



OXFAM

REGIONAL LEARNING WORKSHOP

**INNOVATIVE INTEGRATED DEVELOPMENT
SOLUTIONS TO ADVANCE WOMEN'S
ECONOMIC EMPOWERMENT**

25&26 January 2018, Siem Reap, Cambodia



REGIONAL LEARNING WORKSHOP

**INNOVATIVE INTEGRATED DEVELOPMENT
SOLUTIONS TO ADVANCE WOMEN'S
ECONOMIC EMPOWERMENT**

25&26 January 2018
Siem Reap, Cambodia

ABOUT OXFAM

Oxfam is a confederation of 20 affiliates operating globally. In Cambodia, Oxfam is operating a wide range of development programs including sustainable livelihoods, humanitarian relief and disaster preparedness, governance, civic engagement, agriculture and climate change adaptation, and saving-led microfinance.

Oxfam has supported Cambodia's development since 1979, making it the first INGO operating inside Cambodia during the controversial post Khmer Rouge Genocide period. Working alongside Cambodia and the Royal Government of Cambodia for almost 4 decades Oxfam has introduced programs and interventions to suit the transforming nature, and economic and social development of Cambodia.

Oxfam Cambodia

No. 94, Russian Boulevard, Teuk Laak I, Toul Kork, Phnom Penh, Cambodia

Tel:(+855) 23 885 412, Fax: (+855) 23 8585 452

E-mail: Info.Cambodia@oxfamnovib.nl

Website: cambodia.oxfam.org

CONTENT

01. ABOUT THE WORKSHOP
02. MESSAGE FROM OXFAM'S COUNTRY DIRECTOR
03. MESSAGE FROM H.E. MATH MARA, SECRETARY OF STATE, MINISTRY OF RURAL DEVELOPMENT
05. AGENDA OF DAY 1: THURSDAY, JANUARY 25
07. SPEAKER'S TOPIC AND BIOGRAPHY FOR DAY 1
21. AGENDA OF DAY 2: FRIDAY, JANUARY 26
22. SPEAKER'S TOPIC AND BIOGRAPHY FOR DAY 2
32. LIST OF PARTICIPANTS



“ INNOVATIVE INTEGRATED DEVELOPMENT SOLUTIONS TO ADVANCE WOMEN’S ECONOMIC EMPOWERMENT’ABOUT THE WORKSHOP ”

About The Workshop

Promoting Womens Economic Empowerment (WEE) is seen as one of the most important driving forces behind reducing poverty and aiding economic growth. Thus, this sharing workshop will bring together relevant stakeholders from across the region - including government, I/NGOs, donor agencies and private sector representatives active in the field of women’s economic empowerment and community resilience development - to share methods and approaches on a broad perspective but also to present concrete success stories/case studies to analyse the effects of programs or projects on women economic empowerment.

It will be both a scoping exercise to review the effectiveness of current interventions and a way of reflecting on the opportunities to bring relevant experiences up to scale with the final objective to improve Women Economic Empowerment.

The specific objective of the workshop is to showcase practical experiences on how to incorporate WEE into program delivery in a wide range of sectors including agriculture, gender-based violence and women leadership, reproductive health, livelihoods and SMEs, urban migration, financial inclusion, MFIs and mobile banking, disaster risk reduction and climate change adaptation, guidelines and policies.

The agenda of the workshop focuses on three key themes:

- Private Sector Engagement through Value Chain Development
- Formal Financial Services and Technology
- The Transformative Nature of Women’s Economic Empowerment: Informal Financial Services - A Catalyst for Change

DEAR WORKSHOP PARTICIPANTS,



It is with great pleasure that we welcome you to Oxfam’s Regional Learning Workshop entitled ‘Innovative Integrated Development Solutions to Advance Women’s Economic Empowerment’. Oxfam conducts regional learning events annually but this is the first time we have opened the event up externally to enable cross-sectoral sharing among a variety of champion actors working on Women’s Economic Empowerment in the region. We are extremely excited by this opportunity.

The Sustainable Development Goals (SDGs) seek to change the course of the 21st century, addressing key challenges such as poverty,

inequality, and violence against women and girls. Achieving gender equality and women’s empowerment is a stand-alone goal—Goal 5—of the SDGs. It also forms part of all the other goals, with many targets specifically recognizing women’s equality and empowerment as both an objective, and as part of the solution.

Women’s Economic Empowerment (WEE) has become a pressing priority in recent years, as governments, the private sector, and donor agencies recognise its potential to simultaneously catalyse economic growth and contribute to broader human development. However, programs often do not know ‘where to start’ when it comes to integrate WEE into their program.

Over the next two days we will convene to constructively discuss and debate approaches to Women’s Economic Empowerment, identify best practice models, clarify steps on the way from a basic minimum to achievement of the full potential of WEE programming, strengthen relationships between key stakeholders and develop strong collaborative action plans to move forward. We are privileged to have experts from an array of disciplines across various sectors to speak, enabling us to really explore the topic and capture learnings. Let’s make the most of our time together.

A most sincere thank you to all our Partners, Speakers, Panelists, Moderators, Contributors and Participants. We look forward to engaging and collaborating with you to more effectively foster positive changes in the lives of the most vulnerable women across the region.

Sincerely

A handwritten signature in blue ink, which appears to read 'Solinn Lim'. The signature is fluid and cursive, with a long horizontal line extending to the left.

Solinn Lim
Cambodia Country Director, Oxfam



**សារពីលោកជំទាវ ម៉ាត់ ម៉ាវ
រដ្ឋលេខាធិការក្រសួងអភិវឌ្ឍន៍ជនបទ**

រាជរដ្ឋាភិបាលកម្ពុជាបាន នឹងកំពុងខិតខំប្រឹងប្រែងបន្តកសាងប្រទេសកម្ពុជាប្រកបដោយ ឯករាជ្យ សន្តិភាពស្ថេរភាពនយោបាយ ដើម្បីជាមូលដ្ឋានគ្រឹះក្នុងការជំរុញកំណើនសេដ្ឋកិច្ច និងធ្វើ អោយជីវភាពរស់នៅរបស់ប្រជាពលរដ្ឋទូទាំងប្រទេសបានល្អប្រសើរឡើង ជាពិសេសគឺការផ្តោត យកចិត្តទុកដាក់ដល់ជីវភាពរស់នៅរបស់ប្រជាពលរដ្ឋនៅជនបទ។

ក្នុងនាមជាក្រសួងអាទិភាពរបស់រាជរដ្ឋាភិបាល ក្រសួងអភិវឌ្ឍន៍ជនបទ បានចូលរួមចំណែក យ៉ាងសកម្មក្នុងការអភិវឌ្ឍន៍ជនបទ សំដៅជំរុញកំណើនសេដ្ឋកិច្ចនៅជនបទ ក្នុងទិសដៅកាត់បន្ថយ ភាពក្រីក្រ និងបង្រួមគម្លាតរវាង ទីក្រុង និងជនបទ ស្របតាមយុទ្ធសាស្ត្រចតុកោណដំណាក់កាល ទី៣ របស់រាជរដ្ឋាភិបាលកម្ពុជា។ ជាមួយគ្នានេះផងដែរ ក្រសួងអភិវឌ្ឍន៍ជនបទ បានដើរតួនាទីយ៉ាង សំខាន់ក្នុងការ ជំរុញលើកកម្ពស់កម្រិតជីវភាពប្រជាពលរដ្ឋជនបទ តាមរយៈកម្មវិធីឥណទានជនបទ បំផុសនិងលើកទឹកចិត្តឲ្យបង្កើតជាសហគ្រាសខ្នាតតូច និងខ្នាតមធ្យមនៅជនបទ ជួយស្វែងរកទីផ្សារ សម្រាប់ដោះដូរផលិតផល និងបង្កើតបណ្តាញទំនាក់ទំនងរវាងផលិតករ និងទីផ្សារផលិតផល ផងដែរ។

ក្រសួងអភិវឌ្ឍន៍ជនបទប្តេជ្ញាចិត្តយ៉ាងមុតមាំ នូវការបន្តជំរុញអនុវត្តផែនការយុទ្ធសាស្ត្ររបស់

ក្រសួង និងសូមអំពាវនាវដល់ភាគីពាក់ព័ន្ធគ្រប់ក្រសួងស្ថាប័នរបស់រាជរដ្ឋាភិបាល ដៃគូអភិវឌ្ឍន៍ អង្គការជាតិ និងអន្តរជាតិ វិស័យឯកជន សហគមន៍ជនបទ ចូលរួមសហប្រតិបត្តិការ និងជួយគាំទ្រ បច្ចេកទេស និងហិរញ្ញប្បទាន ក្នុងការបង្កើនអំណាចដល់ស្ត្រី ដើម្បីពង្រឹងភាពអង្គអាចផ្នែកសេដ្ឋកិច្ច របស់ស្ត្រី ឲ្យស្ត្រីមានសមត្ថភាពចូលរួម ក្នុងការធ្វើសេចក្តីសម្រេចចិត្តកិច្ចការក្នុងគ្រួសារ សហគមន៍ និងក្នុងសង្គម។ ការជួយពង្រឹងភាពអង្គអាចផ្នែកសេដ្ឋកិច្ចរបស់ស្ត្រី គឺជាការចូលរួមចំណែកច្នៃប្រឌិត “ ធ្វើអោយជីវភាពស្ត្រីកាន់តែប្រសើរឡើងក្នុងគ្រួសារនិងសហគមន៍យើង ” ។

**MESSAGE FROM H.E. MATH MARA, SECRETARY OF STATE
MINISTRY OF RURAL DEVELOPMENT**

The Royal Government of Cambodia strives to promote economic growth and improve Cambodian people’s livelihoods with an emphasis on rural areas by ensuring independence, peace and political stability.

The Ministry of Rural Development (MRD) is actively involved in developing rural areas with a view to promote rural economic growth thus reducing poverty and narrowing the gap between urban and rural areas in line with the royal government’s third rectangular strategy. In addition, MRD plays a pivotal role in promoting the livelihoods of people in rural areas through rural credit programs, encouraging the creation of small and medium enterprises in rural areas, ensuring market access and establishing linkages between producers and markets.

MRD is strongly committed to continuing to implement its strategic plan and calls on all stakeholders, government ministries and agencies, development partners, national and international organizations, the private sector and rural communities to cooperate and to provide technical and financial support for women’s economic empowerment and for them to be able to participate in decision making in their families, communities and society. Advancing women’s economic empowerment means contributing to making “women’s lives better in their family and community.”

Thursday, 25 January 2018

DAY ONE

08:00-08:15	Registration	
08:15 -08:30	Welcome to the Workshop	Ms. Solinn Lim, Oxfam Cambodia
08:30-09:30	Official Opening Remarks	Her Excellency Math Mara, Ministry of Rural Development
09:30 -09:45	House Rules & Expectations	
Session 1: Private Sector Engagement through Value Chain Development		
09:45-10:15	A Market Systems Approach: the Future of Women's Economic Empowerment	Ms. Deepa Manichan, Market Development Facility
10:15-10:30	Coffee Break	
10:30 – 11:15	Private Sector Engagement Through Value Chain Development: the Cambodian Rice Industry (Panel)	Moderator: Ms. Solinn Lim, Oxfam Cambodia Panelists: H.E. ROS SEILAVA, Ministry of Economy and Finance Oknha. Saran Song, Amru Rice Dr. Sov Leang, Uberis Capital Dr. Late Lawson-Lartego, Oxfam US Dr. Pech Sokhem
11:15-11:45	WOMEN IN CHARGE: About the "unexploited" opportunities in modern businesses	Mr. Jack Van Dokkum PACTICS
11:45-12:00	From Saving for Change Member to Organic Rice Producer	Ms. Sear Tol Saving for Change Member
12:00-13:30	Lunch	
Session 2: Formal Financial Services and Technology		
13:30- 14:00	Impacts of Formal Financial Services on Women's Economic Empowerment	Mr. Yun Sovanna
14:00-14:30	Sustainable 'Business Development Services Model' embedded in microfinance for Women Economic Empowerment (WEE)	Mr. Anura Athapattu Berendina Microfinance Institute

14:30-15:00	Technology: the missing piece of the puzzle in Women's Economic Empowerment	Ms. Menghun Kaing The Asia Foundation
15:00-15:15	Coffee Break	
15:15-15:45	Innovation for a Better Community	Ms Rady Ros Codingate
15:45-16:15	Sustainable Women's Economic Empowerment	Ms. Shamim Ara Begum Pollisree Bangladesh
16:15-16:45	New Technological Ideas Transforming WEE (Pitch session)	Mr. Mathieu Vergez, Oxfam Cambodia Mr. In Seng Hong, Aceda Bank Plc. Ms. Maria Abogado, Oxfam Philippines
16:45-17:00	Surveys and closing remarks	
6:30	Networking dinner by the pool	

A MARKET SYSTEMS APPROACH: THE FUTURE OF WOMEN'S ECONOMIC EMPOWERMENT

The Market Development Facility (MDF) is a private sector development programme funded by the Australian government. With the first country programme set up in 2011, it now operates in Fiji, Timor-Leste, Pakistan, Sri Lanka and Papua New Guinea. The MDF WEE framework has been informed by the practicalities and evidence derived from implementation and pays particular attention to working with the private sector on the integration of women into market systems - a common challenge for programmes. The talk will focus on bringing theory to practice (and vice versa), the integration of results measurement and WEE and the development of creative and sustainable business models. The core strength of MDF's model is that WEE is embedded in all aspects of work ranging from research and analysis to intervention design, partner negotiation, results chain development, impact assessment, and learnings are looped back into the design of the interventions. Case studies from different MDF countries will illustrate these points. Join our journey as we unpack the challenges in five unique contexts.



**Ms Deepna Manichan, Quality and Inclusion Advisor
Market Development Facility**

Deepa Manichan is the Quality and Inclusion Adviser at Market Development Facility in Timor-Leste, where she supports the integration of MDF's WEE framework into program implementation and results measurement. She completed her Master's Degree in International Development from the University of Pennsylvania and worked as a results measurement resource in UNICEF Timor-Leste. Between 2012 and 2015, she worked as a data analyst in different educational development projects in India.

WOMEN IN CHARGE: ABOUT THE “UNEXPLOITED” OPPORTUNITIES IN MODERN BUSINESSES

Cambodia has an overrepresentation of young people and many of them are in universities. They all seek success and seem to have equal opportunities when applying for their first jobs. But the question is: do the girls make it as far as the boys when it comes to careers in the private sector? What are the perceptions and constraints holding back the development of young female professionals into senior managers and executive directors? And what can we, the businesses, do tomorrow to make a change for the better?



**Mr. Jack Van Dokkum, Corporate Responsibility and Human Resource Director
Pactics Group**

Jack has worked with Pactics Group since 2013 as the Corporate Responsibility and Human Resource Director. In this capacity, he is credited with achieving SA8000 certification for the factory in Siem Reap, and compliance with international standards ISO14001 and ISO37001. He has a background in international development cooperation and worked previously in Non-Governmental and higher education management and management consultancy roles. His key areas of expertise are corporate responsibility management systems (SA8000 and ISO14001), shared value creation through corporate impact management and human resources management.

PANEL DISCUSSION: PRIVATE SECTOR ENGAGEMENT THROUGH VALUE CHAIN DEVELOPMENT: THE CAMBODIAN RICE INDUSTRY

This panel session will explore innovative approaches to value chain development in agriculture and look at what the future holds for Cambodia in terms of the Value Chain Approach and how this can positively impact WEE.

Value Chain Development can be implemented in many different ways; some utilize a market-driven approach whereby they only invest where demand is evident; others, use a pro-poor approach looking at the challenges faced by the most vulnerable people and then they invest in the supply side with a close eye on ensuring that the market picks it up. How do these different approaches effect WEE? What are the opportunities and challenges to both- from a beneficiary standpoint but also from an investor standpoint? Further, is small scale farming commercially viable? What are the market value and business benefits of closing gaps between men and women and investing in women smallholder farmers across Cambodia's rice value chains?



Ms. Solinn Lim, Country Director - MODERATOR
Oxfam Cambodia

Ms Lim brings a wealth of 20 years of hands-on development experience in countries across Asia, Europe and United States, in areas of building community economic resilience, environmental conversation and climate change, humanitarian relief and preparedness, civic engagement and governance, and policy and campaign. Ms. Lim was the Executive Director of a premier national conservation NGO in Cambodia in 2002 and her 4 years leadership led to four-fold growth of the organization. She is a member of Asia Society's Young Leaders. She holds a BA in Sociology and a MSc. in Environmental Policy from Oxford University.

Oknha Song Saran, Chief Executive Officer Amru Rice (Cambodia) Co., Ltd

Saran is a young Cambodian entrepreneur who grew a small family business into a large corporate company. He is currently the CEO of Amru Rice (Cambodia) Co., Ltd, one of the leading rice exporters in the country. Prior to working for profit-making companies, Saran gained comprehensive experience with I/NGOs. A scholarship from the Cambodian Government enabled Saran to complete his Bachelors degree in Business Administration in 2004 and an MBA in 2008. He is currently the DBA Candidate at Walden University Minnesota majoring in Social Impact Management. He was awarded the “Best Entrepreneur Award 2006 in Cambodia” from McKinsey & Co in 2006 and “The Takeda Young Entrepreneurship Award 2015” from the Takeda Foundation. He was honored by King Nordon Sihamoni ranked in Tepden, Mahaserei Wat, and Jiat Topka.



Dr. Sov Leang, Partner Uberis Capital

Dr. Sov Leang is a Partner at Uberis Capital. He is also CEO and Founder of Sun-eee, an electricity distribution enterprise in rural Cambodia. Previously, Dr. Leang held Executive Director positions at IBM and LSI Logic, and was VP of Business Development at Grace Semiconductor before settling down in Cambodia 9 years ago. Dr. Leang holds a Ph.D from the University of California at Berkeley in Electrical Engineering and Computer Sciences. He is fluent in Khmer, English and French.





Dr. Late Lawson-Lartego, Food Systems Theme Director
Oxfam America

Dr. Laté Lawson-Lartego is passionate about social justice and poverty reduction around the world. He is Oxfam America's Food Systems Theme Director. His theme's vision is inclusive and resilient food systems are able to provide healthy food for all while sustaining the planet. The theme comprises Oxfam's work on climate, access to finance, agriculture, inclusive value chain, private sector engagement and policy & campaign. He has over 20 years of experience in both private and nonprofit sectors. He has a breadth of expertise in areas such as economic development, women's economic empowerment, agriculture value chain development, financial services, food and nutrition security, private sector engagement, social enterprise development and policy & campaign. He is a seasoned executive leader managing a diverse multi-cultural team across the globe. He earned a Doctoral Degree in Business Administration with a focus on innovative business strategies for Bottom of the Pyramid.



Dr. Pech Sokhem, Deputy Team Leader
Cambodia Agricultural Value Chain Program (CAVAC)

Sokhem plays a key role in Cambodia Agricultural Value Chain Program's (CAVAC) engagement with water resources and agricultural policy dialogue, and leads cross-cutting functions including, Monitoring and Learning, Gender Equality and Women's Economic Empowerment (WEE) and Knowledge Management and Communications. Dr Pech has over 30 years' of experience working with national governments,

inter-government organizations, and international consulting and multi-disciplinary research consortia in Asia and North America. He has held leadership roles (team leader and program director) in several international high-profile water resources, agriculture, environmental and climate related programs in Canada, Cambodia, China, Indonesia, Japan, Laos, Myanmar, Malaysia, Thailand, and Vietnam. He holds a PhD in sustainable development and multidisciplinary science, Master of Law, LLM (Water Law and sustainable development) and Master of Arts (with Honours) in International Law and Diplomacy

H.E. ROS SEILAVA, Under Secretary of State Ministry of Economy and Finance

H.E. Ros Seilava is currently an Under Secretary of State of the Ministry of Economy and Finance and a Member of the Supreme National Economic Council. He also serves as Chairman of the Board of Directors for the Rural Development Bank of Cambodia.

H.E. Ros Seilava received his BA in Social Science from Penza's Institute of Pedagogy and a Master of International Affairs (MIA) in Economic Policy Management from Columbia University, New York, USA. Previously, he worked as a Mechanical Technician and Laboratory Operator at a Power Plant under the Ministry of Industry, Mines and Energy from 1985-1987. In 1994, he joined the Ministry of Economy and Finance first as a Financial Controller and then as Deputy Director of Economic and Financial Policy Planning and Monitoring Unit from 2002-2005, and as Director of Department of Economy and Public Finance Policy from 2005 to 2006. Later on, he was appointed Deputy Secretary General on his return from the World Bank where he served as an Advisor to the Executive Director during 2006-2008. In 2013 he was promoted to the present position.





FROM SAVING FOR CHANGE MEMBER TO ORGANIC RICE PRODUCER

Sear Tol, a mother of two, comes from a farming family in Kuleaen Chhoeung district in Preah Vihear province. She was introduced to Saving for Change (SfC) by her neighbours and has been saving alongside 24 other members of her group for the past three years.

Already in their third successful save cycle, she explains how the group has developed; it no longer only produces economic benefits, but also provides a safe space for members to share their knowledge and experience.

“In the beginning, we thought it would be hard to save money within the group because there is no money to save, but I have started to save money and reduce unnecessary expenses,” she said. “Then we saw that little by little, the money was growing and it was only from us”.

A year after joining SfC, Tol became a member of an Agriculture Cooperative (AC), Loek Kamphos Kakekor Kuleaen Chhoeung, or, “Improving Farmer’s Livelihood in Kuleaen Chhoeung”. Through a contractual agreement, Tol produces and sells organic rice to the AC, which then sells it on to wholesale companies that export to US and European markets. Tol’s rice must comply to the AC’s regulations in order to meet the global rice standards (Ecocert Organic Standards: ECOS/EU & NOP).

“This year, I met the AC’s contract by selling 16 tonnes of rice. This has enabled me to achieve my dream of having a surplus of rice that I can sell as well as have enough to feed my family,” she said, adding that her saving group has allowed her to borrow money to expand her operation. “Last year, I took out two loans from the saving group while planting and harvesting rice,” she said. “I borrowed money for gasoline and to hire somebody to plant and harvest.”

She hopes to see her organic rice harvest increase and wants to convince other farmers to switch from using chemical fertilisers to natural ones for the betterment and health of her community.

IMPACTS OF FORMAL FINANCIAL SERVICES ON WOMEN'S ECONOMIC EMPOWERMENT

Taking a macro approach; this session will explore the impacts of formal financial services on women's economic empowerment and economic growth in Cambodia as a whole. Opportunities and threats for the sector's effectiveness in WEE will be unpicked and a forward vision told.

Mr. Yun Sovanna, General Secretary Cambodia Microfinance Association

Yun Sovanna is an avid private sector advocate. As CMA's General Secretary, he manages overall operation and service delivery of the organization supporting and promoting the interest of the microfinance sector where financial inclusion, financial education and consumer protection are the key focused areas. Before joining CMA in 2015, he was Senior Manager for Development and Cooperation at Cambodia Chamber of Commerce (CCC), where he's spent more than 10 years in various positions. In addition, he was appointed head of CCC's Government-Private Sector Forum (G-PSF) Secretariat in 2008; coordinating this well-known public-private dialogue mechanism and its 10 Working Groups which focus on many sectors of economy such as agriculture, SMEs and financial service, etc.



Sovanna has Master of Business from Charles Sturt University and a Master in Risk Management in Insurance, Banking & Finance from University of Nantes.

SUSTAINABLE 'BUSINESS DEVELOPMENT SERVICES MODEL' EMBEDDED IN MICROFINANCE FOR WOMEN'S ECONOMIC EMPOWERMENT

The minimalist (providing financial services only) approach is becoming increasingly popular among MFIs compared to the maximalist or credit plus (providing business development services together with the credit) approach. This shift is compromising the 'impact' of the services to a certain extent with the focus on 'profitability' leading to significant mission drift in the microfinance sector. This trend has taken hold due to the shrinking of free money - such as donor funds for MFIs - and greater private fund flows into microfinance. MFIs do not see a business reason to invest their own funds for 'credit plus' activities due to the fact that lending and recoveries are possible without providing 'credit plus' services although it is not the overall objective of microfinance as a poverty alleviation tool. The clients are also not usually ready to pay the cost of 'credit plus' although they are ready to pay actual 'cost + profit' for financial services.

'EDS coupon model' is a solution that has been successfully implemented by Berendina Micro Investments Company (BMIC) in Sri Lanka for 11 years ensuring clients pay for effective Business Development Services (EDS) bundled with microcredit services ensuring more comprehensive development and support for vulnerable persons. Economic empowerment of women is achieved by securing sustainable income opportunities, increasing exposure to and use of essential information and knowledge, facilitating leadership, promoting active participation and decision-making in society, increasing control over resources and enhancing educational opportunities for children in the families.



**Mr. Anura Atapattu, Managing Director/CEO
Berendina Micro Investment Company Limited (BMIC)**

Mr. Anura Atapattu is the Managing Director / CEO of the Berendina Micro Investment Company Limited (BMIC) in Sri Lanka. He is also the Chairman of two NGOs within the Berendina Group, namely Berendina Development Services (BDS) and Berendina Employment Centre (BEC). He holds a 'Master of Business Administration' from the University of Lincoln, UK, a 'Post Graduate Diploma in Economic Development' and a 'Certificate in Agriculture Extension and Rural Development' from the University of Reading, UK; and a 'B Sc. in Agriculture'

(Special), Sri Lanka. Mr. Atapattu has been a director of the Lanka Microfinance Practitioners Association (LMFPA), the network of MFIs in Sri Lanka, for many years, where he played a very active and significant lobbying role in establishing a regulatory framework for the Microfinance Industry of Sri Lanka. He has over 30 years of experience in the Microfinance and Enterprise Development spheres for many Sri Lankan and international organizations.

TECHNOLOGY: THE MISSING PIECE OF THE PUZZLE IN WOMEN'S ECONOMIC EMPOWERMENT?

Over the past decade Cambodia has made positive progress in the area of women's economic empowerment. Today more women are pursuing higher-education and holding professional positions than at any point over the past 30 years. According to the Asian Development Bank (ADB), about 65% of Cambodia's small and medium businesses are run by women. One of the main barriers preventing additional growth in this area is access to finance.

With Cambodia's rapid internet and smartphone adaptation, about 48% of Cambodians own a smart phone and 96% own some type of mobile phone, according to a 2016 survey of mobile and internet usage conducted by Open Institute and supported by The Asia Foundation and USAID, there are opportunities to utilize the technology to support women in accessing finance. This presentation will unravel some key challenges women face in accessing financial services and will explore how the increasing accessibility of mobile phones and other technologies could significantly contribute to the economic empowerment of women.

Ms. Menghun Kaing, Program Officer and Tekhub Manager The Asia Foundation

Menghun Kaing is a program officer with The Asia Foundation in Cambodia. Menghun's work focuses on women's economic empowerment, policy research and technology. She currently manages TEK HUB, a business incubator that supports local technology startups. Additionally, she directs a program to support women in the garment industry by improving access to timely information on job opportunities. Menghun has also conducted research to support the Foundation's policy and good governance work. Prior to joining the Foundation, she was a fellow at the East-West Center in Honolulu, Hawaii. Menghun holds a bachelor's degree from the Royal University of Phnom Penh and completed post-baccalaureate studies at Bard College in New York. She is an alumna of the Harpswell Foundation.



INNOVATION FOR A BETTER COMMUNITY

Cambodia is one of the poorest countries in South East Asia but is also one of the fastest-growing countries in terms of economy. Economic growth can't happen without modernizing infrastructure and improving access to better technology. Codingate was founded with a vision to embrace young passionate talent to help improve the livelihood of Cambodians through better technologies and tools that eventually help Cambodia to be a more competitive market and a place where young talent can unleash their potential.

Over the past 4 years, Codingate has served over 70 customers from small to medium size enterprises. We're very proud to be part of the career journey of over 120 young people through employment and internships. We are recognized locally and regionally with different types of awards. With our strong passion and commitment to leverage technology, we help our customers develop smarter tools, streamline processes and improve their customer experiences in order to reach their business objectives.

In addition to raising better awareness of using technology in Cambodia, Codingate is a strong supporter of women in business and STEM. We believe that women are essential contributors to economic growth in Cambodia - their participation needs to be encouraged and an enabling environment must be ready to receive them.

This presentation will unfold Codingate's innovate model through case studies of women's economic empowerment and will identify lessons learned through the journey.



Ms. Rady Ros, General Manager Codingate

Rady Ros currently works as the General Manager for Codingate a Business Solution Company Developing Reliable, Affordable and Relevant Web & Mobile Applications for any Business. Her key responsibility is to manage employee performance in all departments using clear performance criteria and providing staff with coaching and support. Additionally, she is responsible for developing and managing the company budget and monitoring business results. Rady is one of Codingate's initial team members who started in January 2015 and has helped build up the company from 20 to 42 employees and provided 40+ internships within 2 years (11 employees are women).

Prior to Codingate, Rady was employed as a Project Manager at Digital Divide Data – an international social enterprise founded in 2001 to create better futures for disadvantaged youth through employment and education.

SUSTAINABLE WOMEN'S ECONOMIC EMPOWERMENT

Since 2015 Pollisree has been working on Women's Economic Empowerment using ICT through a project titled PROTIC in Nilphamari district, Bangladesh. PROTIC provides women with different modern devices and training that help them create space in public/private partnerships for marketing their products like maize, dairy, chili, livestock, mobile accessories etc. The project also uses ICT to connect rural and urban entrepreneurs as well as the rural market to the center. Women's groups are formed to collect and disseminate information as well as to network with different service providers including the government under the social safety net program. Overall the project's objective is to empower women and build their agency by training women on basic life skills and how to integrate ICT into all aspects of their lives so they may be able to fully participate in their societies.

A remarkable success of the Project is the increase in maize cultivation as a result of ICT support. 100 community volunteers receive agricultural and climate information updates using different apps, inter linking with call centers, out bound dialing, SMS and interactive voice response. The volunteers disseminate the information to more than 600 women farmers who are involved in maize cultivation directly. Volunteers compare the rates of maize from different buyers/traders and support the farmers to negotiate the best rate for their produce via their smart phones. Farmers sell their product by maize producer group locally to minimize the cost. Five maize value chain producer groups are playing an active role in this process. Production of maize has doubled as a result. The project has positively impacted the livelihoods of women farmers, increased their power in the market, improved their decision-making capacity, supported their leadership role in the family and established sustainable women's economic empowerment in the target area.

Ms. Shamim Ara Begum, Executive Director Pollisree

Shamim Ara Begum has more than 27 years of experience in the development field. She is a founding member of Pollisree and has performed the role of Executive Director since it's creation in 1987. Shamim Ara Begum involves herself in women's empowerment; prevention of violence against women; gender justice and transformative leadership. She works at the grassroots level and has vast experience in community mobilization. She completed her bachelors degree in Sociology and is an activist supporting many different networks and campaign activities supporting ICT, participation of women in their justice and raising awareness on women's rights and entitlement. At present, she manages a total of 400 staff implementing an array of interventions reaching over 90,000 of direct community people.



INNOVATIVE TECHNOLOGY ADVANCEMENTS CONTRIBUTING TO THE ECONOMIC EMPOWERMENT OF WOMEN

This session is a pitch session- Three ten minute presentations will be given about either existing or up and coming technological innovations that contribute to the economic empowerment of women.

BLOCRICE

“The blockchain is an incorruptible digital ledger of economic transactions that can be programmed to record not just financial transactions but virtually everything of value.” Don & Alex Tapscott, authors Blockchain Revolution (2016)

Blockchain technology has the potential to influence international value chains and improve rural people’s livelihoods through the power of chain transparency from producer to consumer. Initial experiences have clearly demonstrated that the application of public blockchains can boost transparency in value chains. This is of interest to traders, manufacturers and retailers that have more information over their supply chain. However, this transparency can also be used by producer organizations and NGOs advocating for fair prices and other production conditions for people throughout the value chain.

Oxfam is trying to be *ahead of the curve* by piloting a project called Blocrice, an initiative that will test how the livelihoods of primary producers can be secured by the application of blockchain technology in value chains. For Oxfam, this is a first experiment applying blockchain as a poverty reduction tool. So far, projects with blockchain application in value chains have focused on transparency and traceability, while this project will test smart contracts as a tool and interactive consumer communication apps.



Mr. Mathieu Vergez, Business Development Coordinator, Oxfam Cambodia

Mathieu Vergez is the acting Business Development Coordinator for Oxfam in Cambodia. He is responsible for leading on new business development, building partnerships with Development Partners and CSO stakeholders as well as engaging with the Private Sector. Based in Cambodia since 2014, he joined Oxfam in 2017. Prior to that, he worked for the European Chamber of Commerce (EuroCham) and then was developing private sector engagement with a particular focus on Public-Private Partnerships at ASSIST Asia, as Country Director for Cambodia and Myanmar. Mathieu holds a degrees in History and Communication from “*Université Michel de Montaigne Bordeaux III*”.

ACLEDA UNITY TOANCHET

Based on the expansion of the use of smartphones by Cambodian people as well as the increasing trend of their understanding about the benefits of using digital banking services, the digital banking market in Cambodia has grown remarkably in the last few years. Currently, 30 of the 54 banks in the country are providing digital banking services to customers and growth in digital banking usage is expected to rise in the upcoming decade. Digital banking services improve the standard of living for Cambodians across the country because it provides the best payment solution minimizing cost, increasing savings, reducing travel, decreasing physical cash movement (Cashless) and providing access to advanced technology.

In response to the digital market demand, ACLEDA Bank Plc. rolled out ACLEDA Unity ToanChet last year. It is a FinTech application run on Smart Phone (iOS and Android) enabling customers to do banking transactions from anywhere, anytime. Moreover, it is also equipped with QR code technology in order to offer payment service quickly, easily, and economically, which is suitable for both retailer and wholesaler by just printing the QR code on the sticker then presenting it to the customer to make payment.

Mr. In Seng Hong, Assistant of Senior Vice President of Product Development Division ACLEDA Bank Plc.

Mr. In Seng Hong obtained a Bachelor Degree of Accounting (BBA) from the National Institute of Management in 2002. He started working for ACLEDA Bank Plc. in 2004 in accounting and finance. In 2009 he shifted to the Product Development Division as an AVP & Manager of Business Support until 2014 when he was promoted to the ASVP of Product Development Division. His main responsibilities include project management, coordination, assisting the Senior Vice President & Head of Product Development Division and product planning and execution throughout the product lifecycle. Besides this, he has been assigned as member of the ACLEDA Bank's trainer team and delivers multiple training courses and new product demonstrations on ACLEDA Unity, ACLEDA Internet, and ACLEDA Unity ToanChet etc.



Friday, 26 January 2018

DAY TWO

Session 3: The Transformative Nature of Women's Economic Empowerment: Informal Financial Services - A Catalyst for Change

08:00-08:15	Saving For Change (SfC) Video	
08:15 -08:45	Savings Groups: opportunities and challenges	Ms. Sophie Romana Oxfam America
08:45-09:15	Oxfam Cambodia Model: SfC Program in Practice	Mr. Cheth Phay Oxfam Cambodia
09:15 -09:45	Savings groups as a platform for development: Stories from Across the Region	Ms. Ninpaseuth Xayaphonesy Lao Women's Union
9:45-10:00	Coffee Break	
10:00 – 11:30	Savings groups as a platform for development: Stories from Across the Region	Mr. Vinsensius Bureni Bengkel Appek Indonesia Ms. Lorina Sthapit Oxfam Nepal Mr. Jacinto Mala Binibu Faef Nome (BIFANO) Timor Leste
11:30-12:00	Formal and non-formal financial services: Coexistence Complimentary	Dr. Ngoun Sethykun
12:00-13:30	Lunch	
1:30- 2:30	How important is WEE in achieving CCA and mitigation?	Moderator : Julian Chevillard, UNDP Panelists: His Excellency Kimsan Ny, National Committee for Sub-National Democratic Decentralization (NCDDS) Mr. Paul Conrad, People in Need Ms. Somaly Chan, Ministry of Environment Mr. Kif Nguyen
2:30-3:15PM	Speed Dating- networking	Mr. Mathieu Vergez, Oxfam Cambodia
3:15-3:30	Coffee Break	
3:30-4:00	Trends in Women's Economic Empowerment in Asia and the Pacific with a Spotlight on Financial Inclusion Mapping Connections and Opportunities	Ms. Kirsty Milev, Oxfam Cambodia
4:00-4:15PM	Survey	
4:15-4:30PM	Closing remarks	Ms. Sarah Knibbs UN Women Cambodia

INFORMAL FINANCIAL SERVICES PROVIDE LIFE LINES TO THE MOST VULNERABLE WOMEN IN ASIA AND THE PACIFIC

For the past 12 years, Oxfam and its partners in over 10 countries has been providing essential, basic informal financial services to the most vulnerable women in Central America, West Africa and South East Asia, in the form of Savings Groups. Those groups of 20 to 25 women and men are granted access to basic financial services where there are none: in rural remote areas of Cambodia, Laos and Timor Leste, improving the living conditions of subsistence farmers and petty traders. Over the years, Saving for Change groups have evolved to include further capacity building and trainings in business management, better integration within value chains, linkages with formal financial services to broaden access to services that are necessary to run income generating activities, but also personal development and leadership to foster better participation in communities' lives. Savings Groups are vibrant examples of how informal financial services provide essential life lines to remote communities, and provide a strong platform for women's economic empowerment.

Ms. Sophie Romana, Director, Community Finance Department Oxfam America

Sophie Romana joined Oxfam America's Community Finance Department in 2011, where she runs two flagship programs: "Saving for Change", a savings led microfinance initiative in 7 countries, with over 730,000 clients, mostly women; and "R4, the Rural Resilience Initiative", an innovative partnership with WFP and SwissRe providing access to savings and credit, Disaster Risk Reduction practices and weather index micro-insurance, in Ethiopia, Senegal, Malawi and Zambia. A graduate in international and public law from La Sorbonne, Sophie holds an MBA from Columbia Business School. She is passionate about social justice, digital financial services and creative ways to empower women economically and politically. She regularly leads panels at international conferences on development, mobile banking, women's empowerment and microfinance. At Oxfam, Sophie is a founding member of the Women's Economic Empowerment in Agriculture Knowledge Hub



CAMBODIA OXFAM MODEL: SAVING FOR CHANGE PROGRAM IN PRACTICE

Oxfam provides the poor with the opportunity to be part of self-managed savings groups known as Saving for Change (SfC). It differs from the traditional grant-driven saving groups to ensure communities “own” the saving group from the beginning, creating a platform of financial inclusion for the poor and encouraging development of independent financial management skills. The SfC platform has proven very effective in realizing a wide range of community development agendas including community-based enterprise development, reproductive health, youth self-esteem, climate change adaptation, alternate livelihoods and women’s leadership. It’s recent introduction and success in Timor-Leste has reinforced the programme’s potential for replication. SfC has been implemented in Cambodia for more than eleven years and has reached over 140,000 community members (80% women). SfC transforms the mindset “they are too poor to save” and champions self-help and self-managed saving groups that provide low-interest loans. The participants now save an estimated US\$5.5 million/year; with the average woman saving US\$66/year. This practical session will enable participants to learn about how the groups operate in the field.



**Mr. Phay Cheth, Programme
Coordinator – Resilience
Oxfam Cambodia**

Mr. Phay Cheth has a mixed background in Agriculture and Economics and has developed his professional expertise in microfinance while working with Oxfam Cambodia. Cheth has over 16 years of experience in community development giving him a strong foundation in his professional career promoting women’s leadership and economic empowerment. He works at the grassroots level through the Saving for Change and Community-based Enterprise Development Programmes implemented by Oxfam Cambodia.

SAVINGS GROUPS AS A PLATFORM FOR DEVELOPMENT: STORIES FROM ACROSS THE REGION

Activity to Enhance Women in Development of LWU, Lao People Democratic Republic

Ms Ninpaseuth Xayaphonesy, the Director General of the Department of Women in Development of the Laos Womens Union, will share about the experience of establishing the Saving for Change in Laos. She will elaborate on what she sees as its potential for expanding into women's economic activity and supporting women's empowerment in Laos.

Mr. Vinsensius Bureni, General Coordinator Bengkel Appek

Vinsensius Bureni has been working on community empowerment since 2000 (17 years). He is the General Coordinator of Bengkel Appek, a local NGO focusing on civil society empowerment, WEE and village self-reliance development covering 98 villages in 5 districts in West Timor, Indonesia. Their support facilitates women's financial independence which in turn improves their confidence resulting in greater respect and recognition from their family and communities. Furthermore, the women's groups have gained the trust of a local bank to be assessors for other groups who want to apply for credit from the bank.



MOVING FORWARD | UNLEASHING COMMUNITY WOMEN LEADERS' POTENTIAL THROUGH ECONOMIC EMPOWERMENT

Over the years, Oxfam's women leadership programmes have formed groups creating a space for women and girls to build awareness and enhance knowledge about women's rights, gender issues, local decision making, leadership etc. This has brought significant changes in their personal lives as well as in their communities. However, despite their enthusiasm to engage in social change, community women leaders are constrained by need of sustainable livelihoods independent of men and by need of funds to sustain the groups and implement collective actions. To support the groups in finding ways to self-sustain and grow, a pilot project was implemented in three groups. The project provided USD 100 as seed money to each group which helped them to learn to make and sell different products. The groups invested a portion of the profit in social actions and shared the skills with other women in their communities. Community leaders (government, public and private sector actors) were linked to the groups as source of guidance. An SMS system was set up whereby the women could share about their initiatives in wider networks and inspire each other. The revenue generated by selling the products will help the groups to continue enhancing their leadership and sustain group activities.

Ms. Lorina Sthapit, Team Leader Oxfam Nepal

Lorina is the Team Leader for the Gender Justice Programme for Oxfam in Nepal. She holds a MSc degree in Gender and Development Studies from the Asian Institute of Technology. Her areas of interest include rural development, gender equality, economic empowerment, peace and conflict and innovation. Lorina Sthapit has also worked with the International Fund for Agricultural Development on gender mainstreaming and M&E in Nepal, Uzbekistan and Italy. She was also a guest teacher for the Postgraduate Diploma in Women's Studies at the Padma Kanya Campus in Kathmandu. She is passionate about gender and humanitarian work, and is a trained Kathak dancer.



STRENGTHENING WOMEN'S ECONOMIC EMPOWERMENT THROUGH SFC IN OE-CUSSE-TLS – BIFANO

The SfC methodology was introduced into an existing livelihoods program in Timor-Leste, and into areas where other livelihood groups were already established. This presentation will show how SfC has linked to, and strengthened the work that BIFANO does through its broader livelihood/resilience program. It will also highlight the changes that have been made to the methodology in Timor Leste to adapt to the cultural context as well as the difference between the previous model of S&L groups and the SfC groups in terms of women's participation. The Timor Leste team have established mixed gender SfC groups (mainly because the participants are drawn from existing farmer groups that were already mixed). Despite not setting ratio targets, all partners have observed that in comparison to the previous S&L methodology the number of women participating in the SfC groups is significantly higher. Of particular note, 95% of group leaders are now women. The reasons why more women are choosing to participate in SfC groups (literacy and complicated book keeping were key barriers in the previous model) will be explored and the benefits that the women have identified from their membership in the groups will be identified.



**Mr. Jacinto Mala, Director
Binibu Faef Nome (BIFANO)**

Jacinto Mala is the Director of Binibu Faef Nome (BIFANO), an NGO operating in Oecusse in Timor Leste. BIFANO's vision is that communities in rural areas have the ability to lead their development in creative, independent and democratic ways, building on their commitment to partnership and community cohesion. BIFANO has partnered with Oxfam for more than 10 years. Jacinto was deeply involved in the process of scoping whether SfC would be an appropriate methodology to introduce to Timor Leste, and has enthusiastically engaged with the pilot. In the last two years he has led the establishment of 26 SfC groups.

HOW CAN FORMAL AND NON-FORMAL FINANCIAL SERVICES CO-EXIST TO PROMOTE WEE

Many authors have emphasized the importance of both formal and informal finance and suggested various kinds of linkage between the two sectors. They have raised the importance and the successful cases of linkage. Varghese (2005) added that if banks link with moneylenders, borrowers can have access to further bank loans. Seibel and Parhusip (1990) denoted that linking informal and formal financial institutions, with financial self-help groups as intermediaries between micro-entrepreneurs and the banks, reduces transaction costs substantially, for the benefit of both. This study is therefore to analyze the linkage structure between the formal and informal financial sectors in Cambodia. The results show that there are two groups of microfinance institutions. The first one is a profit-oriented MFI, of which most of their funds owned by shareholders and least from donors. The first group tends to get commercial banks' loans for the support of the illiquidity. The second group receives funds from donors, aiming at reducing the poverty. They tend to link with other associations and NGOs to get access to more funds to serve a specific group of clients. In conclusion, the financial linkage among the formal, semi-formal, and informal financial sectors is still limited in Cambodia, but there is a possibility to expand if the central bank plays a role as a facilitator and if the banks and MFIs shift their strategies by collecting deposits/savings from saving groups.



Dr. Ngoun Sethykun

Dr. Ngoun Sethykun holds a PhD degree in Economic Development in 2012 from Nagoya University. His main publications are “Sources of Finance of Small and Medium Enterprises in Cambodia: How Much Does the Current Financial Linkage Contribute to SMEs?”, “The Impacts of Formal and Informal Loans on Small and Medium Enterprises’ Performance in Urban Areas, Cambodia”, “Linkage between Formal and Informal Financial Sectors in Cambodia”, and “The Constraints of Small and Medium Enterprises’ Financing in Cambodia”. He has worked as an advisor and as one of the top management at few microfinances. He has been a lecturer at RUPP and a consultant for various projects.

PANEL DISCUSSION: HOW IMPORTANT IS WOMEN'S ECONOMIC EMPOWERMENT IN CLIMATE CHANGE ADAPTATION?

Climate Change is receiving increasing attention globally as it continues to pose threats to humanity. In South-East Asia, primary impacts include loss of lives as well as significant damage to economic development and natural resources. More frequent and intense weather conditions (especially droughts and floods) have been recorded in the area and this trend is expected to continue. As such, urgent attention is required by diverse stakeholders to adapt to the impacts of climate change as well as mitigate climate change effects. It is widely recognized that Women's Economic Empowerment (WEE) plays a key role in building resilience at both the family and community levels and therefore is paramount in Climate Change Adaptation (CCA)/mitigation programs. This panel will look at exactly how important WEE is in CCA/mitigation programming. In addition, the panel will discuss the role of groups and women in delivering CCA/Mitigation programs in the Cambodian context where the future of Decentralization and Deconcentration (D&D) will result in local CCA project delivery.

Mr. Julien Chevillard, Trust Fund Administrator Cambodia Climate Change Alliance, UNDP

Julien Chevillard is the Trust Fund Administrator for the Cambodia Climate Change Alliance, a multi-donor programme implemented by UNDP and the National Council for Sustainable Development to support the climate change response in Cambodia. He has over 15 years of experience with the United Nations, advising governments on development finance and climate finance issues in Africa and in Asia.





**His Excellency Ny Kimsan, Director of Program Management and Support Division
National Committee for Sub-National Democratic Development**

Mr. Ny Kimsan is a Deputy Director General of Administration/Ministry of Interior and Director of Program Management and Support Division of NCDDS. He holds a master degree of public administration and a diplomat of High Civil Servant from the Royal School of Public Administration. His main responsibility as Director of Program Management and Support Division is to coordinate the development and formulation of Annual Work Plan and Budget of NCDDS for the implementation of the National Program for Sub-National Democratic Development (NP-SNDD). NP-SNDD is the government's D&D reform policy which aims to transfer or delegate power and financial and human resources to sub-national administrations to decide and manage in full autonomy to address their local affairs effectively.



**Mr. Kif Nguyen, Senior Consultant
International Trade Center**

Kif Nguyen is a Senior Consultant for the International Trade Centre, the joint agency of the United Nations and the World Trade Organization. He holds a Master degree from the Graduate Institute of Geneva. He has previously served as a Director for leading international NGOs and implemented over 40 projects in 10 countries. His previous employers include WFP, Habitat for Humanity, ACTED, IUCN or Pricewaterhouse Coopers. His main areas of expertise are: economic development, affordable housing, and climate & disaster resilience.

**Mr. Paul Conrad, Country Director
People in Need (PIN)**

Paul Conrad is the Country Director of People in Need Cambodia (PIN), an INGO that has been working in Cambodia for the last ten years with a focus on Urban Planning, Disaster Management (including DRR, CCA), Maternal Child Health, and Livelihoods/ Environment. PIN has been the co-chair of the Joint Action Group (JAG) since 2015 and is shelter sector lead for the Humanitarian Response Forum (HRF) since 2014. Paul has a background in the field of Disaster Management with a MSc in Crisis and Disaster Management and has worked previously with the British Red Cross, the UK Government and multiple organizations in Sri Lanka following the 2014 Indian Ocean Tsunami.



**H.E. CHAN Somaly, Deputy Secretary General
National Council for Sustainable Development/
Ministry of Environment**

H.E. CHAN Somaly is a Deputy Secretary General of the National Council for Sustainable Development/ Ministry of Environment and she has over 23 years of work experience in environment, natural & biological resources management and conservation in Cambodia and Asia & Pacific Region. She has been involved in policy and strategy development related to biodiversity conservation and protected areas system management work such as National Biodiversity Strategy and Action Plan (NBSAP 2002), the updated NBSAP 2016, and Programmatic Framework for Protected Areas Management and Biodiversity Conservation in Cambodia 2011 among others. Besides these, she has also involved in many international affairs such as being the international member of ASEAN Working Group on Nature Conservation and Biodiversity, Intergovernmental Committee for the



Nagoya Protocol on Access and Benefit sharing (ICNP-ABS) and the Steering Committee for the International Partnership for the Satoyama Initiative (IPSI)...etc. She is also the national focal point for the UN Convention on Biological Diversity (UNCBD), Subsidiary Body on Scientific Technical and Technological Advice (SBSTTA), Intergovernmental Science-Policy Platform on Biodiversity and Ecosystem Services (IPBES), Nagoya Protocol on Access to Genetic Resources and the Fair and Equitable Sharing of Benefits Arising from their Utilization to the Convention on Biological Diversity, National competent authority for Nagoya Protocol on Access and Benefit-sharing (ABS), Clearing House Mechanism (CHM), and Program of Works on Protected Area (WoPA), to name just a few.

REGIONAL TRENDS IN WOMEN'S ECONOMIC EMPOWERMENT AND A LOOK TOWARD THE FUTURE

Financial access is low for men and even lower for women in Asia although this differs greatly between countries. Poor women are 28% less likely than poor men to have a formal bank account with Cambodia representing the lowest access rates in East Asia and the Pacific with less than 15%. This presentation will pick up on this and other key trends in Women's Economic Empowerment across Asia and the Pacific and will map these alongside findings that have come to light throughout the workshop. Through this process, it is anticipated that we will have vision on what the future holds for the sector and the opportunities and challenges women will face as they adjust to the ever-changing economic climate of the 21st century. Where will our place be?

Kirsty Milev, Lead Facilitator Oxfam Cambodia

Kirsty Milev holds a Master of Science in Development Management from the London School of Economics and Development, U.K. and a Bachelor of Arts with Honors in Psychology and International Development from York University, Canada. She has been directly implementing and technically supporting social work, climate change adaptation, child protection and violence against women/girls projects in South East Asia for the last six years. Women's Economic Empowerment activities have been central to all projects and proven paramount in achieving overall objectives.



CLOSING REMARKS: Ms. Sarah Knibbs, UN Women Cambodia

Participant Name			Position	Organization	Country
Ms.	Maria	Abogado	Partnership and Programme Manager for Digital Financial Inclusion	Oxfam Philippines	Philippines
Mr.	Seher	Afsheen	Lead Empower Youth for Work	Oxfam Pakistan	Pakistan
Mr	Jose	Amaral	Saving for Change Officer	Oxfam Timor Leste	Timor Leste
Mr	Cris	Caetano	National Program Manager	Oxfam Timor Leste	Timor Leste
Mr.	Jacinto	Mala	Director	Binibu Faef Nome (BIFANO)	Timor Leste
Ms	Deepa	Manichan	Quality & Inclusion Adviser	Market Development Facility	Timor Leste
Ms	Shamim	Ara Begum	Executive Director	Pollisree	Bangladesh
Ms.	Nazmun	Nahar	Gender Justice Program Manager	Oxfam Bangladesh	Bangladesh
Ms.	Lynn	Asaro Ibu	Senior Business Development Officer	Oxfam Papua New Guinea	Papau New Guinea
Ms.	Lilly	Besoer	Program Leader	Voice for Change	Papau New Guinea
Mr.	Anura	Athapattu	Founder Director	Berendina Microfinance Institute	Sri Lanka
Ms	Nimala	Souksone	Technical	Lao Women's Union	Laos
Ms.	Phonethip	Thevongsa	Saving for Change Programme Officer	Oxfam in Laos	Laos
Ms.	Ninpaseuth	Xayaphonesy	Director General of Women Development Department	Lao Women's Union	Laos
Ms	Thi Thu Ha	Nguyen	Project Manaer- Impact Investment Programme	Oxfam in Vietnam	Vietnam
Ms.	Lorina	Sthapit	Team Leader- Gender Justice Programme	Oxfam Nepal	Nepal
Ms.	Ferderika	Tadu Hungu	Manager Meal	Timor Adil & Setara Consortium	Indonesia
Mr.	Vinsensius	Bureni	General Coordinator	Bengkel Appek Indonesia	Indonesia
Ms.	Amara	Bou	Program Analayst	UNDP	Cambodia
Dr.	Sov	Leang	Partner	Uberis Capital	Cambodia

Ms.	Solinn	Lim	Country Director	Oxfam Cambodia	Cambodia
Ms	Narath	Bun	Deputy Director, General Department of Trade Promotion	Ministry of Commerce	Cambodia
H.E.	Somaly	Chan	Deputy Secretary General of the National Council for Sustainable Development	Ministry of Environment	Cambodia
Ms.	Serey	Chan	Civil Society and Human Rights Team Lead	USAID	Cambodia
Ms	Chandy	Chea	Senior Social Development Officer - Gender	Asian Development Bank	Cambodia
Ms	Rachana	Chetha	Log/Admin volunteer	Oxfam Cambodia	Cambodia
Mr.	Julien	Chevillard	Trust Fund Advisor-	Department of Climate Change (DCC)	Cambodia
Mr.	Paul	Conrad	Country Director	People in Need (PIN)	Cambodia
Participant Name			Position	Organization	Country
Mr.	Kim	Davin	Agricultural Economist	AMK	Cambodia
Ms.	Bernadette	Glisse	Caritas Siem Reap Provincial Programs Director	Caritas Cambodia	Cambodia
Ms.	Kanelle	Heang	Grant Quality and Knowledge Management Officer	PMU Asia, Oxfam America	Cambodia
Ms	Menghun	Kaing	Program Officer/Tekhub Manager	The Asia Foundation	Cambodia
Ms	Naratevy	Kek	Communications Coordinator	Oxfam Cambodia	Cambodia
Ms	Natacha	Kim	Responsible Business Coordinator	Natural Resources Governance Program - Oxfam	Cambodia
Ms.	Sarah	Knibbs	Deputy Representative	UN Women Cambodia	Cambodia
Ms	Boleak	Kram	Deputy Director of NBC, Siem Reap Branch	National Bank of Cambodia	Cambodia
Mr.	Khim	Lay	EI Regional Program Coordinator	Regional Office- Oxfam	Cambodia
Dr.	Laté	Lawson-Lartego	Director, Inclusive and Resilient Food Systems	Oxfam America	USA

Ms.	Gina	Castillo	Program Strategist, Agriculture, RP	Oxfam America	USA
Ms.	Diane	Pueschel	Program Advisor, ICT4D and Community Finance	Oxfam America	USA
Ms.	Sophie	Romana	Director - Community Finance Department	Oxfam America	USA
Ms.	Caroleena	Vargas	Program Specialist, Food System Theme	Oxfam America	USA
Ms	Mirjam	Marquard	Advisor - Social and Labour Standards in the Textile and Garment Sector in Asia (SLSG)	GIZ	Cambodia
H.E	Mara	Math	Secretary of State	Ministry of Rural Development	Cambodia
Mrs.	Kirsty	Milev	Lead Facilitator	Oxfam Cambodia	Cambodia
Mr.	Yannick	Milev	Chief Executive Officer	Chamroeun	Cambodia
Mr.	Kif	Nguyen	Senior Consultant	International Trade Center	Cambodia
H.E	Kimsan	Ny	Director, Program Management and Support Division, NCDDDS	National Committee for Sub-National Democratic Development	Cambodia
Ms	Sovattha	Neou	Youth Consultant for Mekong Water Governance Program	Mekong Water Governance Program/ Oxfam	Cambodia
Mr	Sam Ath	Oeur	Executive Director	PMUAC (Preah Vihear Meanchey Union of Agricultural Cooperative)	Cambodia
Participant Name			Position	Organization	Country
Dr.	Sokhem	Pech	Strategic Coordination and Cross Cutting Lead, Program Deputy Leader	Cambodia's Agriculture Value Chain Program (CAVAC)	Cambodia
Mr.	Cheth	Phay	Programme Coordinator	Oxfam Cambodia	Cambodia
Mr.	Borin	Pin	Infrastructure Project Officer	AFD	Cambodia
Mrs.	Phaldyn	Prum	Senior Program Office of ACR/CA	Caritas Australia	Cambodia

Mr.	Va	Ros	National Program Manager	Swiss Agency for Development and Cooperation (SDC)	Cambodia
H.E	Seilava	Ros	Under Secretary of State	Ministry of Economy and Finance	Cambodia
Ms	Rady	Ross	General Manager	Codingate	Cambodia
Ms.	Sothea	Sao	Administrative Assistant	UN Women Cambodia	Cambodia
Mrs.	Tol	Sea	SfC Member and Farmer of AC/PMUAC	SfC Member	Cambodia
Mr.	Vanndeth	Seng	Saving For Change Programme Officer	Oxfam Cambodia	Cambodia
Mr.	In	Seng Hong	Assistant of Senior Vice President of Product Development Division	Acleda Bank Plc	Cambodia
Ms.	Path	Siyan		Caritas Cambodia	Cambodia
Ms	Ponnary	So	Chief of Micro Small and Medium Enterprises Development Office	Ministry of Womens Affairs	Cambodia
Mr.	Saran	Song	Chief Executive Officer	Amru Rice	Cambodia
	Kuy	Sophal	Deputy Partnership and Advocacy Program Manager	Development and Partnership in Action (DPA)	Cambodia
Ms.	Khun	Sophea	Programme Officer – Gender and HIV/AIDs	UN Women Cambodia	Cambodia
Mr.	Yun	Sovanna	General Secretary	Cambodia Microfinance Association	Cambodia
Mr.	Jack	Van Dokkum	Corporate Responsibility and Human Resource Director	PACTICS	Cambodia
Mr.	Mathieu	Vergez	Business Development Coordinator	Oxfam Cambodia	Cambodia
Ms.	Socheata	Vong	Democracy and Governance Specialist	USAID	Cambodia
Ms	Linda	Wuensche	Advisor - Women's Economic Empowerment	Ministry of Women's Affairs	Cambodia
Mr	Jyotiraj	Patra	Manager of TROSA Project	Oxfam Cambodia	Cambodia
Ms	Sophorn	Yann	Youth Employment specialist/project manager	UNDP	Cambodia



FROM CLOTH TO GOLD:
WOMEN
AS LOCAL CATALYSTS FOR
GLOBAL CHANGE

