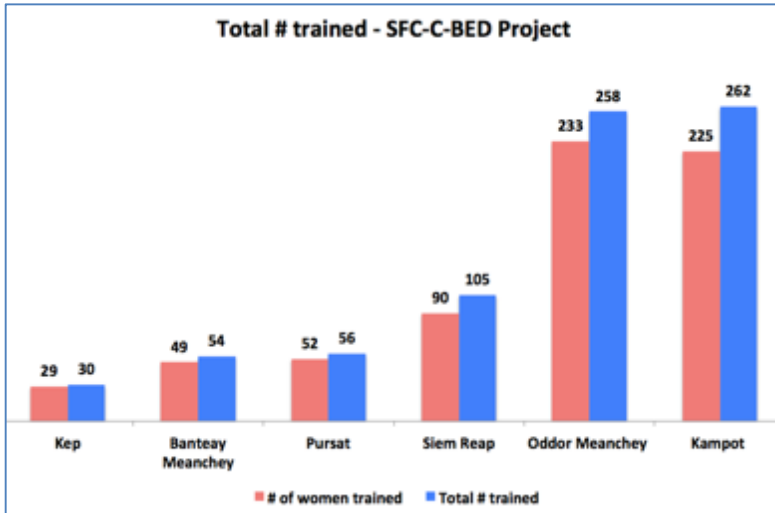
²⁷ In a field consultation conducted in 2012 by SfC with rural women and youth of poor households, SfC programme target respondents suggested that they needed guidance or skills development to be able to create viable sources of income (alternative livelihood options) independent from selling labour on farms. Needs shared were for e.g small businesses, skills to improve agriculture activities to turn them to profitable investments and access to market for their agriculture products. They also said they needed more local jobs that could be created by new enterprises running in their communities.

²⁸ Terms of Reference for this study

²⁹ End-line Survey Report, "Enhancing Women's Leadership through Entrepreneurship and Community Political Leadership Skill Building", Suon Sokheng, Consultant July 03, 2016

Based on the 184 surveyed participants, it was reported that while less than half (45%) of C-BED trainees have a business plan (36% in mind and 9% on paper), a majority (61%) of those with a business plan carried it through to implementation. More than half of trainees who own a business (67%) reported that their business is successful, generating profits of between 100,000-1,000,000 Riels in half a year. Profits increased by about 135% on average, with most trainees running animal raising businesses. Survey results further show that 61% of C-BED trainees currently own a business, and 38% developed new businesses after training.

The C-BED approach of training was introduced to 765 members of Savings Groups of Oxfam’s SfC project, 90% of which were women. For these trainings, Oxfam customised the “Community-based Enterprise Development for Aspiring Entrepreneurs” modules consisting of sessions of the basics of entrepreneurship



(selecting and defining a business Idea, identifying potential customers, developing marketing plans, setting price, criteria for successful business, and formulating action plans, basic financial literacy, business plan development, and problem solving) in addition to soft skills (self-confidence, communication skills, self-determination, cross-cultural sensitivity, problem solving, dealing with customers, personal appearance, etc.). An introduction to gender was also included in the modules, which has had surprisingly positive results. Since the C-BED process emphasises peer learning,

the modules are designed to encourage group work and supporting each other in learning.

Oxfam partners implemented the sessions, and followed a flexible timing of the implementation of these trainings. Some NGOs have done a 5-week training, with 2 hours every week. Another partner has done full day trainings for 3 to 4 days.

Figure 3 above shows details of the number of persons trained in different provinces by Oxfam and partners under the SfC sub-projects³⁰.

³⁰ SfC programme has a number of sub-projects: e.g. SfC+C-BED (for Kampot and Kep), SfC+C-BED+Reproductive Health training+Leadership training (other provinces outside Kampot & Kep), SfC for garment workers

C. The Research Framework

C.1. Objectives of the research

The objectives of this research are to evaluate the impact of C-BED training in the areas of employment, entrepreneurship, income generation, decent work, and social capital. For this, the research will aim to answer the following questions:

- (1) How has C-BED affected changes in employment, entrepreneurship/ productivity, income generation, decent work, and social capital among those trained?
- (2) To what extent are the outcomes identified attributed to the C-BED project component, SfC or TVET project components, or the combination of C-BED + SfC/TVET?

C.2. Research Design

Sections below provide details of the research design adopted.

C.2.1. Research Approach

This research was structured as a systematic learning exercise for all programme stakeholders so as to generate and share experiences and practical knowledge. The research approach followed was informed by the Process Tracing Methodology (Details below).

The Process Tracing Approach

Step 1: Establish/ locate a programme Theory of Change

Step 2: Work with stakeholders to identify/ confirm the not more than three intermediate outcomes achieved by the project

Step 3: Systematically document and assess the interventions made to achieve the above outcomes through programme reports and discussions with stakeholders

Step 4: Identify and evidence which targeted outcomes and related outputs have been achieved

Step 5: Undertake “process induction” to identify salient plausible causal explanations for these outcomes

Step 6: Gather data for process verification to assess how available data supports causal explanations in step 5 above

Step 7: Write a narrative analytical report to document research process and findings

Step 8: Allocate contribution scores (ratings) to various outcomes based on – a) Extent to which outcomes have materialised and b) Contribution of current project to this change

C.2.2. Research Questions

The research questions that are being answered by this research are as follows:

Research Question 1: In what ways have C-BED empowered youth and women?

- 1.1. What are the personal competencies that have been developed in trainees?
- 1.2. What are the business competencies that have been developed in trainees?
- 1.3. What are changes in ensuring gender equality at Household (HH)/ community levels that were brought about?

Research Question 2: What is the evidence that C-BED has changed the ways of working of the Savings Groups in the SfC approach?

- 2.1. In what way did C-BED change SfC members groups’ behaviour in providing or accessing loans to members? Have savings of individual members increased due to C-BED directly and/or indirectly?
- 2.2. How did SfC enhance access to finance to C-BED graduates? Were the financial demands met adequately?
- 2.3. What is the impact of C-BED on loan repayment of trainees?
- 2.4. How did C-BED improve SfC services and vice versa e.g. in participation, enhanced service performance?
- 2.5. How did integrated model of (SfC +C-BED) improve financial literacy of target entrepreneurs?
- 2.6. What is the formal financial service provider’s perspective toward this integrated service? What is the scope for linkages between these two models (SfC + C-BED and Formal financial products)?

Research Question 3: In what ways did C-BED enhance employment, entrepreneurship/productivity, income generation, decent work, and social capital among the trainees?

- 3.1. What changes did C-BED bring in availability and access to jobs through self-employment and in creating jobs for others?
- 3.2. Did C-BED enhance business practices and functions of target beneficiaries, leading to improvements in business performance and fewer business challenges?
- 3.3. Did enhancements in business practices lead to increase in personal savings/ income of entrepreneurs?
- 3.4. How many of the entrepreneurs that went through the C-BED training were successful in their businesses? How many failed? How many were still running enterprises successfully after 12 or 24 months after the training? How many of these enterprises had been legally registered? What were the factors for success or failure?
- 3.5. What has been the change in the access of target beneficiaries to “decent work”?
- 3.6. Has the project led to an increase in the social capital of target beneficiaries? In what way?

Research Question 4: In what ways did C-BED enhance the performance, impact and sustainability of partner organisations?

- 4.1. What were benefits, if any, of such adoption of C-BED by partner organisations? For e.g. did adoption lead to an increase in number of clients reached, enhanced client satisfaction, enhanced client outcomes, enhanced sustainability and reduction in challenges of client projects, etc.
- 4.2. How many of the organizations that began implementing C-BED are still providing the service after 24 months? Have they increased the number and location of their clients?
- 4.3. How many and which type of clients received C-BED trainings? How many organisations received specific funding for C-BED programs? How many organisations implementing C-BED report contingency plans for services in emergency/crisis response?

C.3. Research Instruments

The following data collection instruments were implemented for answering above research questions:

C.3.1. Document Review

Secondary literature about the project and target beneficiaries has been researched. Following documents have been received from ILO Cambodia and have been reviewed:

- C-BED At a Glance
- C-BED Impact Assessment - Cambodia and Philippines
- C-BED for Aspiring Entrepreneurs
- Plan Cambodia Vocational Training Project Summary
- End-line Survey Report - Enhancing Women’s Leadership through Entrepreneurship and Community Political Leadership Skill Building
- Project Concept Note: “Improving economic opportunities, decent work and self-resilience among young Cambodian women through skills acquired in Community-Based Enterprise Development”.
- Outcomes Sequence Chart and Measurement Indicators - Entrepreneurship and Business Development
- Outcomes Sequence Chart and Measurement Indicators - Institutional Capacity Building
- Plan Cambodia - 6 Months Post Training Survey Report
- Presentation - Overview of ILO training tools for Enterprise Development
- Presentation – C-BED Programme Orientation
- SfC C-BED Business Plan Template (in Khmer)
- TOR for this Research – especially all the Attachments

Research Instruments
<ul style="list-style-type: none">• Document Review• Questionnaire Surveys• Focus Groups• Semi-structured Interviews• Case Studies

Additionally, the research has also taken into account country level available data sources to ensure a degree of comparability.

C.3.2. Questionnaire Survey

A questionnaire survey was done to collect information from 355 target trainees as against 350 planned (See sample size calculations above). The list of villages covered is given in Annex 1. The survey questionnaires are given in Annex 3.

C.3.3. Semi-Structured Interviews and Case Studies

Semi-structured Interviews were conducted with TVET trainees, SfC savings groups members and partner NGO staff as well as key informants at village level. A total of 27 Case Studies (as against 14 planned) were done during this research. The interview protocols are given below in Annex 3.

C.3.4. Focus Groups

Focus Group discussions were held with selected trainees in target communities. A total of 14 FGDs (against 12 planned FGDs) were done during this research. The FGD protocols followed are given in Annex 3.

C.3.5. Difficulties faced and solutions adopted

Difficulties faced in identifying the respondents

Plan Respondents

Unlike the SfC groups, Plan trainees come from diverse villages in target districts. Depending on their path subsequent to the training, they may move to other locations. The Placement Cell keeps a list of the cell phones of these trainees. However, in all research provinces, these cell phone numbers had changed. Thus, we could locate only 5% of the respondents listed in the PTC list through the phone list. We tried to locate the trainees through the list of employers - e.g. hotels or enterprises where they had been placed. Even here the trainees had moved on and had left no forwarding address or phone numbers. In Tbung Khmum, due to lack of ex-trainees, we had to cover current trainees, although we took care to select trainees that had been into training at least more than 5 months, so they could evaluate the training content in an informed manner. As a result of the above problems, we could cover only 118 of the targeted 205 control and treatment Plan respondents (58%).

SfC-C-BED Respondents

In the SfC communities in Kampot and Kep, the C-BED training had been done a few years back for only a few days while in Siem Reap and Pursat, the trainings had started only about 6 months to a year ago. The NGO partners covered by this research reported that they could not undertake a follow-up of the training since (they said) there was no budget for follow-up or tracking the progress of the trainees. Because of this large time gap, some respondents (13% of sample) found it difficult to remember the course content. Another problem we faced was that, the season during which this research was done was harvesting time, and it was extremely difficult to find respondents in most SfC-C-BED villages.

Solutions Adopted

Plan Respondents

We compensated for this loss in sample in Plan by increasing the sample size in the SfC-C-BED villages that were relatively easy to find.

SfC-C-BED Respondents

Since respondents in SfC were busy in harvesting, our enumerators went to the fields where possible, and interviewed the respondents during the time they took breaks. We also went to the villages early in the morning (before respondents left for the field or stayed till late in the evening (after they had come back) so that they could talk to us when they were relatively free.

C.3.6. Sample Size Calculations

Following is the total no. of persons trained (the sampling universe) in all provinces by Oxfam and Plan:

Province	Oxfam		Plan International		Total
	Total # trained	# of women trained	Total # trained	# of women trained	
Kampot	262	225			262
Kep	30	29			30
Oddor Meanchey	258	233			258
Siem Reap	105	90	475	312	580
Pursat	56	52			56
Banteay Meanchey	54	49			54
Tbaung khmum			69	44	69
Kampong Cham			343	204	343
Ratankiri			199	91	199
Total	765	678	1086	651	1851

Detailed Calculations of Sample Size

Sample Size for Treatment population (the population that received the intervention)

$$\text{Sample Size} = \frac{Z^2 * (p) * (1-p)}{c^2}$$

Where: Z = Z value (e.g. 1.96 for 95% confidence interval), p = percentage picking a choice, expressed as decimal (0.5 used for sample size needed), c = Confidence interval, expressed as decimal (e.g. 0.5 = ± 5)

Correction for finite population

$$\text{New Sample Size} = \frac{\text{Sample Size}}{1 + \frac{ss-1}{pop}}$$

Where pop = finite population

For current research, the values are as follows:

Parameter	Value
Total disadvantaged youth & women trained in Oxfam and Plan projects	1851
Confidence level	95%
Z Value for 95% confidence level	1.96
Confidence Interval	5 (0.05)

Substituting values as appropriate,

$$ss = \frac{1.96^2 \times 0.5 \times (1-0.5)}{(0.05)^2} = 384.16$$

Correction for Finite Population

$$\text{New ss} = \frac{ss}{1 + \frac{ss-1}{pop}}$$

$$= \frac{384.16}{1 + \frac{384.16-1}{1851}}$$

$$= 318.276$$

Adjusting for dropouts, errors, etc., proposed sample size = 350

This sample size was distributed proportionally among the various provinces according to the proportion of population covered in each province.

Sample size for Comparison Group (Group similar in all other socio-economic aspects but which did not get the intervention)

The sample size for the Comparison Group was taken as 10% of the Treatment Sample, and was distributed proportionally among the various provinces and rounded off where possible.

Note on title convention for charts used in this report

In the text that follows, following is the coding used in chart titles for reasons of brevity:

Plan T – Plan Treatment Respondents

Plan C – Plan Comparison Group Respondents

Oxfam T – Oxfam Treatment Respondents

Oxfam C – Oxfam Comparison Group Respondents

C.3.7. Planned and Achieved Sample Size in each province for each research instrument

Based on the above calculations, the following were the projected and achieved sample sizes for the Questionnaire Surveys, FGDs and Case Studies for both the Treatment and Control populations:

Questionnaire survey

Province	Plan Target	Plan Achieved	Plan Control Target	Plan Control Achieved	Oxfam Target	Oxfam Achieved	Oxfam Control Target	Oxfam Control Achieved	Total Target	Total Achieved
KP					45	44	5	6	50	50
OM					45	43	5	10	50	53
SR	110	52	10	8	25	47	5	5	150	112
PS					10	74	5	8	15	82
TK	15	38	5	1					20	39
KC	60	14	5	5					65	19
Total	185	104	20	14	125	208	20	29	350	355

FGDs

Province	Plan Target	Plan Achieved	Plan Control Target	Plan Control Achieved	Oxfam Target	Oxfam Achieved	Oxfam Control Target	Oxfam Control Achieved	Total Target	Total Achieved
KP					1		1		2	
OM					1	1	1	1	2	2
SR	1	2	1	1	1	2	1	1	4	6
PS		4			1		1		2	4
KC & TK	1	1	1	1					2	2
Total	2	7	2	2	4	3	4	2	12	14

Case Studies

Province	Plan Target	Plan Achieved	Plan Control Target	Plan Control Achieved	Oxfam Target	Oxfam Achieved	Oxfam Control Target	Oxfam Control Achieved	Total Target	Total Achieved
Org. Case Studies	1	1			1	1			2	2
KP					1	1	1	1	2	2
OM					1	2	1		2	2
SR	1	7	1		1	1	1		4	8
PS					1	5	1	2	2	7
KC & TK	1	5	1	1		0			2	6
Total	3	13	2	1	5	10	4	3	14	27

D. Main Findings of the Research

The findings are presented against each of the research questions.

D.1. In what ways has C-BED empowered youth and women?

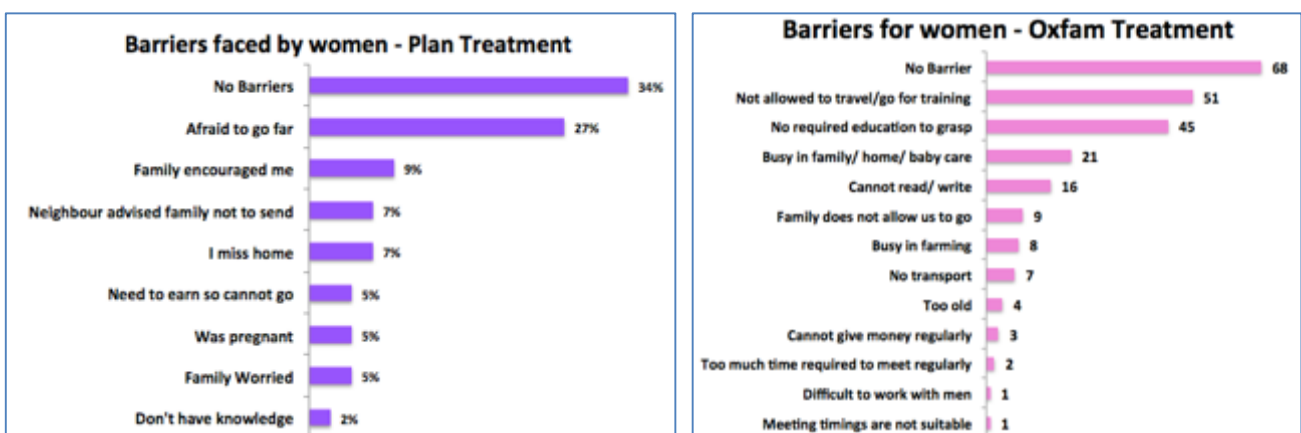
D.1.1. Background of target youth and women

Most of the trainees come from poor families who cannot wait for the youth's enterprise to grow and to start earning substantial amounts. They want their children to work as labourers, contributing to the family income as soon as they reach an age of about 16 to 18. The fact that youth from neighbours' households are already proceeding to Thailand and Korea and major urban centres in Cambodia such as Phnom Penh and Siem Reap, and sending remittances adds an additional peer pressure on the trainee's family to push their children to start earning.³¹

Another vulnerable segment in Cambodia are women. Despite considerable progress, women are still at a considerable disadvantage due to disparities in their access and opportunities for education and training. Women's participation in the labour force is high, but about 70% of employed women, compared to 59% of men, are in vulnerable employment. Although women own 65% of all businesses in Cambodia, the vast majority of women's businesses are microenterprises: 51% employ only one person, and 96% engage four or fewer persons. Many women work in the informal economy, while others seek opportunities for employment abroad, which puts them at greater risk of exploitation, violence and trafficking.

Importantly, a decline in household income poverty rates does not necessarily translate into improved well-being for women and girls if resources are not shared equally within the household. Evidence of high malnutrition and anaemia among women and a high incidence of domestic violence indicate women's inferior position and disadvantaged access to resources³².

Among the Plan C-BED respondents, 79 (76%) were women. 34% of these women reported that girls/women had no barriers in joining or participating in the training/programme, and 9% reported that their family had encouraged them. Among the remaining 67%, the major barriers listed being afraid to far from home (27%), neighbours advising their family not to send them far for trainings (7%), missing home (7%), need to earn so difficult to go for training (5%), pregnancy (5%), family being worried (5%) and feeling that they did not have enough knowledge to be trained. (Figure 4 below).



³¹ There seems to be ample opportunities for the family to migrate to Thailand, even Korea. In one village we met two out-of-school youth who had already gone through a course in Korean and were clear they wanted to migrate to Korea. In fact, the PTC at Siem Reap offers a course in Korean.

³² "Cambodia: Country poverty analysis 2014", Asian Development Bank.

Among the SfC respondents, 93% of the respondents were women. 29% of these women felt that there were no barriers. Among the other 71%, the description of the barriers they faced were as follows: 22% felt they were not allowed to travel for the training, 19% felt they did not have the required education, 9% felt they could not go because of responsibilities of the family, home, baby and elders care, 7% were illiterate, 4% were prevented by their families, 3% felt that agriculture workload prevented them from going, 3% felt they were too old, while other reasons constituted 5% (Figure 4 above).

Plan C-BED Trainings

a. Providing youth an opportunity to change their lives

In the current socio-economic context, the Plan project focuses mainly on Out-of-School Youth (OSY) who have dropped out of education for the reasons described above. Their normal pathway would be to join the wage labour market locally or migrate (to Thailand, Korea or major urban centres in Cambodia such as Phnom Penh and Siem Reap) or to help out in family agriculture or enterprise. For girls, the path is normally to contribute to family agriculture, enterprise, household duties, care for siblings or elders, and in some cases to migrate to the urban centres for work in the garment or other industries. PTC trainers reported that since these youth come from poor families and have rarely travelled out of their own villages, their exposure to how businesses operate in the external world is limited.

On the supply side, the opportunities for further education and training are also limited. The Royal Government of Cambodia (RGC) runs 39 PTC centres in the country providing mainly long-term professional courses requiring a minimum level of education. The OSY whom the Plan targets are typically not able to access these courses. Most youth serious about setting up or improving their businesses and can afford expensive private courses train in major urban centres such as Phnom Penh.³³

Most of the target group youth are attracted to the Plan trainings because they cannot afford expensive courses in major cities on their own. The Plan project provides them an opportunity to access vocational training that supports their cost of tuition and living and stay.

Notably, the Plan-C-BED trainings have been instrumental in changing the lives of youth by enhancing their skill levels, enhancing their employment and income, and by creating knowledge and confidence in their ability to deal in and with markets. For youth who were able to convert the training into a job or strengthen their enterprise, the C-BED training is reported to have been a life-changing experience.

Consequently, 90% of the respondents were fully satisfied with the training, 9% a little satisfied, while 1% were completely dissatisfied. When asked for the reasons for their satisfaction, they mentioned the following: Acquired technical, business and soft skills – 42%, trained in a technical skill they liked – 24%, got a job – 14%, started earning – 8%, their life improved – 5%, others – 6%.

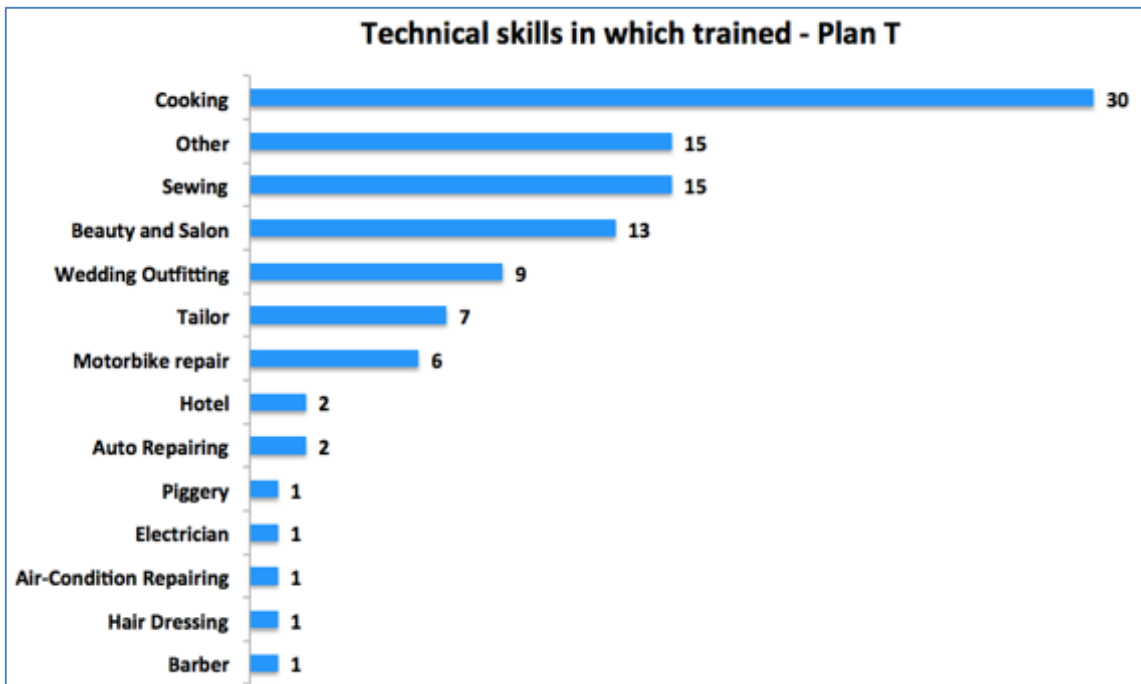
Of the 9% little or completely unsatisfied persons, only 5 (5%) gave reasons which were as follows: Got skills but no job (2), course design was very basic (2) and they had to learn a skill they did not like (1).

b. Developing skill-based competencies in trainees – Plan C-BED Trainings

“Hard” Skills

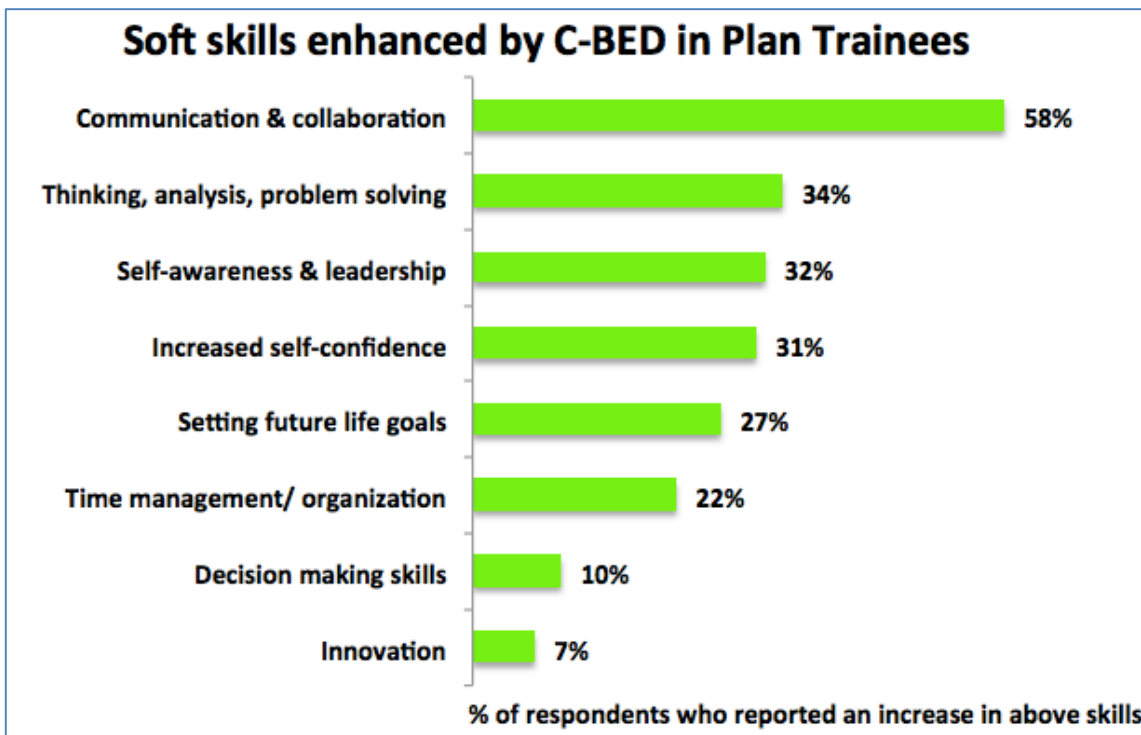
The Plan C-BED trainings led to a significant increase in technical/vocational skills among trainees. The major skills that were developed were Cooking (29%), Sewing (14%), Beauty and Salon (14%), Wedding Outfits (10%), Tailoring (9%) and Motorcycle Repair (7%), Auto Repairing and Hotel (2% each), Others (19%) in our sample (Figure 5 below).

³³ The well-known private courses normally cost about \$300 excluding cost of food and stay. In addition, if the entrepreneur has to buy equipment, it would cost an additional \$700. So the total expenses of a private course are reported to be about \$2000.



“Soft” skills

Additionally, respondents reported an improvement in the following soft skills directly attributable to C-BED modules (ranging from 58% to 7% for various skills) – Figure 6 below:



c. Development of business competencies

46% of the respondents appreciated the Plan C-BED training for enhancing their business competencies while 8% appreciated the business analysis and decision-making skills they acquired (Figure 7 below). 80% of the respondents reported that they were able to use the skills gained in the Plan C-BED training to improve other areas of their life very much or by some amount.



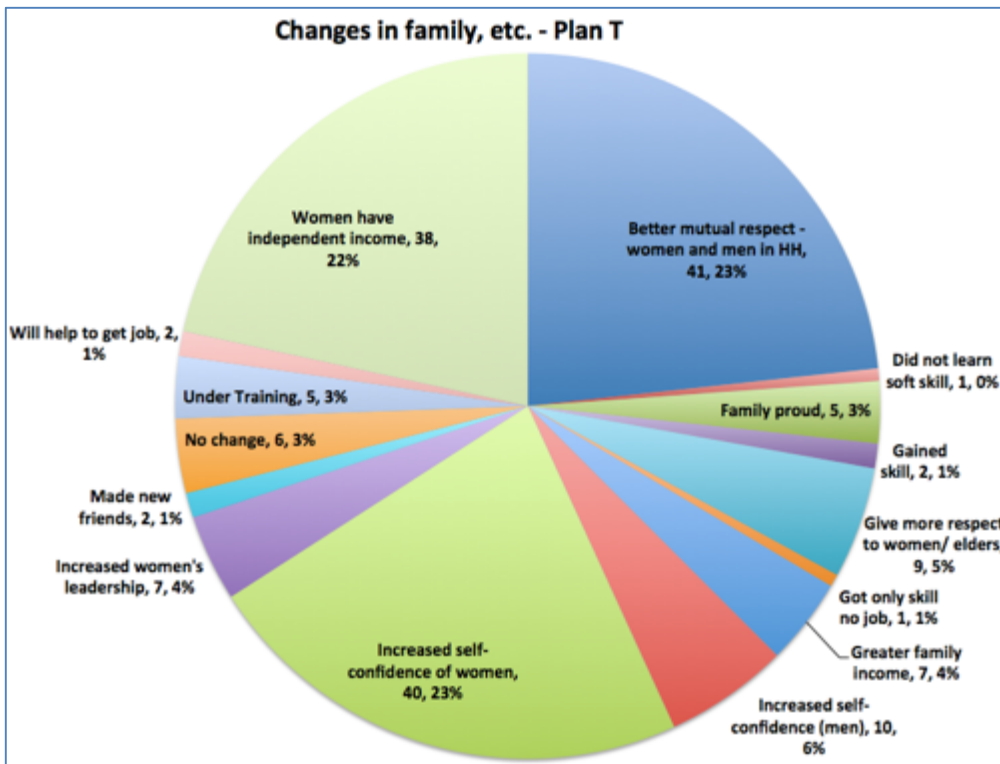
Surprisingly, only 26% of the respondents reported that they used the skills they gained in the Plan C-BED training to improve their business while 74% felt that the skills gained could be put to little or no use in improving their business. Similarly, the percentage of respondents who felt they have not been able to improve the 4 Ps of their business were Product (91%), Place (89%), Promotion (92%), and Price(94%). This is mainly because only 12% of our sample of Plan C-BED trainees sample were actually able to start their own businesses. Another reason given by respondents that more time needed to be devoted to the business and soft skills components during the overall training. Trainees reported that about 3 days each were devoted to business skills and soft skills, which was not sufficient for them to gain confidence in applying these skills in improving their business.

d. Changes in gender equality – Plan C-BED Trainings

The barriers faced by women respondents of the Plan C-BED trainings have been listed in section D.1.1. above. The gender component of the C-BED training consisted only of one module. However, the C-BED training is reported to have created a strong impact on gender equality in target trainees and their families. This is visible in the following changes reported by Plan trainees:

- 23% reported an increase in mutual respect between men and women in their families
- 34% reported increased self-confidence of women
- 22% reported an increase in independent income for women
- 6% reported increased self-confidence of men
- 5% reported an increase in the respect to elders and women
- 4% reported an increase in women’s leadership
- 4% reported an increase in household income

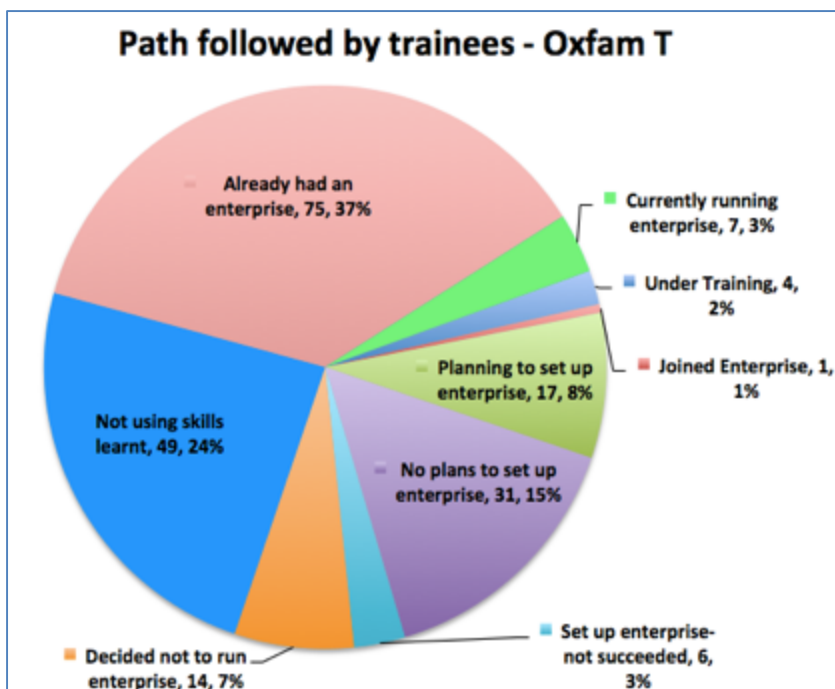
The other changes reported are shown in Figure 8 below.



SfC C-BED Training

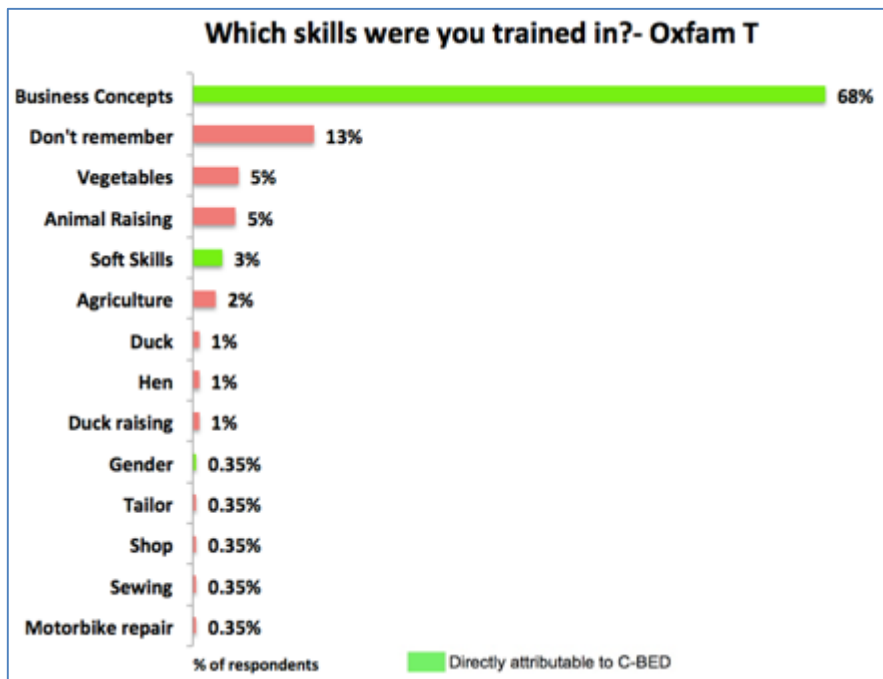
a. Providing Savings Group members an opportunity to change their lives – SfC C-BED Trainings

Under the SfC project, 765 persons (all of whom were members of Savings Groups) were trained through the peer-learning based C-BED training modules adapted by Oxfam in a community based training mode. The trainings were facilitated by partner NGOs and were held for 3 full days at a stretch or 2 hours every week for 5 weeks. Some NGO partners also integrated agriculture and animal husbandry related modules from other sources (or conducted these trainings themselves) on demand from communities. 42% of our SfC respondents (88 persons of the total 208 SfC respondents) were in the range of 15 to 35 years of age.

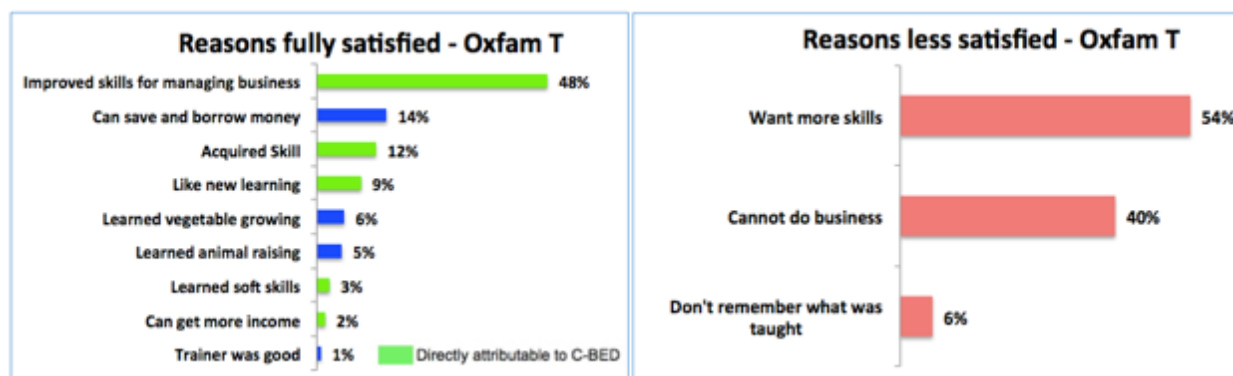


Of the 208 respondents, 37% already had enterprises, and have benefited from the entrepreneurship skills (business planning, problem solving, and dealing with customers) learned at the training. 8% were planning to set up enterprises, 3% had started running enterprises. 24% reported that they were not using the skills acquired in the training while 15% reported that they had currently no plans to set up an enterprise and 7% had decided not to run enterprises. 3% had started enterprises but failed. 2% were under training from other sources while 1% had joined an enterprise. The path followed by these trainees is shown in Figure 9 on left.

The major achievement of the C-BED trainings within SfC Programme has been sensitising the 765 Savings Group members (90% of which were women) to business concepts. A majority (71.35%) of the respondents could recall the business skills (68%), soft skills (3%) and gender (0.35%) modules of the C-BED training (Figure 10 below).



This has especially benefitted the younger members and the 40% of our sample running enterprises (37% old and 3% new entrepreneurs). An immediate integration of business concepts and soft skills was visible in the business strategies of these entrepreneurs in Product, Pricing, Place and Promotion (See Case Studies for examples. For most of these entrepreneurs, the 3 day training - though short - has been life-changing, as it gave them concepts for further enhancing their small businesses. Therefore, satisfaction levels with the C-BED training were 100% (82% - fully satisfied and 18% - less satisfied. None were little or completely unsatisfied). 84% of the reasons for full satisfaction with the training were directly attributable to the C-BED modules. (Figure 11 below). The remaining 18% were less satisfied because they wanted to learn more in the skills they studied (54%), could not convert their skills into a business later (40%) or could not remember what was taught (6%). (Figure 12 below)



b. Developing skill-based competencies in trainees – SfC C-BED Trainings

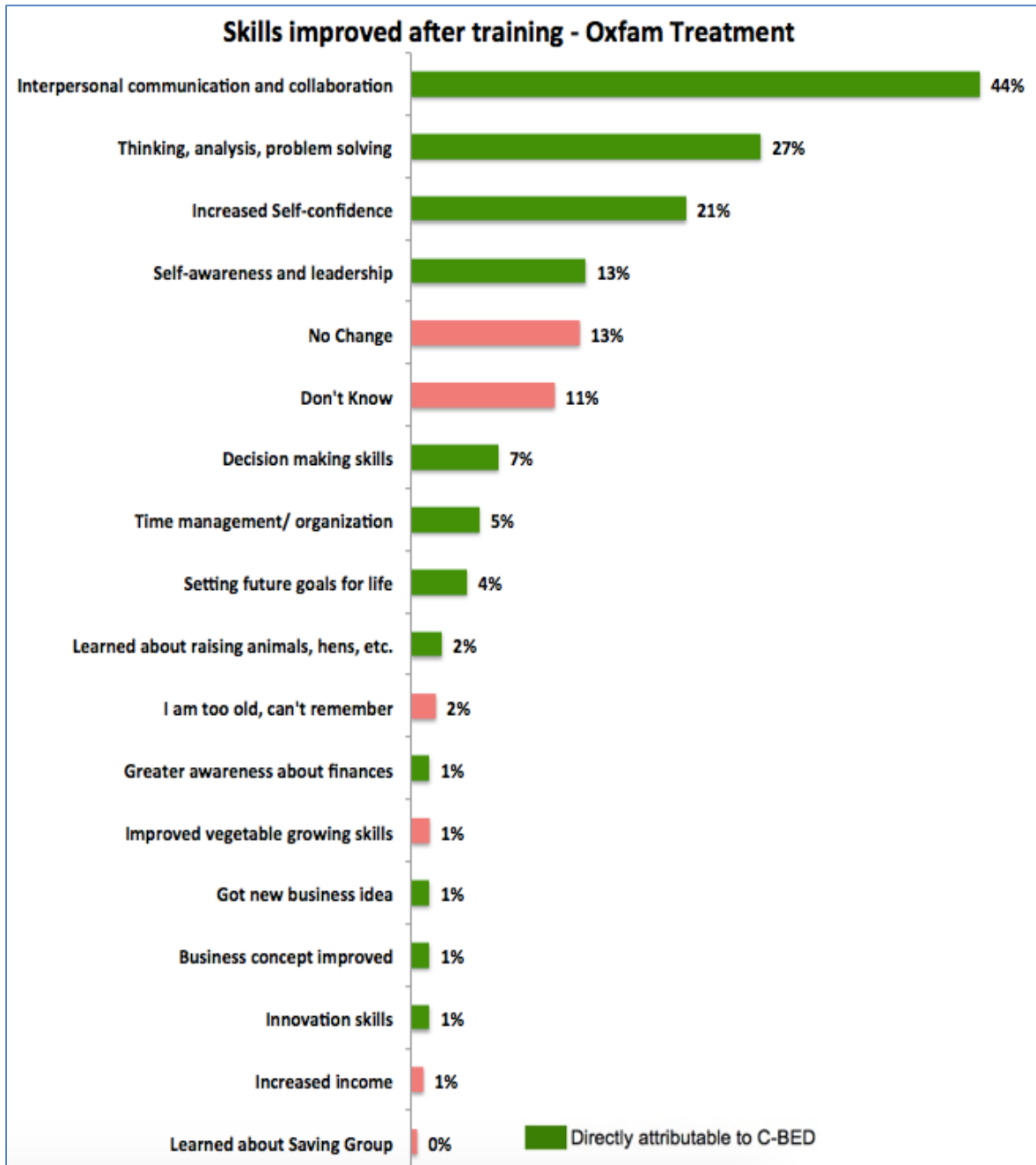
“Hard” Skills

Although the SfC C-BED trainings did not cover “hard skills”, Oxfam partners - e.g. YCC and SORF - who had alternate sources of funds for livelihood trainings, made these available to communities in addition to the business and soft skills. Communities were therefore able to apply these concepts to their own enterprises and benefit from the same. 19% of the trainees reported that they had learnt vegetable cultivation(5%),

animal raising (5%), agriculture (5%), duck and hen raising (3% together) and motorbike repair, sewing, shop and tailor (1.4% together).

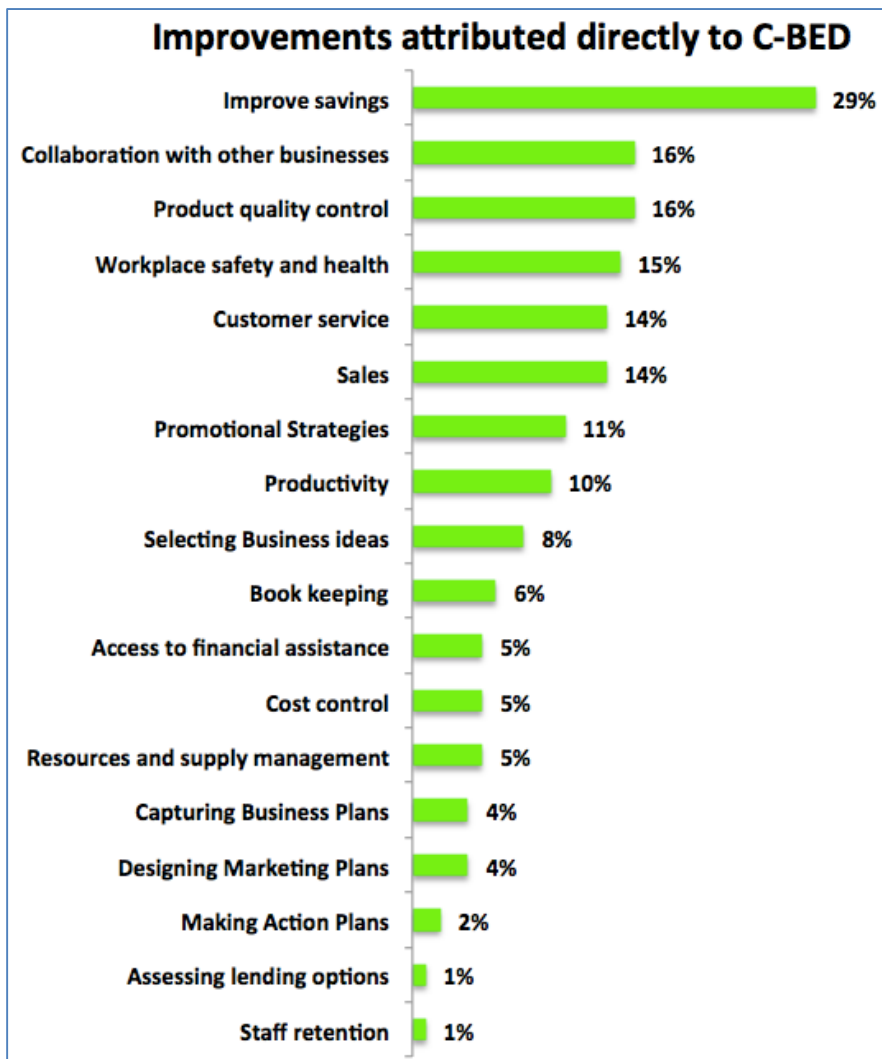
“Soft” skills

Percentages of respondents who reported an improvement in the following soft skills directly attributable to C-BED modules were - interpersonal communication (44%), analysis and problem solving (27%), Increased self confidence (21%), Self-awareness and leadership (13%), decision making skills (7%), time-management (5%), goal-setting (4%), Others (6%). (Figure 13 below).



c. Development of business competencies – SfC-C-BED

The main areas where the C-BED training was directly credited for an improvement in business competencies (and hence practices) by SfC C-BED respondents are shown in Figure 14 below:



Additionally, 32% of the trainees also felt they could (very much or to some extent) use the skills gained in the SfC-C-BED trainings for improving their businesses. Additionally, 40% of the respondents reported that they were able to use the skills gained in the Plan C-BED training to improve other areas of their life very much or by some amount.

The percentage of respondents who felt they have been able to improve the 4 Ps of their business were Product (20%), Place (16%), Promotion (20%), and Price (24%). Similarly to the Plan C-BED respondents, low application rates were mainly because 40% of our sample of SfC C-BED trainees sample were actually running their own businesses. The short nature of the trainings were another reason given by respondents for inability to apply skills to their businesses.

What is more important to emphasise here (despite the application rates quoted above) are the qualitative changes the SfC C-BED trainings brought in the target communities. According to respondents, C-BED developed confidence among village people that they can start or better manage their own enterprises by applying the techniques of SWOT, analysing demand, and using basic business concepts to improve the marketing of their products. Trainees learned how to use the 4 Ps (Product, Price, Place, Promotion), make business plans and manage resources to make their businesses more profitable.

Notably, the major beneficiaries of the C-BED training have been the 40% respondents who were already running their small enterprises. For this mainly younger generation of farmers, vegetable growers, hen and duck raisers, the SfC C-BED training has been life-changing as it provided them useful concepts to

strengthen their businesses. This research found that very specific changes in behaviour have resulted from the C-BED training. A number of persons already running enterprises made enormous changes in their businesses after learning from the C-BED training. Many respondents changed their products (e.g. growing a herb much in demand in the vegetable market), or started accessing markets in a more organised way (e.g. trading in animals instead of just raising animals) and so on. Other changes varied from putting up sign boards outside their shops (Promotion) to assessing the price of produce of competitors to diversifying products (one woman running a tailoring shop had added hens and ducks and organised an efficient feed and egg delivery system to boost her income) or, in another case, adding rice beer (alcoholic drink made from fermentation of rice) as a product to ensure greater footfalls so that she could become more competitive than others. Herein lies the success of the project. (Also see short Case Study below).

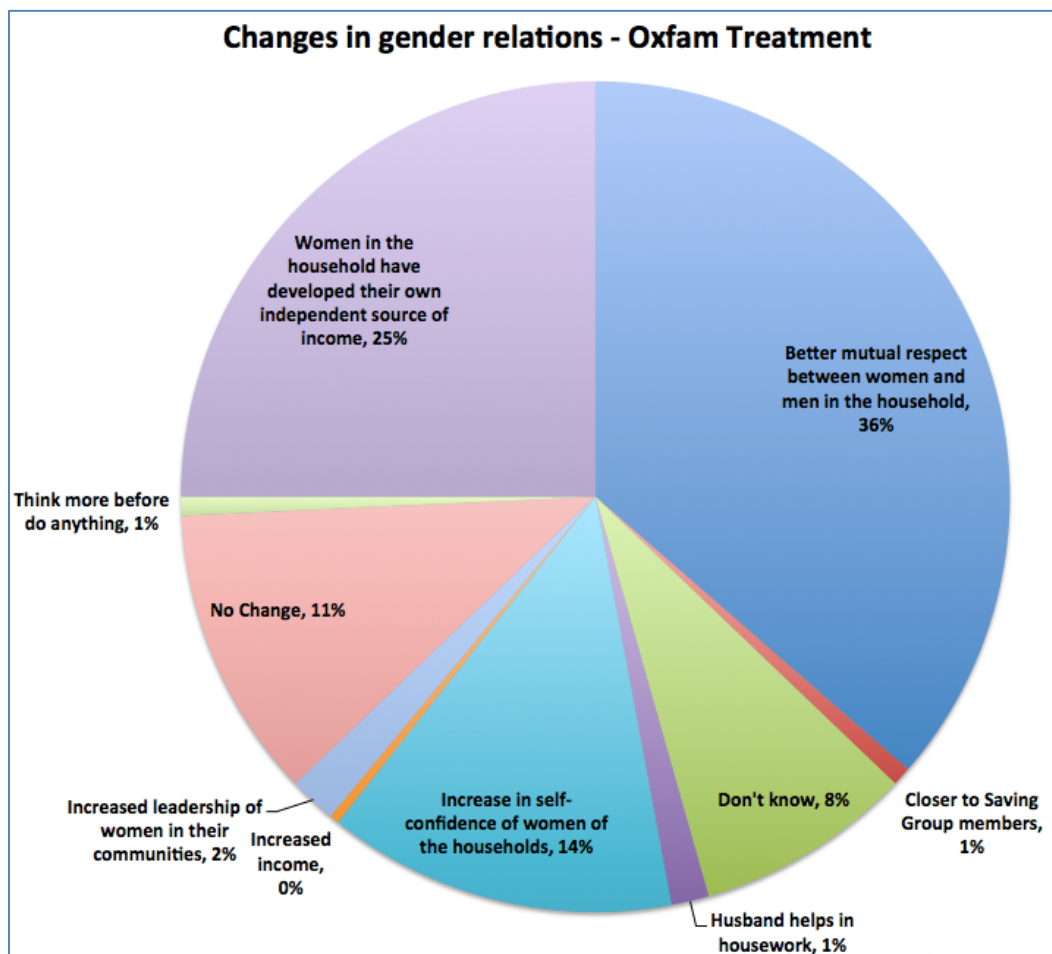
Short Case Study: How the C-BED training changed community perceptions

“The C-BED training was useful because of a number of factors. Firstly, it introduced the trainees to modern ways of conducting a business compared to traditional ways. Earlier communities know how to produce things, but did not know how to market their products. The training was able to mobilize community and bring about a change in the mind-set of people about markets. The training also made people clear on the basics of entrepreneurship and gave them knowledge about how to manage their finances. Almost 20 to 30% of trainees were able to take up / strengthen businesses such as grocery shops, beauty and salon, growing vegetables, raising chicken, pigs or fish, etc. SfC efforts have also been recognized by village and commune local governments who have encouraged their communities to take part in such small businesses”.

~ Oxfam Partner

d. Changes in gender equality

Another significant change reported by SfC C-BED respondents has been a subtle shift in gender relations due to the C-BED training modules. This is visible in the following changes reported by SfC C-BED trainees: 36% reported an increase in mutual respect between men and women in their families. 25% reported an increase in independent income for women, 14% reported increased self-confidence of women, 11% reported



reported no change, 8% said they don't know, 5% reported an increase in the respect to elders and women, 2% reported an increase in the leadership of women in their communities, 1% reported greater sharing of men in household chores, 1% report that the training brought them closer to other Savings Group members. See Figure 15 on left.

D2. What is the evidence that C-BED has changed the ways of working of the Savings Groups in the SfC approach?

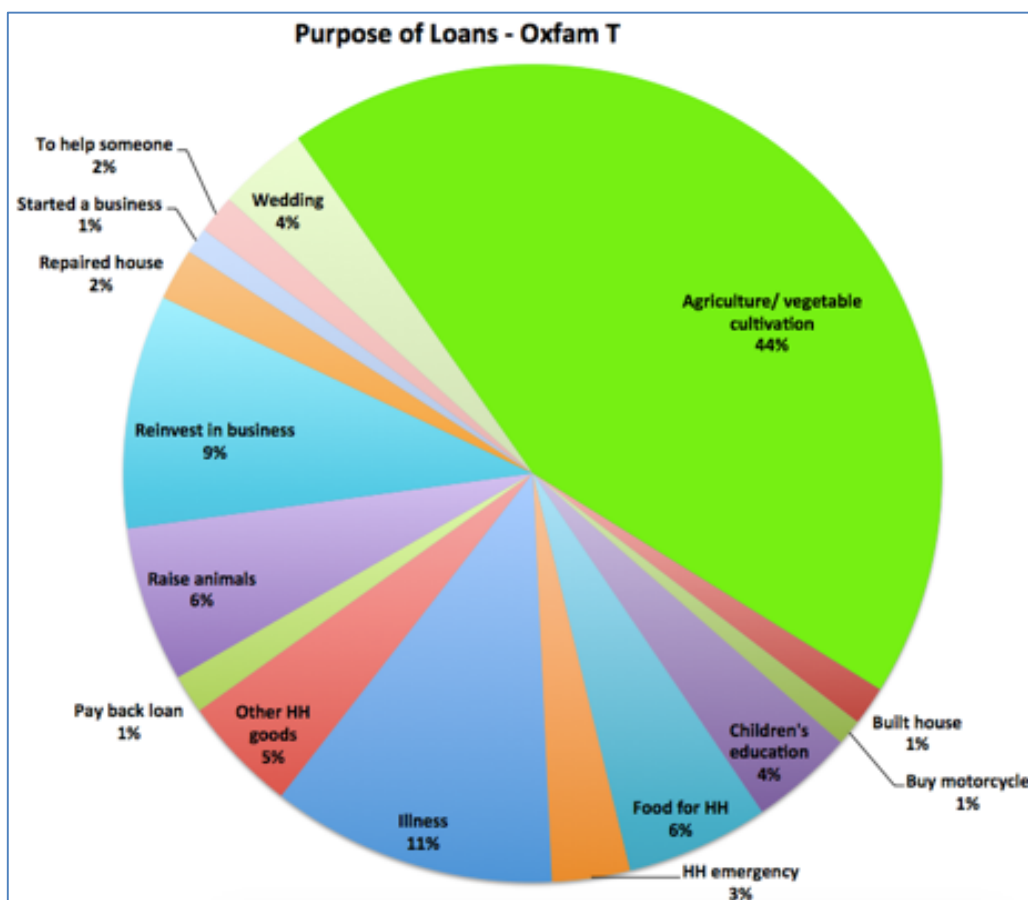
a. Enhancements in access to finance for SfC C-BED graduates

The SfC project is reported to have changed the perspective about the Savings activity in the minds of the Savings Group members. Earlier, most members looked at the Savings group as a place where small savings linked them to a larger pot of money that they could access in emergencies or for small needs as and when they arise and earned an interest on the same as can be seen from the statistics below:

- 86% of respondents had taken loans from the Savings Group.
- The savings groups had disbursed a total of 371 loans during the project period.
- The total loan amount disbursed out in all four provinces was KHR 92,171,316 (USD 23,042).
- On an average, each respondent had taken 3 loans from the savings groups.
- The frequency of the loans taken was: when needed (28%), once every three months (25%), and once every six months (17%). On an average, each respondent took a loan once every eight months.
- The average loan size is KHR 521,058 (USD 130). In short, most loans are small and taken at quick frequencies.

The loans taken by SfC C-BED respondents to this survey were taken for following purposes:

- Enterprise and livelihoods -agriculture and vegetable cultivation (44%), animal husbandry (6%), reinvest in business (9%), started a business (1%), pay back loan (1%)
- Consumption – illness (11%), food for HH (6%), HH emergency (3%), other HH goods (6%), wedding (4%), help someone (2%)
- Assets – repair house (2%), built house (1%), buy motorcycle (1%) (See Figure 16 below).

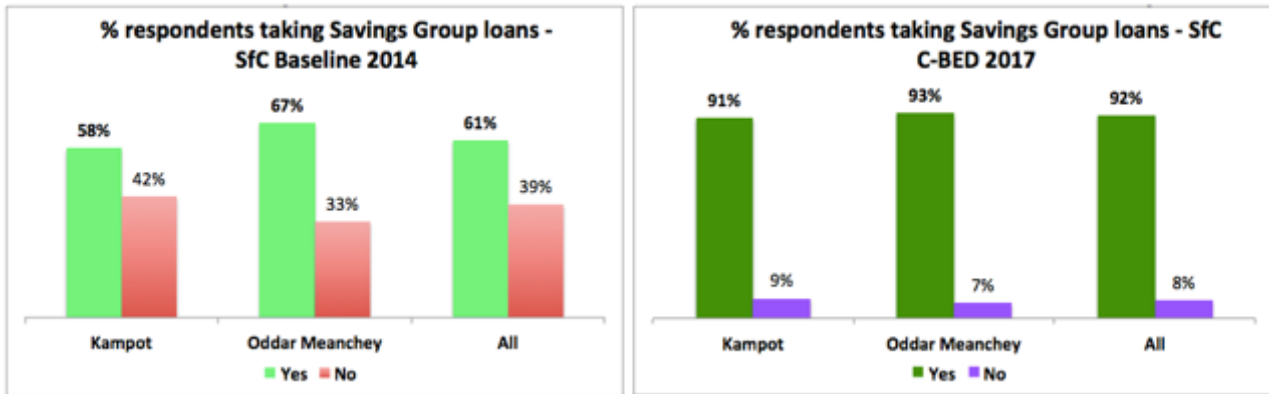


b. Changes in behaviour of Groups/Members towards providing/accessing loans

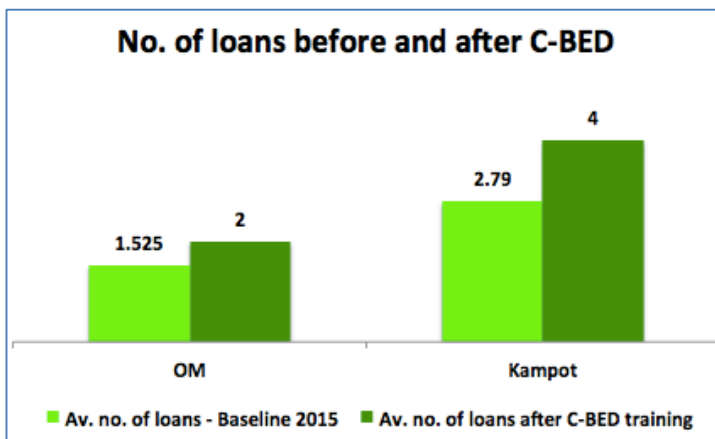
i. Increase in number of persons taking loans from the Savings Groups

In all four provinces, a change in perspective of especially the younger savings group members is reported from an earlier “savings for emergencies” to a “savings for enterprise loans”. Qualitative analysis suggests that the number of Savings Group taking loans has increased considerably after the SfC-C-BED training and a larger number of small businesses have either been initiated or existing small businesses have been expanded. A small number of enterprise owners did take loans earlier from the Savings Groups. However, after the C-BED training, a clearer understanding of how businesses can be more profitable and how markets operate is reported. Trainees are therefore much more confident of succeeding in a business. This in itself is a very significant contribution of the SfC-C-BED project.

The exact change in the number of loans before and after the C-BED training for the groups covered in this research could not be collected. However, comparison with the SfC baseline data (done by this same author in 2015) for Kampot and Oddor Meanchey provinces and current SfC groups confirms the increase in the number of loans following the C-BED trainings. The figures show that while in 2015, 61% of Savings Group members took loans, in 2017, the number has increased to 92%. (Figure 17 below).

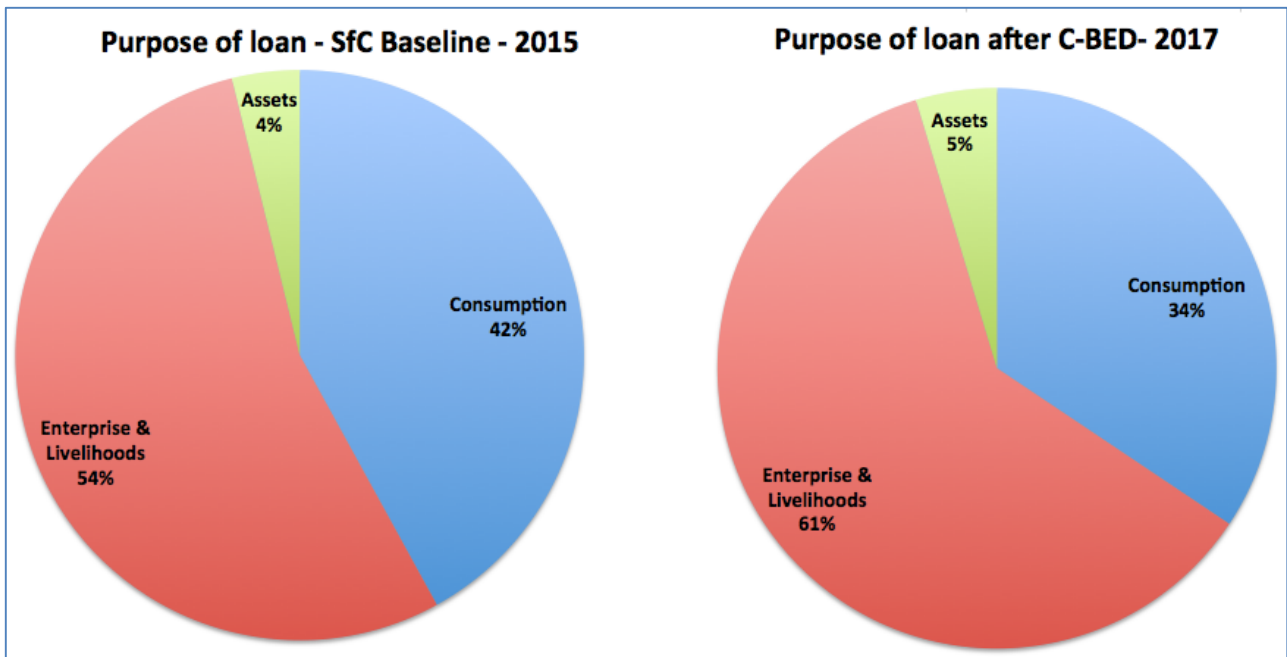


This fact is also borne out from an increase in the average number of loans taken in Kampot (from 1.575 to 2) and in Oddor Meanchey (from 2.70 to 4) since the baseline done in 2015. Figure 18 below.

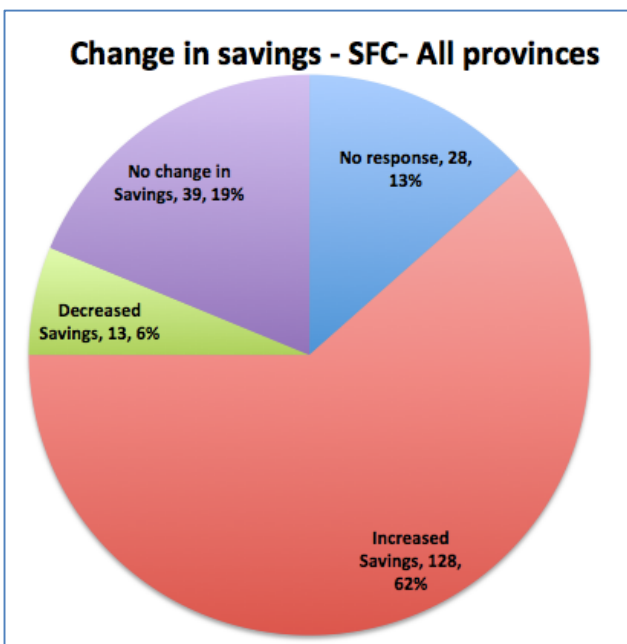


ii. Change in the purpose of the loans

A comparison of the purpose of the loan since the baseline in 2015 also shows that the purpose of the loans has also changed. After the C-BED training, more and more Savings Group members have started looking at the savings as capital. In addition, almost all of the respondents who were running enterprises have taken critical loans from the Savings group for equipment, chicks, clothes (for stitching) or inputs for vegetables. While in 2015, 42% of loans were taken for consumption (Education, food, marriage, illness, emergency, HH goods) and 54% was for enterprise and livelihoods (agriculture, vegetable, small business, animal raising, etc.), this proportion has changed and more loans are now being taken for enterprises and livelihoods (64%) and less for consumption (32%). (Figure 19 below).



iii. Savings



62% of the respondents reported an increase in their savings due to the SFC project. There is an overall increase of 142% in savings in all provinces, and the total amount saved in 2017 was KHR 5,21,058. The average increase in savings is reported to be KHR 899,000 (USD 225) per person. Overall, 62% of the respondents were able to increase their savings, while only 6% decreased their savings (see Figure 20 on left).

iv. Impact on loan repayment

This research found that since there is an overall average increase in incomes of KHR 109,496, the respondents are also able to repay loans faster, as can be seen from the fact that the average number of loans has increased since the baseline in 2015. (See section b.i. above). The average loan size has also increased as can be seen that the average loan size during the baseline in 2015 for Kampot and Oddor Meancheay was KHR 523,638 while in 2017 it was KHR 547,596 for the same provinces.

These findings are confirmed from qualitative data, which shows that after the C-BED training, and after members started seeing the savings money as capital for their small businesses, the pressure on members to return loans on time has increased. 7% of treatment respondents complained that people who took loans are not returning them on time, or that steady payments are required for the Savings Group that may be a constraint for the very poor. 3% of respondents borrowed from one Savings Group to repay loans to another, or have used the final settlement of the Savings Groups to pay off pending loans.

v. Improvement in the SfC services

Respondents mentioned that more young people are joining Savings Groups, are saving more regularly and are borrowing much more. This is because after the C-BED training, they have become much more sensitised to the nuances of running businesses, and are increasingly seeing the Savings Group as a source of capital for their enterprises. Secondly, members reported an increase in a number of areas in functioning of Savings Groups after C-BED training. For e.g. they have become much more diligent in maintaining records³⁴; the C-BED training in book-keeping has been identified by 6% persons as an urgent requirement other than requests for more training in sales and marketing (25%). A change in the SfC Savings Group services is also seen from the fact that 29% of the respondents credited an increase in their savings directly to C-BED.

vi. Impact on financial literacy of the beneficiaries

The introduction of C-BED has increased the understanding of trainees on the importance of financial management. The specific financial literacy related improvement in capacity and practices were book-keeping (6%), cost control (5%), access to financial assistance (5%), assessing lending options (1%). Additionally, as stated above, Savings Group members reported during interviews that repayment efficiencies have increased. The Savings groups we visited during the research also showed a high level of regular bookkeeping and recording because they said C-BED had reinforced the importance of book-keeping for the Savings Groups. (See section D.1.1. above for details of specific improvements attributed to C-BED training).

vii. Formal financial service providers' perspective on integrated service (SfC+C-BED)

Discussions with various entrepreneurs and Savings group members shows that respondents see MFIs as a critical source of finance for higher amounts and when they are assured of returns. However, for smaller needs and when the returns are not guaranteed, respondents prefer to borrow from the Savings Group. For example, one shop owner in Pursat borrowed a large amount (\$10,000) to send her brothers to Japan. Once the brothers reached there, they started paying the instalment to the MFI. There were many other similar instances of loans taken from MFIs by SfC respondents. In most cases, the members seemed to be using both the MFI and the Savings Group systems in tandem. The main difference is that members see the Savings Group as a hassle-free, on-demand source of emergency finance. (18% of SfC respondents felt that the Savings Group provided low interest and easily accessible loans for emergencies and risks).

Based on discussions with communities and very preliminary research, we estimate that in the absence of client-friendly mechanisms for access to large finances, MFIs will continue to play an important role in the lives of communities. Therefore, following are possible areas for involving MFIs in SfC –like interventions in future:

- Capacity building of communities on the positive and potentially harmful practices of MFIs
- Sensitising MFIs and preparing them for extension of financial services for the marginalised women and men (for e.g. by making suitable relaxations on collaterals and pay-back periods)
- Working with the Royal Government of Cambodia and MFIs in Cambodia to create appropriate guidelines and regulations that can be fair to all parties.

³⁴ Reported by almost all Savings Groups and Oxfam partners

D.3: In what ways did C-BED enhance employment, entrepreneurship/productivity, income generation, decent work, and social capital among the trainees?

D.3.1. Generation of employment

Plan

1. Employment Path followed by Plan C-BED trainees

The path followed by the Plan C-BED trainees falls into one of the following categories:

a. Trained by the PTC/ Enterprise, interned with an enterprise, and joined an enterprise

This category of Plan trainees represents 42% of our sample, although the numbers vary by province. Of the above 42% trainees of the PTC/ Enterprise, as many as 22% were absorbed by the enterprise they interned with. This fact could be useful in designing placement strategies for the trainees through a well-planned mechanism to map enterprises that require manpower and then linking the trainees to such enterprises.

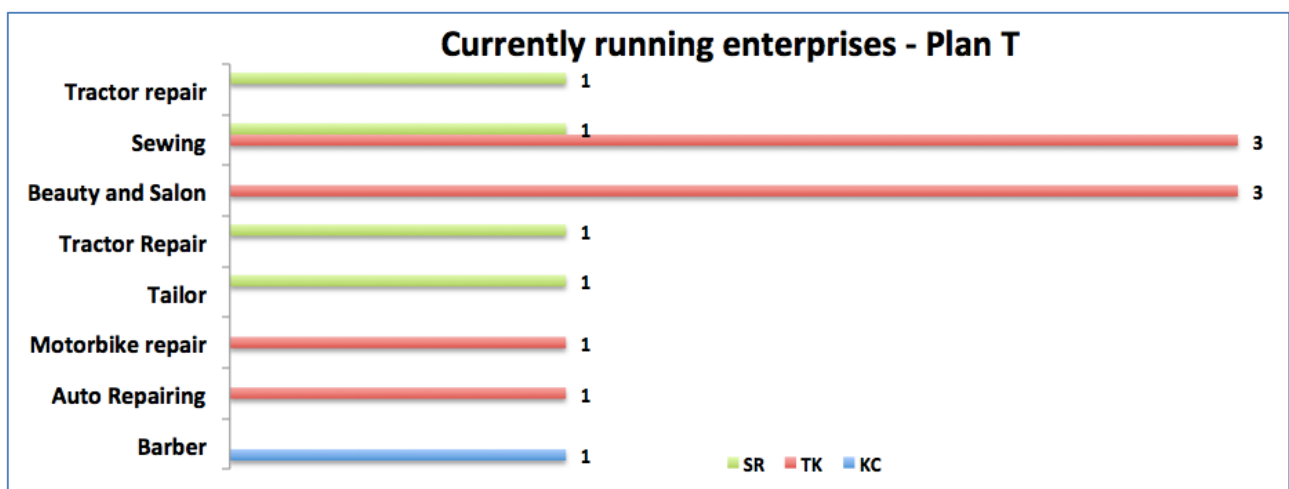
b. Trained by the PTC/ Enterprise and decide to not go ahead with the skill

Plan trainees who decided not to go for any enterprise, job and/or have completely dropped the skill was 7% of our sample. The reasons given were any or all of the following:

- Lack of a job after training, especially in the vicinity of the trainee’s village after training due to less industrialisation or local competition with each other and/or with trainees from private colleges in Phnom Penh and other cities (12%)
- Lack of start-up capital (38%)
- Poverty - hence under pressure to look for livelihood options urgently (e.g. wage labour or migration to Thailand/ Korea) (27%). There is intense peer pressure to migrate.
- Not having the confidence in their own ability/ knowledge to start an enterprise on their own, as the course was too short and they feel they did not gain enough skills to be able to start their own enterprise.(23%)

c. PTC or Enterprise based trainees who started an enterprise

Instances of trainees starting their own enterprises were rare - only 12% of our sample. This indicates that conversion of a trainee into an entrepreneur is dependent on a number of complex factors such as family background (economic status and support from family), education, personal attributes (e.g. social skills and self-confidence), planning, availability of capital, experience and learning in a suitable enterprise, adequate market opportunities for their skills in the place where they want to set up an enterprise, etc. (See Figure 21 below for various skills in which enterprises were being run and section D below for a detailed analysis of factors for success or failure).



d. Trained by PTC/ Enterprise and planning to start an enterprise

The number of trainees who wanted to start an enterprise was 10%. Additionally, almost all the 42% in category a. above wanted to start an enterprise at some point in future, when they had collected enough

capital. In some cases, due to family pressure/ conditions, after the PTC training, some trainees migrate to Thailand or Korea, save money and then come back to start an enterprise. In other cases, they have a wish to start an enterprise but are not taking concrete steps or have a plan of how they will do.

e. Still under training

In our sample, for reasons cited above, our sample consisted of 29% persons still under training.

Further employment - Among Plan trainees, none of those running enterprises had further employed others.

SfC

Under the SfC programme, 37% (77 respondents) are into running enterprises, 3% (6 respondents) had set up new enterprises and 3% (6 respondents) had started enterprises but failed. Only 30% (61 respondents) of these were owners of their enterprise, and just 1 of these were formally registered with local authorities) as a Beauty Salon.

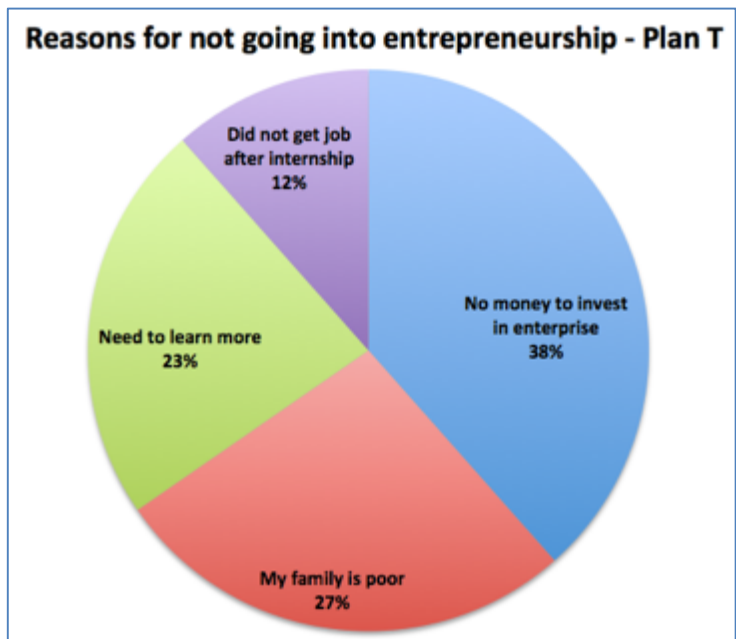
Of the above 83 (77+6) persons currently running enterprises, the break-up was as follows:

Selling snacks / food items (22%), selling agriculture products (21%), hens and ducks raising (12%), tailoring (7%), running a grocery shop (6%), selling fish (5%) and others. 13% (26 respondents) had received loans from the Savings Groups to start the enterprises.

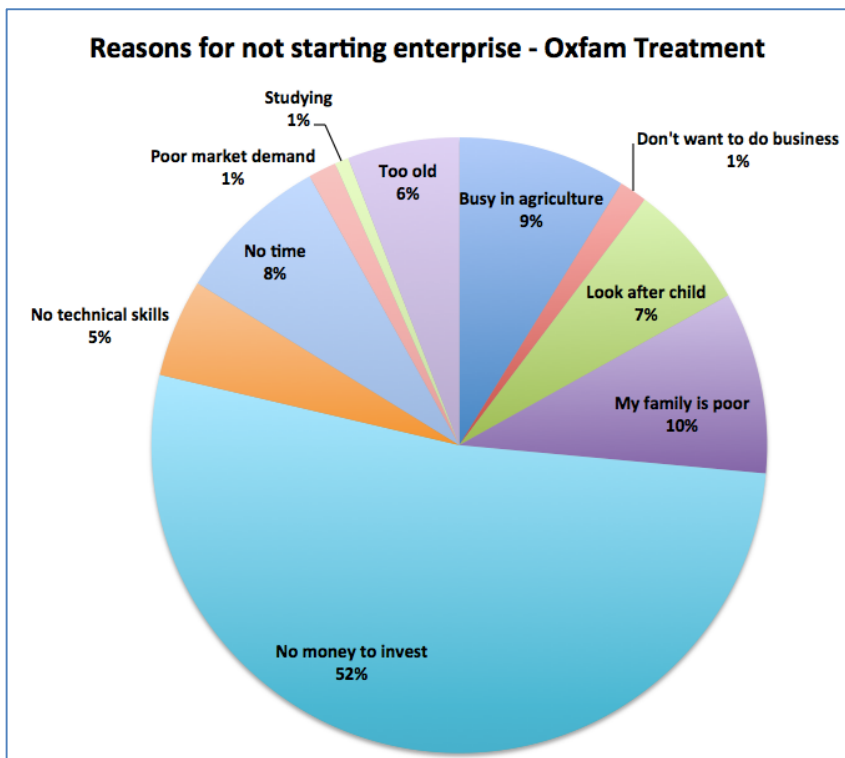
Further employment

These enterprises had generated an additional 11 full-time employment for non-family workers.

The remaining 57% of SfC C-BED respondents had not set up any enterprises.



2. Reasons for not setting up enterprises:



Plan

The main reasons given by Plan C-BED respondents were as follows: Lack of money to invest in enterprise (38%), poor family (27%), need to learn more skills (23%) and did not get job after internship so had no experience to start enterprise (12%) (Figure 22 above).

SfC

For SfC respondents, the major reasons why they did not set up enterprises were as follows: Lack of money to invest in enterprise (52%), poor family (10%), busy in agriculture (9%), no time (8%), need to look after children (7%), too old (6%), no technical skills (5%), poor market demand, don't want to do business, studying (1% each). (Figure 23 on left).

D.3.2. Enhancements in Income and Social Capital

a. Income enhancement

Plan

i. Increase in income

The training seems to have had a positive effect on enhancing the incomes of most Plan trainees. 58% of the respondents reported an increase in their income after the training. The average reported increase in income was 180% by KHR 977,205 (USD 244)). This shows the positive effect of the Plan C-BED training on trainees' income. In comparison, in the control group, only 1 had found a job. The increase in annual income of this one person in the control group was KHR 400,000 (USD 100) in a dressmaker's shop. Remaining members of the control group were either unemployed or dependent on their parents/ family income. The changes in main source of income are presented in Annex 2 at end of this document.

SfC

iii. Changes in income

The change in income for SfC-C-BED trainees has been moderate. 23% of the respondents reported an increase in their income when the incomes before the training and after the training were compared. The average increase in income has been 108% (KHR 109,496 (USD 27)). 13% of respondents reported a decrease in their income while 56% reported no change in their income.

In case of the control respondents, only 2 (7%) attributed the increase in HH income to any of the C-BED trainings they received. 93% felt this increase had nothing to do with the trainings. (See Annex 2).

b. Changes in decent work

The changes in decent work are shown in Table 2 below.

Table 2: Decent Work related findings

Decent Work Dimensions	Plan findings	SfC findings
1. Employment opportunities	Moderate 42% got jobs, 12% started enterprises. No additional jobs created.	Moderate 40% who ran enterprises enhanced their practices. 11 new jobs created.
2. Adequate earnings and productive work	High Average annual income increased by 180%.	Moderate Average annual income increased by 108%.
3. Decent working time	Insufficient Data	Insufficient Data
4. Combining work, family and personal life	Low Trainees had to travel far from home. In some cases, long absences created because of the trainees were required to contribute to family labour requirements esp. for agricultural operations. .	High Training was done in village itself. People could manage family and training together.
5. Work that should be abolished	NA	NA
6. Stability and security of work	Low 42% got jobs. 12% started their own business. Access to capital and markets is a major constraint.	Moderate 37% were running their own enterprises. Savings Group loans are available as an emergency and business capital source.
7. Equal opportunity and treatment in employment	Equal opportunity - High Proportion of girls trained by Plan is almost 60%. Treatment in employment – Variable as it depends on the employer joined.	Equal opportunity – high. As women formed a high proportion as most Savings groups contain more women than men also in the management role women make up high proportion in group leadership. Treatment – low as women are overburdened with various tasks – typical triple burden (productive, reproductive and community managing).
8. Safe work environment	Insufficient data	Moderate
9. Social security	Moderate Trainees working in organized enterprises (e.g. hotels had access to medical and other	Low Almost no examples of target populations accessing insurance or other social security

Decent Work Dimensions	Plan findings	SfC findings
	benefits). Trainees who joined unorganized enterprises did not have these facilities.	measures were reported.
10. Social dialogue, employers' and workers' representation	NA	NA

c. Changes in Social Capital

Plan - Social capital is a critical component of the coping strategy of target communities. Respondents reported that the first persons to be approached in a crisis were relatives (69%) and neighbours (17%). Surprisingly, only 26% of respondents were part of a group to support them in crisis. Support groups included Savings groups (3%), Microfinance Institution (7%) and local NGOs (4%). The trainee networks formed during the training were also seen by 81% respondents as not having helped their business. This was also evident during the survey, where we found that maximum trainees had not kept in touch with each other after the training.

SfC - An interesting statistic in this research was that 98% of the SfC respondents had never approached the Government for help in crisis. In such a case, communities have developed strong social capital to fall back upon in times of crisis. When asked who were the first persons they approached in times of crisis, 45% of SfC respondents said their relatives were the first persons to be approached. For 31%, it was other Savings Group members while 13% relied on neighbours for support. When asked which was the primary social group that supported them in times of crisis, 94% of SfC respondents said the savings groups was the primary group they approached. On the other hand, the control group reported that they relied completely (100%) on their relatives as the first persons to be approached in crisis times.

Thus the SfC programme has strengthened the social capital and the Savings groups have started playing the role of a strong social support organisation in target communities. Another interesting feature observed in the Savings groups was that most of them had created a "social fund" for which every member contributed small amounts in addition to contributing for their weekly savings. In some villages, the social fund had been used to buy community assets (e.g. chairs for village functions). In others the fund is being grown and members said it will be used to help the needy and poor in times of crisis. This is a shining example of how social awareness and social capital can be integrated into a savings programme .

No marked difference in social capital was observed between the SfC and the SfC+C-BED groups for the following reasons:

- The target village communities have clearly crystallised affinity/ family groups, and the Savings Groups were based on those who had mutual trust with each other. The C-BED Learning process built upon these groups.
- The C-BED learning processes were conducted for very short periods, and except for a shift in thinking on gender relations, did not significantly change participants' perceptions or affinity relations.

D4: In what ways did C-BED enhance the performance, impact and sustainability of partner organisations?

Plan

The Plan C-BED trainings were implemented through PTCs and covered 1086 disadvantaged, out-of- school youth (of which 60% were female) in 18 skills across Siem Reap, Kampong Cham, Tbung Khmum and Ratnakiri provinces.

As reported by PTCs, Plan supported PTCs in target districts through salary costs of five staff in the PTCs - Project Manager, Project Coordinator, Accountant, Community Development Specialist, and Job Placement Officer.

The initiative has been widely appreciated by the trainees as a life-changing experience. Satisfaction levels were very high – 99% of the respondents were fully or slightly less satisfied with the C-BED training. 21% of the respondents suggested that the training programme should be extended to other poor trainees too, so that they too get the opportunity to change their lives. This report has documented the various ways in which the C-Bed training has empowered young women and men in the target districts specifically through business and soft skills.

The C-BED programme has also resulted in positive outcomes in the careers of 42% of the trainee youth by ensuring that they get employed. Trainees particularly appreciated the C-BED modules as the most useful ones for their career and reported an improvement in skills targeted by the programme – the three most popular being interpersonal communication and collaboration (44% of C-BED trainees), analysis and problem solving (27%), increased self-confidence (21%). (Section

For Plan itself, the programme seems to have played a role in establishing it as a leader in peer-based learning in Cambodia, not only for village youth but also with the Royal Government of Cambodia. The Plan Academy initiative³⁵ has been nominated for two e-learning awards. The influence of peer learning can be seen in the following testimonial on Plan Academy’s website:

"There is much to learn from Plan Academy. It's not theoretical like the knowledge and skill we gained from other schools. The information and lessons shared are work-related, up-to-date, and practical. Also we have the opportunity to interact and share our learning with other learners from different corners of the world." ~ Soleil Mom Chantara (Cambodia).

One indication of the importance that Plan International gives to the TVET C-BED programme is that its Plan’s Country Programme for 2016-21 will support PTC in 13 districts of the 4 provinces of Cambodia. The outcome it hopes to achieve is - “Provincial training centres are providing quality, job relevant skill training that is accessible to the most marginalised out of school youth”.

Under the new Country Programme, Plan International will undertake the following:

- Develop/strengthen community-based, centre-based, and enterprise-based TVET course options that are market-oriented with appropriate training methods that include components of technical and life skills, employability and entrepreneurship
- Support integration of nutrition and reproductive health into life skills courses and support post-course micro-enterprise training and start-up grants or formal employment, with internships and job placement
- Jointly work with the relevant government and development partners to develop a system to recognise informal TVET experience in the formal TVET certifications.³⁶

The buy-in of the Royal Government of Cambodia’s MOLVT into the Plan programme has further enhanced the sustainability of the programme.

SfC

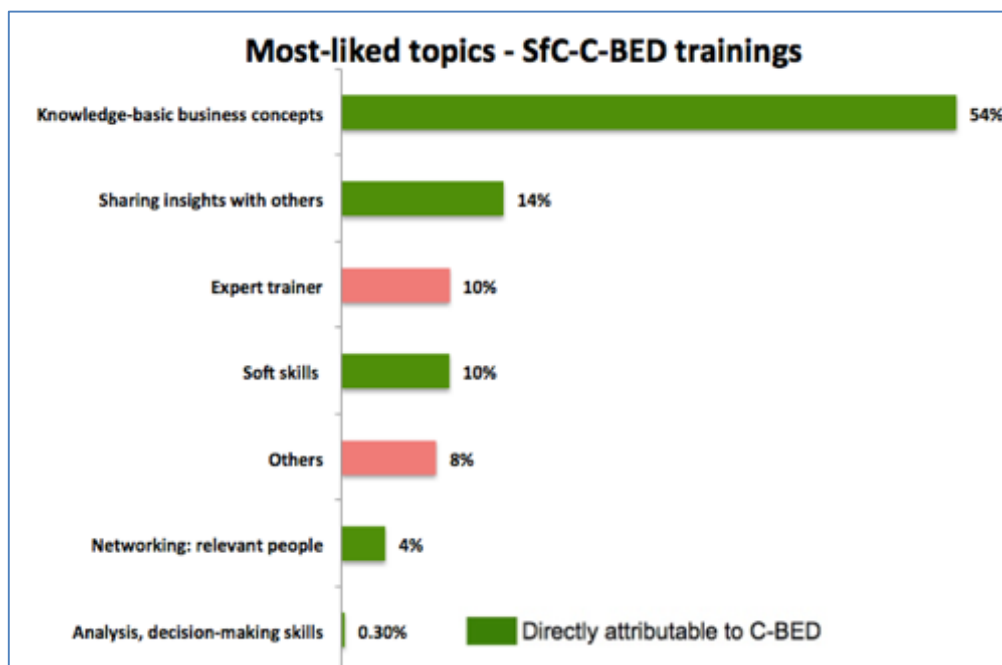
The SfC C-BED programme covered 765 Savings Group members (90% of which were women) located in 668 villages and 3 towns in 18 districts of Banteay Meanchey, Kampot, Oddor Meanchey, Pursat and Siem Reap provinces of Cambodia. The programme involved six NGO partners. (Table X below).

NGO Partner	# districts	# towns	# communes	# villages
Cambodian Human Resource Development	1	1	7	56
Ponleur Kumar	3		9	62
Reproductive and Child Health Alliance	3		5	60
Save Cambodia's Wildlife	9		87	404
Support Organization for Rural Farmers(SORF)	1	1	4	25
Youth Council of Cambodia (YCC)	1	1	4	61
Total	18	3	116	668

³⁵ <https://plan-international.org/plan-academy#>

³⁶ Plan International Cambodia Country Strategic Plan 2016-2021 - <https://plan-international.org/country-strategic-plan-2016-2021> accessed 25 Mar 2017

Sections D.2. above have documented the various successes of this programme in terms of enhanced understanding of trainees of through modules based on ILO's C-BED approach, and their application of the C-Bed concepts for enhancing their enterprises and incomes. The satisfaction levels of the Sfc trainings have been very high, with 82% reported feeling fully satisfied and 18% reporting less satisfied, none reporting being partially or completely unsatisfied. As far as application of the training goes, 54% of the Sfc S-BED respondents felt that the Plan C-BED training enhanced their business competencies while 8% appreciated the business analysis and decision-making skills they acquired (Figure 24 below).



For the Sfc partners, the training process has been both exciting and challenging. Partners reported that they have seen how the C-BED trainings made communities realize that they can put the Savings Groups capital to develop sustainable livelihoods for themselves. At the risk of repetition, we would like to emphasise that the major beneficiaries of the Sfc C-BED training have been the 40% respondents who were already running (or had newly started) their small enterprises. Respondents in this category narrated how they made transformative changes in their businesses and lives once their conceptual understanding of entrepreneurship became clear due to the C-BED training. These changes varied from putting up sign boards outside their shops (Promotion) to assessing price of produce of competitors to diversifying products (one woman running a tailoring shop had added hens and ducks and organised an efficient feed and egg delivery system to boost her income).

Among the challenges, partner NGOs felt that they needed additional support (not necessary from the C-BED training programme) for supporting communities in enhancing livelihoods. Once community members understood what was needed for strengthening their enterprises, they started asking the implementing partners to provide them trainings in skills related to their livelihoods. Those NGOs - e.g. YCC and SORF - who had alternate sources of funds for livelihood trainings, were able to organize such complementary trainings. Where partner NGOs did not have such resources, they could not provide additional trainings or post-training support. This considerably reduced the multiplication of the success to a larger scale. A major learning offered by NGO partners and community respondents was that support in the first few weeks immediately after the training was critical, because this is the time when trainees set up their businesses, and need maximum handholding and moral support.

Beyond doubt, there is a much larger demand for CBED training now because partners report that Savings group members are now taking up a larger number of loans to streamline their small businesses along the lines they learnt in the C-BED trainings. Another interesting result is that Savings group members appreciated the fact that they could use the peer learning methodology to learn from each other. In fact,

52% of the respondents reported that they had learnt things from their peers that were not in the training manuals, which demonstrates the power of peer-based learning.

For partner NGOs, the C-BED process has been a process of building capacities of their own staff in the entrepreneurship development process. Almost all the NGO partners we met were positive that they would like to use the C-BED concepts in building enterprises in their focus communities. This positive outlook towards enterprise development for the poor in the minds of the Savings Group members as well as in the minds of facilitators is in itself is a major achievement of the SfC-C-BED process, in our opinion.

E. Conclusions

1. Increased understanding, confidence and practice of the C-BED concepts for SfC among Plan trainees

The integration of the C-BED approach in both the SfC and the Plan TVET models has resulted in impressive achievements in comparison to the control populations. Both models show significantly increased understanding and practice levels in basics of business and entrepreneurship³⁷ and soft skills³⁸. For most of the 40% of SfC respondents who were running their own businesses, the C-BED training - though short - has been transformational, as it gave them concepts for further enhancing their small business. An immediate integration of these concepts and skills in the actual practice of businesses of trainees has happened to a large extent among the SfC entrepreneurs. To a smaller extent, the Plan trainees have absorbed and internalised the C-BED promoted concepts, but have not been able to apply the same to the same extent because only 12% of the trainees have actually been able to start their own businesses. More importantly, the C-BED integration created the knowledge and confidence (especially among the poor trainees) about interacting with and utilising the markets to elevate their economic status.

2. Positive outcomes of the C-BED training in enhanced savings, income and employment

For both SfC and Plan trainees, the C-BED modules significantly enhanced employment and income (esp. for the 42% of Plan TVET trainees who joined enterprises and the 12% who started their own enterprises) for b, documented in section X in this document. Both groups also report increased savings (KHR 478,536 for Plan respondents and KHR 899,000 for SfC respondents). As the basis for an approach for designing a national programme for skill development for small enterprise development, both programmes have many positive learnings to offer.

3. Increase time needs to be devoted to business and soft skills

Respondents of both SfC and Plan TVET C-BED trainings greatly appreciated knowledge on entrepreneurial skills in business planning, financial literacy, decision-making tools such as SWOT, self-determination, self-confidence and communication skills. Both types of trainees emphasised that more time is needed for these soft skills and business skills modules. For Plan TVET trainings, this implies building greater space within the curriculum for C-BED modules. For SfC trainings, this implies longer trainings than the current three days.

4. Some areas for strengthening SfC-C-BED

Coming to the implementation of the SfC-C-BED trainings, this research threw up some gaps. Firstly, the training was too short, too fast, and in many cases was done in a production line manner - train, move, train, move. There was little scope to test retention or adoption. Secondly, the training content and form needs revisiting; word-heavy and conceptual trainings could be made more pictorial and practical. Thirdly, integration of livelihood related trainings, a demand expressed by community respondents repeatedly during this research, could have greatly enhanced the absorption of the trainings. Fourthly, segregation of trainees by age could be attempted, as elders are reported to have a lack of capacity to follow financial literacy related topics and a mixed group consisting of both old and young participants became inefficient from the angle of the young members. Fifthly, the timing of the training was, in some cases, unfortunate, because it coincided with sowing or harvesting, making it impossible for farmers to attend the same. Finally, and most importantly, the SfC-C-BED training did not have a provision to provide critical support at

³⁷ Business and entrepreneurship related skills included selecting and defining a business idea, identifying potential customers, developing marketing plans, setting price, criteria for successful business, formulating action plans, basic financial literacy, business plan development, and problem solving.

³⁸ Soft skills covered aspects related to self-confidence, communication skills, self-determination, cross-cultural sensitivity, problem solving, dealing with customers, personal appearance, etc. An introduction to gender was also included in the modules, which has had surprisingly positive results.

times when the trainees start implementing the training learnings, especially when they were grappling with setting up or strengthening their small businesses. No funds were also available for follow-up or monitoring of the communities post-training. With such support, we feel the project achievements could have been much more.

We recognise that increasing the number of days of training for the large and scattered number of SfC trainees has financial and management costs. We feel that there are a number of ways these costs can be minimised:

- Designing longer modules and lowering the target numbers of trainees, covering all target groups eventually in phases
- Separating the trainees by age groups so that the learning process can become more efficient
- Building in hand-holding and critical facilitation into the costs of the SfC trainings
- Ensuring that the tracer surveys and stronger M & E systems are used for monitoring learning outcomes and identifying trainees requiring refresher trainings
- Gradually building a pool of C-BED facilitators (perhaps with partner NGOs) that can implement intensive peer-learning modules over larger number of groups

5. Build on the strong impact of gender module by giving it more space in future modules

The gender component of the SfC-C-BED trainings, though short, has had very positive results. A majority of the respondents report a shift in gender relations and a greater openness among men to share housework, provide greater respect in decision-making and greater support to women to develop their leadership (See section D.1.2.d and D.1.3.d). This is indeed a positive sign and needs to be strengthened by providing greater space for gender in the overall training curriculum.

6. Recognise and build on complementarities between Plan-TVET and SfC

This research found that the SfC Savings Groups have been quite successful in meeting the small financing requirements of entrepreneurs, while the Plan TVET model was extremely useful in helping entrepreneurs gain technical, entrepreneurial and soft skills. It may therefore be useful for the programme to explore how these complementarities could be used to strengthen the Plan and the SfC models. For e.g. the focused learning approach on technical skills in the Plan approach could be useful for SfC groups, especially in skills that these groups expressed an urgent need for. (Some partners had to include skills such as vegetable cultivation, manuring, animal rearing, etc. after SfC participants expressed the need to learn skills directly relevant to their immediate livelihood). If PTCs exist in the vicinity of the SfC groups undergoing a C-BED learning process, Oxfam and partners could explore linkages for focused skill building on select themes with the PTC. Similarly, the lack of start-up capital (which is one of the key problems for PTC trainees) could be reduced if these rural entrepreneurs are linked to Savings Groups in their home villages.

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