

YOUNG PEOPLE SAVE FOR THE FUTURE

By Chris Hufstader

It might seem like an unlikely place to open a business. First, there’s the name: Toul Sangkerch, which means “Lice Hill,” in Khmer. The second challenge: It’s in an active land mine clearing operation. Men in protective suits are searching, carefully digging, and finding, mines left over from conflicts in the last century. One of them says the previous week they uncovered twometric tons(more than four thousand pounds) of unexploded ordinance, as it’s called. And in the previous month, a vehicle was destroyed in an explosion.

But people live here, including Plen Soben, with her husband and two-year-old daughter. She’s opened a store selling groceries, and noodle soup, hot and ready to eat at a table at the side of the road. It’s just a few yards from the skull and crossbones signs warning people about the mines in the area.

The 25-year-old businesswoman bold enough to start a business here says she is a member of a Saving for Change group that offered special business training for young entrepreneurs. In it she learned how to attract customers, of which there are many in KoukSangkerch, and how to price goods so she can move a lot of her inventory and make some money, even if the profit margins are narrow.

And she learned the importance of saving. “I always just spent money,” she says, standing in front of her store. “Now, it’s in the box,” referring to the locked cash box each Saving for Change group uses to hold its deposits.

ALTERNATIVES FOR YOUTH

Oxfam’s partner, the Youth Council of Cambodia (YCC), is helping young people organize Saving for Change groups, and providing training for aspiring entrepreneurs to help them learn to start and run successful businesses. The SFC group members can be as young as 12, who are saving for school and for future business ventures when they graduate. It’s a way to help young people save money each week, sometimes just 50 cents, or as much as a few dollars, says Rom Teut, who works at YCC.

He says many young people drop out of high school and struggle to build a future. “We can help young people create jobs, small businesses, and build a future, instead of just selling their labor.”Teut says CYY has helped start 50 groups, and hopes to have 25 new ones forming this year. Each group has about 15 members.

Plen Soben joined a group and saved some money, combined it with a loan, and started her store. She decided to start another Saving for Change group in her community just for young people, so now she is a member of two groups and saves about five dollars a week at each one. She says that money management skills, access to capital at only three percent interest, and a safe place to save money are all practical reasons for young people to join a group. “When youth meet, they make friends and build solidarity,” she says, noting some of the other benefits for group membership. “They learn from each other, and are less likely to become gangsters or drug addicts, or just spend all their money without saving anything.”



Mab Deuy, 15, has been a member of a Saving for Change group for two years. He saved up some money, and borrowed enough from his group to buy a bicycle he rides to school. He makes money working in rice fields, and tapping trees in the forest for resin.



San Aemm, 21, aspires to become a teacher, and is saving money in her Saving for Change group in Oddar Meanchey province to pay for university. She says the money she and other group members are saving “will help reduce the amount of money our parents need to give us when we are studying.”



Da Sophea, 18, is a member of a Saving for Change group, and after she attended a business training program she decided to expand her road-side food and drink stand, which she runs at a table in front of her parent’s house. Her business plan involves building a proper store, and she has borrowed the money to buy the lumber in this photograph. She has a good location: Her parents live right on route 68, the main road between Samrong and Siem Reap. She says that joining a Saving for Change group “taught me how to manage money, and I did the entrepreneurship training... that’s when things started to change.” She says she’s proud of the business she is building. “I want to have a career, not just depend on my parents,” she says. “So I need a plan to be independent and build my own business.”



This high school in Samrong, Oddar Meanchey (northwestern part of Cambodia), has built an open-air classroom to meet the need for space. Cambodia continues to recover from war and genocide in the 20th century. Young people largely attend and finish primary school, but attendance falls off drastically in secondary school years and the country is struggling to improve graduation rates. With nearly half of Cambodia’s population younger than 25 years old, young people need alternatives to low-wage labor, migration, or gang activity. Entrepreneurial training, and basic financial literacy made possible by Oxfam partner Youth Council of Cambodia are designed to help young people save money and create their own options as they become adults.



Salout Louy, 19, and engaged to be married, was a member of a Saving for Change group with more than 20 members. Several young people approached her and asked to join the group, so she decided to form a new group with fewer people. She participated in a business training program funded by Oxfam. “After training it inspired me to start a business selling cosmetics,” she says. “In this village there’s no cosmetics shop, so there’s a good opportunity.” She says the training helped her learn to study the locations available, assess the competition, and how to attract customers. “I don’t have enough money to do it yet,” she says but predicts that “In five years I will have that business running.”

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WOMEN AND YOUTH CREATING THEIR OWN ECONOMICS OPPORTUNITY

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Saving for Change (SfC) is a saving-led microfinance model pioneered by Oxfam and partners in Cambodia since 2005. Members primarily are women living in rural communities form a group that saves, lends, and pays dividends to its members. Group members elect their bylaws, and decide collectively how to achieve their goals

PROJECT INFORMATION

Since its introduction in Cambodia in 2005, SfC has been refined and market tested. It now reaches more than 140,000 rural poor communities members (85% of members are women) and helped to a mass of more than \$5.5 million in community-based savings, through 18 local partners and one academic institution. Through SfC groups, rural farmers and community members control annually 8 million dollars, and manage 6 million dollars loans. Poor, rural Cambodians, most of whom did not have access to bank or Micro Finance Institute services, now have a safe place to save, a share of accumulated interest on increasing group funds, and easier access to loans – which are typically used to income generating activities and to cope against shocks.

ABOUT RED NOSE

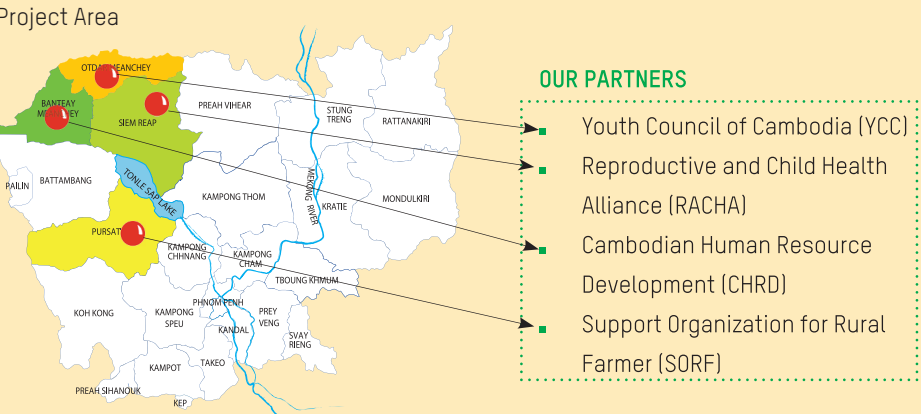
Red Nose Day is a special day to come together, have fun, and raise money and awareness for kids in need – in the U.S. and around the world. Red Nose Day has raised over \$1 billion globally, and over \$50 million in its first two years in the U.S. Money raised through Red Nose Day in the USA supports programs that help ensure children and young people are safe, healthy and educated. Oxfam used money from the Red Nose Day Fund to implement a two-year project entitled “Women and Youth Creating Their Own Economic Opportunity”. The objective of the project is to bring basic financial services (credit/savings) to women and youth to support livelihoods and build assets to offset shocks, to 177 groups with

Project period : 1 July 2015 – 30 June 2017
Target beneficiaries: 177 groups (2,650 members)
Target area: Oddar Meanchey, Banteay Meanchey, Pursat, Siem Reap,
Donor: Red Nose Day Fund/Comic Relief Inc.
<https://rednoseday.org>

2,650 members, including 127 new groups with 1,900 members and 50 existing groups with 750 members in 4 provinces.

HOW WE WORK

Through partnership and networks, SfC seeks to empower communities (women& Youth) by providing access to savings and credit and a platform for trainings. In partnership with local NGO partners, Oxfam will continue to strengthen the existing SfC groups and form more new groups. Many training will be delivered to the selected SfC’s members. Those training courses will be C-BED training on profitable livelihood investments; leadership training to cultivate women & youth leaders; and digital platforms to link rural Youth to reproductive health information (via YouthChlat) or mobile cash transactions. Oxfam and its partners conduct regular monitoring visits, trainings, and refresher trainings to ensure project quality and prevent undesired outcomes. This method is tried and tested, building on the success of existing groups.



SPOT LIGHT

During this first year report, the project focused on ensuring a solid foundation for partnerships and on building the capacity of 13 field staff members on skills including the SfC Model, women’s leadership and reproductive health (linked to the digital platform Youth Chhlat), and Community-Based Enterprise Development (C-BED). Also, 76 SfC groups were formed and 75 existing groups were strengthened; among those 87 members were selected to attend women’s leadership training, and 98 were selected to attend C-BED training, leading to the development of 20 business plans. Moreover, information on reproductive health was disseminated to 494 members of 30 SfC groups. Below are the most significant achievements in months 1-12:

1) Conducting partner selection, orientation, and capacity building

To implement this project, four local NGOs were selected in 4 provinces: Youth Council of Cambodia (YCC) in Oddar Meanchey Province, Support Organization for Rural Farmers (SORF) in Pursat Province, Cambodian Human Resource Development (CHRD) in Banteay Meanchey Province, and Reproductive and Child Health Alliance (RACHA) in Siem Reap Province. Partners’ project teams include 21 total full-time and part-time staff, over half of whom were engaged by Oxfam in a project orientation workshop and jointly developed a Monitoring, Evaluation & Learning (MEL) Framework.

Significant efforts were undertaken to strengthen partners’ staff capacity on the SfC model, women’s leadership and reproductive health, and C-BED. Trainings on the SfC methodology included the formation and support of SfC groups and guidance for developing training curricula. Trainings on women’s leadership and reproductive health, with the former topic facilitated by Oxfam and the latter by RACHA to take advantage of our partner’s expertise; the objectives were to build capacity on the concepts and methodology, including introduction to the digital YouthChhlat platform and other information dissemination tools, as well as to identify criteria for trainee selection to attend women and youth leadership trainings in the project areas. The training on C-BED prepared partner staff to deliver C-BED to selected SfC members, and was followed by a 2.5 day refresher training and field visit in YCC’s project area to further observe the training tools and methodology in practice.

Since we plan to produce case stories and video documentaries to increase awareness and visibility of the project, a two-day training was also organized to strengthen partners’

capacity in producing at least 24 case stories of the youth groups and members – of which 3 case stories were written and compiled for this report.

2) Strengthening existing groups and formation of new groups

The project has focused more on strengthening existing groups than forming new groups since members must be comfortable enough in the basic SfC methodology to expand their trainings to new skill areas (i.e. women’s leadership and reproductive health or C-BED). As reported above, the project reached 151 groups with 2,267 women and youth members (80% girls and women; 20% boys and men), of which 75 are existing groups and 76 are new.

3) Training for SfC members on women’s leadership & reproductive health and C-BED



Young children happily and actively engaged in SfC after school in Banteay Meanchy Province.

Utilizing SfC as a platform for trainings and empowerment, 185 group members were selected to attend training on women leadership and C-BED. Courses on women’s leadership built competency for 87 SfC members in public speaking and negotiation for the cultivation of women and youth leaders. Courses on C-BED were conducted with 98 SfC members interested in developing a new business or strengthening an existing business. The latter focused on how to start up a business at community level through a “self-learning” method in C-BED Manual business plan development, including support on the topics of: selecting and defining a business idea and potential customers; developing a marketing plan with the 4 “Ps” (price, product, promotion, and place) in mind; and successful business planning. Reproductive health information was disseminated to 494 SfC members, raising awareness of the importance of sexual health and birth control, and linking rural youth to further reproductive information via YouthChhlat (<http://www.youthchhlat.org/>).



SfC youth in OddMeanchey discussed about their ecomonic opportunities during leadership training

SAVING TO BECOME A DOCTOR

By Savann oeurm

“Becoming a doctor, it’s my big dream and a long journey,” said Gnoun Daro a 14-year-old boy from the rural village of Beateay Thmey in Ouchrov district of Bateay Meanchey province. This year, he is studying in grade 6 in Ak Pek Wat primary school, and has already begun that journey.

Daro was introduced to the Saving for Change (SfC) program by his grandfather in early 2016. He was immediately interested in the program because he thinks it will help him achieve his goal of saving money for his education to ultimately become a doctor.

After joining a savings group, Daro was a completely different boy. Before he said he liked going out with his friends and buy unnecessary things such as toys, T-shirts, and shoes. Since joining the group, Daro has learned to restrict his expenses and save for the future.

“In the past I never cared about saving, but now I can see the benefit of it. Buying clothes or shoes can’t return any interest or income to me. If I save money in the saving group I can earn the interest. This saving can allow other SfC members and me to borrow money to invest in other business or to buy school materials, especially when I reach secondary school next school year.”

Daro’s SfC group meets every week on Tuesday at noon to save the money. Before the saving started, every group member agreed voluntarily to contribute some money as part of a social fund. Daro said each member in his SfC group normally contributes 500 Riel (\$0.125). And their saving is starting from 5000 Riel (\$1.25) to 25,000 Riel (\$6.25).

Daro does not have a job. All of his savings come from the daily school per-diem that his mother gives him. “My mother gives me 2000 Riel per day. I spend 1000 reil to buy orange juice or sweets and I keep the remaining for the saving,” said Daro.

In addition to providing a savings and lending platform, the SfC program helps young people like Daro learn how to manage their expense and incomes. “Whatever I spend I have to think if this expense is necessary or can return me any benefits,” said Daro. Daro and his friend do an exercise at his house in Banteay Thmey village along Cambodian-Thai border.

To date, Daro has saved around 500,000 riel (\$125). In the next six months, the first circle of his saving group will end and they will divide the money and interest.

“When I have my saving and interest, I am planning to buy school materials and a computer for the upcoming school year in secondary high school. I am learning English right now and I want to use the computer to help me with that. I want to learn how to use email and to learn English by watching English teaching on youtube,” said Daro.

Daro has encouraged some of his friends to join his SfC group and promotes the program among his school mates. He says some of his friends are very interested to join the savings group but others, aren’t allowed by their parents because they live far away.

“I want to have more young people be part of SfC. I’ve shared the benefits of this model at school. I told young people at my school and community that when you reach secondary school if you don’t have a bicycle to ride to school you can borrow money from the savings group or use your own savings to buy one.”

In the future Daro wants to be a medical doctor. He wants to help treat poor people with illnesses from his community. “To fulfill my dream of being a doctor, I have to work hard on my studies and stop going out. Most importantly, I have to save money for my studies,” said Daro.

