STUDY ON
WOMEN’S EMPOWERMENT AND
LEADERSHIP IN
SAVING FOR CHANGE GROUPS
IN CAMBODIA

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DATE: JULY 2014
Acknowledgements

The author would like to thank everyone who participated in this study for their honesty and openness in helping us to understand the factors affecting women’s empowerment and leadership through the Saving for Change program, and their patience and collaboration when participating in individual interviews and group discussions. In particular, I would like to thank the SfC members and their spouses and the non-members and village leaders who we interviewed in the twenty-five villages where the fieldwork was conducted. This study would not have been possible without their cooperation and collaboration.

This study owes much to the support and advice of the Oxfam’s SfC program teams in Cambodia and the USA at all stages. The author is grateful to Ms. Sou Socheata, Ms. Sophie Romana and Ms. Clelia Anna Mannino for the valuable discussions and their constructive suggestions.

The author also wants to thank the fieldwork coordinator, Ms. Mean Vannara, and her team of field surveyors for their advice and guidance in executing this project in Cambodia. The generous help of all those people under the most demanding conditions was essential in carrying out the fieldwork.

Thanks are also due to Mr. Phong Kimchhoy for his valuable assistance in developing the frame for the data analysis, his input in technical discussions and for his help with interpreting the findings. Finally, thanks to Ms. Angie Conroy for her most meticulous and valuable help in finalizing this draft.

The views and interpretations expressed herein are those of the author and should not be attributed to Oxfam.

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Research Coordinator
AMA Consulting

Disclaimer

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<th>Full description</th>
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<tr>
<td>FGD</td>
<td>Focus Group discussion</td>
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<tr>
<td>GDI</td>
<td>Gender Development Index</td>
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<tr>
<td>GEI</td>
<td>Gender Equity Index</td>
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<tr>
<td>GEM</td>
<td>Gender Empowerment Measure</td>
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<td>GGI</td>
<td>Gender Gap Index</td>
</tr>
<tr>
<td>HDI</td>
<td>Human Development Index</td>
</tr>
<tr>
<td>IDI</td>
<td>Individual in-depth interviews</td>
</tr>
<tr>
<td>MDG3</td>
<td>Millennium Development Goal 3 – Promote Gender Equality and Empower Women</td>
</tr>
<tr>
<td>RV</td>
<td>Regular villagers</td>
</tr>
<tr>
<td>SC</td>
<td>SfC Management Committee members</td>
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<tr>
<td>SCS</td>
<td>Spouse of SfC Management Committee members</td>
</tr>
<tr>
<td>SM</td>
<td>SfC regular members</td>
</tr>
<tr>
<td>SMS</td>
<td>Spouse of SfC ordinary members</td>
</tr>
<tr>
<td>ToR</td>
<td>Terms of Reference</td>
</tr>
<tr>
<td>UNIFEM</td>
<td>United Nations Development Fund for Women</td>
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</table>
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EXECUTIVE SUMMARY

Introduction

Rural areas across the world are disadvantaged in terms of coverage by microfinance institutions; the costs of delivery are high and the demand for loans that are large enough to turn a profit is low. Consequently, many of the rural poor do not have access to savings or other financial services that can help them increase their financial security and improve their lives. Oxfam’s Saving for Change (SfC) initiative was designed to serve those rural poor. The SfC program was started in Cambodia in August 2005 and over the nine years, the program has reached approximately 110,000 members, the majority of whom are women, in over 6,000 groups across the country.

Objectives of this Study

This study intends to better understand women’s leadership within Saving for Change groups in Cambodia and how leadership roles (i.e. SfC Management Committee positions) influence individual SfC members and their role in the community. Specifically, it examines the influence of women who have a leadership role from an individual, household and community-level perspective. The Research Team conducted a theory-guided screening of SfC groups across the five target provinces, Banteay Meanchey, Preah Vihear, Kampong Thom, Kampot and Kep which included geographic, socio-economic, gender composition, demographic and administrative variables, in order to guarantee a wide spectrum of diversity.

Methodology overview

To acquire the relevant data relating to women’s empowerment and leadership within the Saving for Change groups and their communities, the following categories of female and male respondents were targeted: SfC Management Committee members and their spouses, SfC regular members and their spouses, ordinary non-SfC members and Village Leaders.

There were a total of 202 valid in-depth interviews (IDIs) questionnaires for analysis from the five target provinces with the Management Committee members and the SfC regular members being the main target audiences for the IDIs. Data from the 119 respondents who engaged in the FGDs from three of the target groups –Regular Villagers (RV), SfC regular members (SM) and SfC Management Committee members (SC) complements the more detailed responses captured within the IDIs.

As part of the information gathering about the effects of the SfC program on women’s empowerment and leadership, community leaders were also approached and individual in-depth interviews were conducted with village leaders in all but one of the 24 villages sampled in this study.

Findings and Conclusions

Leadership within the group is basically defined as the willingness to support group members, the respect and adherence to the principles of the group, as well as driving improvements within the group. Honesty, tolerance and the need to be a good role model for the others are also mentioned as leadership skills.
It is worth mentioning that the increased level of responsibilities involved in the processes and procedures and other administrative tasks, as well as the time needed to be dedicated to the group, were cited as the main reasons by Management Committee members as to why they felt they now had an extra burden.

Despite this positive attitude towards SfC groups and its members, 54% of village leaders would not recommend SfC members for other leadership roles in their communities; the main reason which was stated by three out of the four female Village Leaders and three out of the 14 males VLs was that they already played an important role within their communities by being a member of the savings group; but three of the male VLs reported that they thought that the members of the SfC Management Committees did not have enough skills and ability to take on other leadership roles within their communities. Although there was no specific mention of women not being able to take on the same leadership roles as men in their communities, another reason given for not recommending SfC members for other leadership roles in their communities related to women having other work and family responsibilities that took up much of their time. Conversely those village leaders that would recommend SfC members for leadership roles argued that because of their membership of the SfC groups they were already more skilled and had gained more experience in leadership because of their membership of the SfC Management Committee.

The VLs reported the main positive reasons for women’s increased influence in decision making in their communities was the enhanced capacity of community members and the growth of women’s participation within the community mainly in respect to their participation in the SfC groups. They considered that the existence of savings groups had improved the community in general, had improved communication and had also contributed to solving problems within the community.

From the analysis of fieldwork we can conclude that the SfC program has positive implications on both SfC Management Committee and regular members in the economical dimension. Joint decisions are taken regarding economic activities, both at the productive level as well as in the household, with an increased level of participation of women from the SfC groups as compared to non-members. It is of note that the benefits of this increased level of decision making by women is different for Management Committee members and regular members. Both categories agree that the training and acquired financial skills have positively affected their capacity to make decisions and bargaining power within the household and thus their financial situation has improved. Nevertheless, only the SfC Management Committee members, particularly the women, mention increased levels of self-confidence and mutual trust with their husbands.

In the well-being domain, a broad range of decisions including those that are child and health related and those relating to social mobility, self-esteem and self-efficacy and the allocation of time are explored. The findings from this research clearly show that women in the SfC groups (both regular and MC members with no remarkable differences) are more involved in the decision making than men in the household. Female regular villagers scored slightly below the average when compared to SfC female respondents. In general women from all of the target categories reported being entitled to a similar degree of mobility as men. All of the respondents from all of the categories reported a moderate level of self-esteem, with SfC Management Committee women scoring slightly higher and reporting feeling more confident now in general than when they were an ordinary member or a regular villager. Both Management Committee members and regular SfC members reported a high level of self-efficacy. When asked about the levels of satisfaction regarding the time spent with members of the savings group, regular members expressed a high level of satisfaction, and whilst the female MC members reported a similarly high level of satisfaction, the male MC members reported a markedly lower level of satisfaction. Being part of the SfC groups has had a relatively high
degree of influence over their levels of satisfaction with the amount of time they have to pursue their leisure activities for both member categories. The main reasons given for the increased satisfaction levels regarding time spent with members of the savings groups related to the good relationships they had within the groups, their being able to share their experiences together, having had more self-development opportunities and having been able to participate in the training to increase their knowledge.

It is important to remember that the SfC group members were specifically targeted because of their perceived levels of poverty, and it may well be those levels of poverty which inhibit their engagement in other civic and economic group activities. Thus, this study confirmed that attendance and participation in other community activities by SfC-members was rare in general, with a very slightly higher level of participation by men than women. All respondents from all of the target categories also reported extremely low levels of participation in other civic and economic group activities in the community.

Despite the low levels of participation in social, economic and communal activities, both SfC Management Committee and regular members reported a high level of personal commitment and cooperation within their communities, which indicates some degree of solidarity and social cohesion.

Regarding the changes at a cognitive, perceptual and relational level, all SfC members reported positive effects of their belonging to the SfC group. It is worth highlighting, that Management Committee members reported increased levels of confidence and trust, improved skills in group management and communications, better understanding of tasks and responsibilities, a sense of agency and self-pride and recognition, and to some extent, a certain standing with local authorities as the main positive factors. Conversely, SfC regular members primarily cited financial factors, such as the ability to save and cover their economic needs as the main factors, whilst self-development along with unity and tolerance within the saving group were largely secondary factors.

Final conclusions and recommendations

We can conclude that Oxfam’s Saving for Change program has positively contributed towards women’s empowerment at the individual and household level and that the leadership of the Management Committee members within the group is respected, appreciated and recognized. Nevertheless, their relatively low participation in other community activities which is mainly through their own choice, the limited opportunities open to them - as reported by the village leaders, and the male dominance in the social and political spheres, are all acknowledged as limiting factors towards them taking on other leadership roles in their communities.

Finally, we can also deduce that to some extent, as the vast majority of Saving for Change groups are mostly constituted of women, this will inevitably provide women with more opportunities to take on leadership roles within the SfC groups. To our knowledge, reaching out to more women than men is the only gendered initiative that was initially incorporated into the program. In short, the difference that gender makes very much depends on context. Putting women in positions of power is not the same as empowering women. But the influence of women holding leadership positions can make a crucial difference in promoting gender equality and improving program performance. The challenge remaining is to identify strategies that will assist and encourage more women to take on that role as well as taking on higher levels of leadership roles in the community.

The SfC program should consider some strategic or structural changes and incorporate gender-mainstreaming actions throughout the program in order to work towards the overall empowerment
of women. An in-depth gender analysis of the impact of savings-led microfinance on women’s empowerment ought to take into account not just how SfC impacts women members, but also how they impact them as an exclusive category in relation to the men who participate in the program, and if these impacts are women-specific.

In order to support female Management Committee members to take on other leadership roles within their communities, it is recommended that those MC members who show an interest in being proactive or involved in other community activities are identified so that they can receive specific training on management and leadership skills with a focus on community participation. Part of that process should be about raising awareness of the added value that can be gained through engagement in other community activities. Whilst some of the Village Leaders felt that the MC committee members already played an important role in their communities by taking on leadership roles within the SfC groups, a number of Village Leaders were unaware that some SfC MC members may also be willing and able to take on other leadership roles in their communities. Oxfam could play an important role in narrowing that gap in awareness through facilitating engagement between the Village Leaders and Management Committee members. It is also recommended that alongside the financial literacy training that is provided to the SfC members, training should also include more discussions about gender equality and women’s rights which might help to challenge some of the generally accepted patriarchal and traditionally cultural views about women’s role in the community.

Regular members perceived the Management Committee role as being burdensome and stated that their own lack of capacity (along with time constraints and lack of interest) resulted in an unwillingness to take on the responsibility as limiting factors. To enable SfC implementers to expel the myth that the Management Committee demands such advanced skills and time commitment, it is recommended that Oxfam makes a strong suggestion to SfC groups that the Management Committee roles are rotated on a regular basis. It is also recommended that facilitators identify potential leaders within the regular membership that can enter a specific mentoring programme in which they work together with existing MC members and receive specific skills and leadership training.
INTRODUCTION AND OVERVIEW

Context

Rural areas across the world are disadvantaged in terms of coverage by microfinance institutions; the costs of delivery are high and the demand for loans that are large enough to turn a profit is low. Consequently, many of the rural poor do not have access to savings or other financial services that can help them increase their financial security and improve their lives.

Oxfam’s Saving for Change (SfC) initiative was designed to serve those rural poor. SfC field agents train savings groups to meet regularly and save small amounts at a time. As the group fund grows, members take small loans typically of $25-$80 and pay interest on the loans. This interest provides a return to members’ savings. By starting with savings rather than loans, SfC helps group members reduce their vulnerability by building an asset base. This approach recognizes that the very poor need to focus initially on risk-spreading and on consumption-smoothing rather than risk-assumption through taking on business loans. Thus the savings group members gain a safe, interest-bearing place to save; access to small loans for production, consumption or emergencies; and a network of supportive fellow members. Program goals include the reinforcement of members’ capacity to access appropriate financial resources, better resistance to crises, increased food security, and overall improved livelihoods for members and their families.

The Saving for Change (SfC) program was started in Cambodia in August 2005 in partnership with the Center for Study and Development in Agriculture (CEDAC) as a component of a holistic Livelihood & Income Security program (LIS). Oxfam has since been working with two local partners in new areas. Reproductive and Child Health Alliance (RACHA) has been working with Oxfam since 2008 to integrate SfC into its ongoing health program in Banteay Meanchey and Preah Vihear. Save Cambodia’s Wildlife (SCW) has been running SfC alongside its natural resource management program in Kampot and Kep since 2010. Over the years, the program has reached more than 110,000 members, the majority of whom are women, in over 6,000 groups across Cambodia.

Geographical Scope

The Research Team conduct a theory-guided screening of SfC groups across the five target provinces, Banteay Meanchey, Preah Vihear, Kampong Thom, Kampot and Kep which included geographic, socio-economic, gender composition, demographic and administrative variables, in order to guarantee a wide spectrum of diversity. Twenty-five villages were randomly selected for this study.

Study Objectives

Through a qualitative design, this study intends to better understand women’s leadership within Saving for Change groups in Cambodia and how leadership roles (i.e. SfC Management Committee positions) influence individual SfC members and their role in the community. Specifically, it examines
the influence of women who have a leadership role from an individual, household and community-level perspective.

The main objectives of this study are:

- To define and analyze women SfC Management Committee members’ (and their spouses’) perceptions of their leadership roles and how they define those roles; and to explore if and how that perception of leadership has changed over time.

- To understand how having a leadership position influences and affects the women themselves.

- To evaluate the level of empowerment of SfC female members and leaders at three levels: individual, household and community.

- To analyze SfC members’ enabling factors and limiting factors towards leadership within SfC groups.

- To analyze SfC leaders’ enabling factors and limiting factors towards leadership within the community.

- To explore the influence of the prevailing patriarchal culture and resulting attitudes on women’s leadership roles.

The Research Team surmised that, in order to properly analyze and understand whether having a leadership position within an SfC group influences leadership opportunities within the community (i.e. whether women who have leadership positions in SfC groups are more likely, less likely or no more likely to have leadership positions in the communities after becoming SfC leaders), it was important to also explore and understand their perceptions of empowerment at the individual level, as well as within their own households and the communities they live in.

There are clear indications that as the majority of members are female, empowerment and leadership ties in closely with gender related topics. This research proposal aims to provide accurate analysis of the findings, identify the challenges of the SfC project in relation to women's leadership and make recommendations on how to improve project interventions regarding women's empowerment and leadership.

Bearing this in mind a purposive approach was proposed by the Research Team and therefore the methodology, sample structure and size were tied to the study’s objectives.
STUDY DESIGN

Key Questions

This study explores how women members of a Saving for Change management committee perceive and define their leadership roles and how this perception has changed over time. At the same time the study inquires how their husbands perceive their wives’ management committee roles.

It also examines how having a leadership position influence the women’s sense of self, their level of confidence and empowerment to carry out their role and the potential burdens they face due to this responsibility. Likewise, we also look into how of this leadership role in the SfC group has had any influenced at their household level.

Finally, we examine whether having a leadership position within the SfC group influence women’s roles at community level and if there are any links between women having leadership roles within their savings groups and assuming leadership roles within the community, the enabling and limiting factors and how patriarchic culture and attitudes influence leadership roles of women.

For this study we have used OxfamAmerica’s gender policy, which asserts that "empowerment is about people taking control over their lives. It is about people pursuing their own goals, living according to their own values, developing self-reliance, and being able to make choices and influence; both individually and collectively - the decisions that affect their lives. Empowerment is a process, which can be long and complex. For women and men to be empowered, conditions have to be created to enable them to acquire the necessary resources, knowledge, political voice and organizational capacity”. The policy also defines empowerment as “the process of gaining control over the self, over ideology and the resources which determine power” and women’s empowerment as “the process through which women (individually and collectively) become aware of how power structures operate in their lives and gain the confidence to challenge the resulting gender inequalities.”

Methodology overview

The methodology adopted by AMA consulting for this study had several stages. The first stage comprised a literature review focused on previous studies related to SfC programs developed by Oxfam in Cambodia and elsewhere. An extensive literature research and review related to empowerment and microfinance was also carried out. The second stage consisted of development of the research tools whilst the third stage concentrated on the field work and data collection. Finally the fourth stage focused of data analysis and drawing conclusions.

Measuring Women’s Empowerment in Saving for Change groups

In collaboration with Oxfam, data instruments were designed to capture a maximum level of qualitative data with the aim of gaining a more complete understanding of women’s empowerment.
and leadership through the Saving for Change program in Cambodia. The study is based in the “Key Indicators and Dimension of Empowerment Matrix” developed by AMA Consulting, which analyzes individual, household and community dynamics within a wider economic, well-being and social empowerment framework.

1. **Economic Empowerment**: This dimension concerns decisions about productive activities; ownership of, access to, and decision making power about productive resources, including credit and loans; and control over the use of income.

2. **Well-being Benefits**: This dimension concerns decision making power about use of income and expenditure which is unrelated to productive activities but refers to families’ needs and expenditure relating to social welfare; freedom of mobility; individual self-esteem; individual self-efficacy and; allocation of time spent on productive and domestic tasks and satisfaction with the time available for leisure activities.

3. **Cultural, Legal and Political Empowerment**: This dimension concerns the level of awareness and knowledge of legal rights; freedom to participate in the political sphere; relevance and impact of cultural attitudes on the individual’s life; participation in community activities; and leadership skills.

The following table summarizes the dimensions and indicators used in this study:

<table>
<thead>
<tr>
<th>Dimensions</th>
<th>Indicators</th>
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<tbody>
<tr>
<td>Economic Empowerment</td>
<td>Decision making on Productive activities</td>
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<tr>
<td></td>
<td>Resources</td>
</tr>
<tr>
<td></td>
<td>• Ownership of Land and Assets</td>
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<tr>
<td></td>
<td>• Decision making on Purchase, Sale and Transfer of Land and Assets</td>
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<tr>
<td></td>
<td>• Decision making on Access to and Use of Credit</td>
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<td></td>
<td>Decision making on Use of Income</td>
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<td></td>
<td>Economic Empowerment Perception</td>
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<tr>
<td></td>
<td>• Economic Empowerment Perception within the SfC group</td>
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<tr>
<td>Well-Being Benefits</td>
<td>Decision making on Families’ Needs and Expenditures</td>
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<td></td>
<td>Decision making on Mobility</td>
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<td></td>
<td>Self-Esteem</td>
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<tr>
<td></td>
<td>• Self-Esteem within the SfC group</td>
</tr>
<tr>
<td></td>
<td>Self-Efficacy</td>
</tr>
<tr>
<td></td>
<td>• Self-Efficacy within SfC group</td>
</tr>
<tr>
<td></td>
<td>Time</td>
</tr>
<tr>
<td></td>
<td>• Workload</td>
</tr>
<tr>
<td></td>
<td>• Leisure</td>
</tr>
<tr>
<td>Cultural, Legal and Political</td>
<td>Rights</td>
</tr>
<tr>
<td>Empowerment</td>
<td>Politics</td>
</tr>
<tr>
<td></td>
<td>Community Engagement</td>
</tr>
<tr>
<td></td>
<td>Cultural attitudes</td>
</tr>
<tr>
<td></td>
<td>Leadership skills</td>
</tr>
<tr>
<td></td>
<td>• Participation in Community Groups</td>
</tr>
<tr>
<td></td>
<td>• Speaking in Public</td>
</tr>
<tr>
<td></td>
<td>• Contribution to Community</td>
</tr>
<tr>
<td></td>
<td>Collective empowerment</td>
</tr>
</tbody>
</table>

Table 1: Dimensions and Indicators for the Study on Women’s Empowerment and Leadership in Saving for Change groups in Cambodia.
Microfinance activities are believed to bring change along material indicators, which in turn, may affect the perceptual, cognitive and relational pathways. This study explores to what extent Saving for Change contributes to generate strong cognitive and perceptual changes regardless of the improvements in the material pathway. To assess empowerment change, the research team used mostly open-ended qualitative questions that asked participants to share their feelings and personal stories since the start of the program in their communities. These were, therefore, self-reported changes relying on participants’ recollection of the past and their own assessment of the present.

**Sample selection**

The table below shows the number of active SfC groups and villages by province and the sample size projected for this study:

<table>
<thead>
<tr>
<th>Provinces</th>
<th># of villages</th>
<th># of SfC groups</th>
<th>Sample size (# of villages)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Banteay Meanchey</td>
<td>405</td>
<td>910</td>
<td>10</td>
</tr>
<tr>
<td>Kampot and Kep</td>
<td>314</td>
<td>718</td>
<td>8</td>
</tr>
<tr>
<td>Preah Vihear</td>
<td>172</td>
<td>619</td>
<td>5</td>
</tr>
<tr>
<td>Kampong Thom</td>
<td>77</td>
<td>112</td>
<td>2</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>1,070</strong></td>
<td><strong>2,527</strong></td>
<td><strong>25</strong></td>
</tr>
</tbody>
</table>

Table 2: SfC number of groups and villages per province – Projected sample size.

The number of SfC groups per village varies from province to province, ranging from 2.25 to 1.45, with an average of 2.37 saving groups per village. The size and population of the provinces and geographical distribution of the villages within the provinces also varies widely. The female to male ratio within the provinces is also uneven, ranging from 9.32 to 4.71 with an average of 6.27. A screening of the groups and villages taking into account these variables was conducted and we selected at random an average of 2.5 per cent of the saving groups per province that met the different criteria; this ensured a diversity in female to male ratios and included groups that are headed only by women and groups that are headed by both women and men.
The first village where the pilot-test was conducted was not included in the final analysis, and therefore the final number of villages sampled is 24.

**Field research**

The fieldwork covered five provinces – Banteay Meanchey, Kampong Thom, Kampong, Kep, and Preah Vihear–(among the 21 provinces) where the SfC programs had been implemented. Utilizing qualitative data collection tools, the fieldwork took place over a period of approximately 5 weeks between April 4th and May 11th, 2014. Research surveyors used a rolling approach, moving from one community to the next as targets were reached.

The tables below summarize the final number of respondents, by target group, gender, province and research tools:

<table>
<thead>
<tr>
<th>Province</th>
<th>Regular Villager</th>
<th>SfC Regular Member</th>
<th>SfC Regular Member Spouse</th>
<th>SfC Mgmt. Comm. Member</th>
<th>SfC Mgmt. Comm. Member Spouse</th>
<th>TOTAL FGDs</th>
<th>TOTAL RESPONDENTS</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Female</td>
<td>Male</td>
<td>Female</td>
<td>Male</td>
<td>Female</td>
<td>Male</td>
<td>Female</td>
</tr>
<tr>
<td>Kampot and Kep</td>
<td>7</td>
<td>5</td>
<td>0</td>
<td>4</td>
<td>2</td>
<td>4</td>
<td>2</td>
</tr>
<tr>
<td>Banteay Meanchey</td>
<td>10</td>
<td>1</td>
<td>9</td>
<td>4</td>
<td>2</td>
<td>22</td>
<td>5</td>
</tr>
<tr>
<td>Kampong Thom</td>
<td>2</td>
<td>0</td>
<td>2</td>
<td>0</td>
<td>2</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>Preah Vihear</td>
<td>5</td>
<td>2</td>
<td>2</td>
<td>1</td>
<td>1</td>
<td>13</td>
<td>3</td>
</tr>
<tr>
<td><strong>SUB-TOTAL</strong></td>
<td><strong>24</strong></td>
<td><strong>18</strong></td>
<td><strong>11</strong></td>
<td><strong>2</strong></td>
<td><strong>6</strong></td>
<td><strong>22</strong></td>
<td><strong>17</strong></td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>23</strong></td>
<td><strong>13</strong></td>
<td><strong>81</strong></td>
<td><strong>20</strong></td>
<td><strong>66</strong></td>
<td><strong>22</strong></td>
<td><strong>225</strong></td>
</tr>
</tbody>
</table>

Table 4: Summary of Respondents to Individual in-Depth Interviews (IDIs)
<table>
<thead>
<tr>
<th>PreahVihear</th>
<th>5</th>
<th>21</th>
<th>5</th>
<th>3</th>
<th>6</th>
<th>3</th>
<th>2</th>
<th>7</th>
<th>0</th>
<th>10</th>
<th>34</th>
<th>8</th>
</tr>
</thead>
<tbody>
<tr>
<td>SUB-TOTAL</td>
<td>17</td>
<td>70</td>
<td>10</td>
<td>11</td>
<td>29</td>
<td>5</td>
<td>11</td>
<td>33</td>
<td>5</td>
<td>39</td>
<td>132</td>
<td>20</td>
</tr>
<tr>
<td>TOTAL</td>
<td>17</td>
<td>80</td>
<td>11</td>
<td>34</td>
<td>11</td>
<td>38</td>
<td>39</td>
<td>39</td>
<td>152</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Table 5: Summary of Participants in Focus Groups Discussions (FGDs)

**Fieldwork discussion topics**

Discussion topics for both the in-depth interviews (IDIs) and the focus group discussions (FGDs) included the history and dynamics of the SfC groups, economic empowerment, well-being benefits and cultural, legal and political empowerment. The following table summarizes the main topics for this research:

<table>
<thead>
<tr>
<th>Core topics explored in the research tools</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Participation in Economic decisions:</td>
</tr>
<tr>
<td>• Decision making about productive resources, loans and assets.</td>
</tr>
<tr>
<td>• Access to land and property rights</td>
</tr>
<tr>
<td>• Political Empowerment</td>
</tr>
<tr>
<td>• Political and legal awareness.</td>
</tr>
<tr>
<td>• Freedom of involvement in political campaigning or activities.</td>
</tr>
<tr>
<td>• Freedom or confidence in public speaking or voicing their concerns/needs</td>
</tr>
<tr>
<td>• Participation in political work at the community level (civil servants, etc.)</td>
</tr>
<tr>
<td>• Level of participation in decision making and decision making powers</td>
</tr>
<tr>
<td>• Educational opportunities:</td>
</tr>
<tr>
<td>• Decision making and access to education (technical skills, vocational training, business capacity building etc.)</td>
</tr>
<tr>
<td>• Health and wellbeing:</td>
</tr>
<tr>
<td>• Social relationships and rights and leisure time (freedom of mobility, social gatherings, etc.)</td>
</tr>
<tr>
<td>• Involvement in household decisions: domestic affairs, childcare and education, small purchases, large purchases, entrepreneurship, etc.)</td>
</tr>
<tr>
<td>• Ability to make decisions about their own health and/or health of their children</td>
</tr>
<tr>
<td>• Freedom from domination from spouse and family (domestic violence, threats, petty theft, etc.)</td>
</tr>
</tbody>
</table>

Table 6: Fieldwork discussion topic

The study also explored trends at different levels: 1) cognitive change: skills, abilities, exchange of ideas, vocational and technical training and business literacy; 2) perceptual change: self-esteem, self-confidence, vision of the future, their profile and respect and recognition within their community; 3) and relational change: decision-making, bargaining power, participation, self-reliance and organizational strength. These trends helped us to understand the changes of women’s perception of empowerment and leadership over time.

Most topics in the research tools were very sensitive in nature, especially those related to politics, gender and domestic affairs. The fieldwork team was very careful to ensure confidentiality and to create a safe environment where interviewees did not feel threatened or uncomfortable. Where possible, interviews were conducted in a private setting. The Fieldwork Coordinator ensured that the most appropriate surveyors conducted the interviews taking into account the gender of the respondent and the sensitivity of the topics discussed.
Throughout the research, the methodology was designed to maximize the range of voices captured from the local populations by using open-ended questions in both group discussions and individual interviews which allowed people to raise issues through the course of normal conversation but with the pre-determined range of relevant study topics.

**Research tools**

In order to gather the information needed to answer the main research questions of the study, six categories of respondents were targeted, and relatively six separate tools were developed. These tools were divided between each of the six respondent categories and included the following:

<table>
<thead>
<tr>
<th>Respondent categories</th>
<th>Research tools</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. Non-SFC members with no leadership roles in their community (female and male).</td>
<td>[RV] – Regular Villagers: Non-SFC community members (Focus Group Discussion [FGD]/In-Depth Interview [IDI])</td>
</tr>
<tr>
<td>b. Non-SFC members with some leadership role - village council, commune council,</td>
<td>[VL] Village Leader: Non-SFC community leaders (In-Depth Interview [IDI])</td>
</tr>
<tr>
<td>civil servants, school committees, etc. – (female + husbands; and male + wives).</td>
<td></td>
</tr>
<tr>
<td>c. SFC Ordinary members [SFC OM] with no leadership roles in their community</td>
<td>[SM] - SFC Ordinary members questionnaire for female and male respondents (Focus Group Discussion [FGD]/In-Depth Interview [IDI])</td>
</tr>
<tr>
<td>(female + husbands; and male+ wives).</td>
<td>[SMS] - SFC Ordinary members’ spouses questionnaire - In-Depth Interview (IDI)</td>
</tr>
<tr>
<td>d. SFC Ordinary members [SFC OM] with some leadership role in their community village</td>
<td>[SM] - SFC Ordinary members questionnaire for female and male respondents (Focus Group Discussion [FGD]/In-Depth Interview [IDI])</td>
</tr>
<tr>
<td>council, commune council, civil servants, school committees, etc. – (female +</td>
<td>[SMS] - SFC Ordinary members’ spouses questionnaire - In-Depth Interview (IDI)</td>
</tr>
<tr>
<td>husbands; and male + wives).</td>
<td></td>
</tr>
<tr>
<td>e. SFC Management Committee members [SFC MC] without any other leadership role in their</td>
<td>[SC] - SFC Management Committee members questionnaire for female and male respondents (Focus Group Discussion [FGD]/In-Depth Interview [IDI])</td>
</tr>
<tr>
<td>community - village council, commune council, civil servants, school committees, etc.</td>
<td>[SCS] - SFC Management Committee members’ spouses questionnaire - In-Depth Interview (IDI)</td>
</tr>
<tr>
<td>– (female + husbands; and male + wives).</td>
<td></td>
</tr>
<tr>
<td>f. SFC Management Committee members [SFC MC] with some other leadership role in their</td>
<td>[SC] - SFC Management Committee members questionnaire for female and male respondents (Focus Group Discussion [FGD]/In-Depth Interview [IDI])</td>
</tr>
<tr>
<td>community - village council, commune council, civil servants, school committees, etc.</td>
<td>[SCS] - SFC Management Committee members’ spouses questionnaire - In-Depth Interview (IDI)</td>
</tr>
<tr>
<td>– (female + husbands; and male + wives).</td>
<td></td>
</tr>
</tbody>
</table>

Table 7: Respondent categories and Research Tools

All six of the categories of interviewees mentioned above were important to this study. Nevertheless, priority was given to SFC Management Committee members to enable us to explore their perceptions of empowerment and leadership within the group and how this leadership role had impacted on her or him at an individual level, within her or his household and within their communities. Individual in-depth interviews (IDIs) were used for this category of female and male
members of Management Committee and their spouses, (where possible and if they were available). Some focus group discussions (FGDs) were conducted to complement individual interviews. The SfC regular members' IDIs provided us with information about their perceptions of the difference between themselves and the Management Committee members, in terms of empowerment and leadership and other leadership opportunities elsewhere in the community. Their spouses, when time and availability allowed, were also approached to participate in the research. FGDs were also carried out with regular female and male SfC members. IDIs were used to explore Village leaders’ perception of SfC groups in general and the Management Committee members in particular, in relation to their leadership roles in the community - independent of their role in the SfC group - and the advantages or barriers the SfC group Management Committee role poses regarding leadership in the community. Finally, non-SfC members -regular villagers-were approached to gather information about their perceptions of their own empowerment and leadership in comparison with those members of the SfC groups.

**Team, Training and Pre-test Pilot**

The AMA Consulting team recruited eight Cambodian personnel: four to execute data collection (the fieldwork coordinator and three surveyors); two for data entry; and two experts in technical data analysis. The selection process sought to maintain gender parity within the team. The fieldwork team was trained in qualitative methods for two days in Phnom Penh. This process involved a participatory methodology approach that solicited the team’s input into the design and content of the instruments. This approach ensured that the personnel understood the instruments and the research questions and enabled the surveyors to feel personally engaged in implementing the research instruments.

The pre-test pilot was conducted in a village in Kampot province. The main purpose of the pre-test was to provide field training to the survey team members, review research tools and identify potential challenges and limitations. Each surveyor interviewed at least one member of the target groups identified for this study and the whole team discussed the process and necessary adjustments to the research tools were made. Given that the interviews conducted during this pilot test were not complete or had some errors, we decided to exclude data from this village in the final study.

The fieldwork coordinator was responsible for field supervision and quality throughout the fieldwork. Quality assurance was done through observation, spot checks and group meetings at the end of each working day. The fieldwork coordinator conducted observations of selected interviews and group discussions. The purpose of these observations was to evaluate and improve the interviewers' performance and to look for errors and misinterpretation of questions that could not be detected through editing. The Fieldwork coordinator also oversaw the field editing; every questionnaire and discussion guide was checked for accuracy, completeness, eligibility and consistency in the field.

**Interview procedures**

SfC Management Committee members were contacted by telephone prior to the research team’s visit to introduce the team, explain the purpose of the survey and to discuss the survey program.
Upon arrival at a target village, the team met with the local village authorities to announce the purpose of the visit and to seek their approval, collaboration and participation in the study though an individual interview.

During FGDs and IDIs the independent nature of the team was emphasized to assure participants that researchers were not part of Oxfam or representatives from the Cambodian government.

Informal oral consent was also obtained from each of the adult participants prior to the focus group discussion or individual in-depth interview. The informed oral consent process, and the survey overall, was approved by Oxfam America.

**Data Management**

Data collected by all surveyors was checked by the Fieldwork Coordinator before handing it to the data entry operators. For IDIs questionnaires, a partner data entry technique and EpiData software were used for entering the data. The combination of a good data entering frame (within the rule of consistency checks) and partner data entry, guaranteed the accuracy and validity of the data. Open-ended answers, both for FGDs and IDIs were gathered together and the responses were coded according to the similarity of the responses given. These were then compiled in a code-book and entered in the template developed in MS Excel.

All completed questionnaires and discussion guides were stored in a secure place during collection, data entry and analysis. Only people responsible for data entry and analysis had access to the questionnaires and computer files. The questionnaires and discussion guides were locked in a safe place and kept confidentially.

**Data Analysis**

The analysis of the data from questionnaires mainly focused on a scale of the analysis of the economic empowerment parameters, the well-being benefits parameters, and cultural, legal and political empowerment parameters and was cross referenced with the target respondents and gender. The descriptive analysis was also used to measure the frequencies of the key variables and all the survey questions.

The analysis of the data from the discussion guides mainly focused on the content, and the contingency tables assisted us to identify the differences of perceptions between the SFC regular members, the Management Committee members and the regular villagers. For comparative analysis we mainly used the data in the IDIs; and responses from the Focus Group Discussion participants were used to verify, supplement and complement that data.

All of the open-ended questions were analyzed and the most frequent responses were subsequently used for the purposes of this research study.

The Village Leaders’ IDIs were analyzed independently.
It was necessary to choose only those pieces of data that were relevant to the objectives of the study, so we had to discard some valuable information which did not meet our objectives or lead us to the conclusions.

Challenges and Limitations of the Study

The sample size for this study was not as large as some quantitative studies, however, we are confident that the variety of responses obtained through the IDIs, combined with the group discussions and the field team's observations, we were able to produce a data set that represented a varied cross-section of groups and people in the field. By studying twenty-four villages across many types of respondents, this study provided us with enough information about the variety of circumstances relating to women’s empowerment and leadership within the SfC groups.

Having a short amount of time in the field can be very limiting in respect of qualitative research, but by focusing on a few key issues, the team was able to gather a sufficient depth of information.

Eight of the initial twenty-five villages projected for this study needed to be changed because there were no SfC groups in those villages at the time of the survey, as they had been dissolved. In those cases it was decided to opt for another nearby village that was in the same commune. One of the villages projected for the study was used for the pre-test pilot and therefore data from that village was not analyzed with the rest of the data for this study.

In some cases, contact with the SfC groups in advance was very difficult because the contact details provided by Oxfam were neither up to date nor accurate. Geographical locations and access to some villages was also not always easy, but the fieldwork team solved both issues by contacting facilitators from the implementing NGOs (SCW and RACHA) and village or commune chiefs in advance.

Some respondents, mostly in remote areas, were reluctant to talk about some of the topics covered in the questionnaires, because of their timidity and weariness or lack of knowledge, and complained that questionnaires were too long and took too much of their time. The field team did their best to establish a friendly relationship with them all before and during the interview.

All of the individual interviews and focus group discussions were conducted in Khmer, and all of the responses, including the open-ended questions were written in Khmer and the collated and coded responses were translated in English. There was some difficulty collating the similar responses into categories and so not all of the translation was completely accurate.

Time, logistics and budget have been critical limiting factors. Nevertheless, all efforts have been made in order to not compromise the rigor and integrity of the study.
Respondents by Gender and Target Groups

There were a total of 202 valid IDI questionnaires for analysis from 5 target provinces with the Management Committee and SFC regular members being the main target audiences for the IDIs. There were 119 respondents who engaged in the FGDs from three of the target groups: RV, SM and SC. Although we were not specifically targeting women in our survey, most of the regular members of the SFC groups and their Management Committee were women, and so the majority of the interviewees were female (65.8%). Similarly, the majority of the respondents in the FGDs were women with 89% of the SC target group, 85% of the SM group and 92% of the RV group being female.

It is important to note that the majority of the SC and SM group members are female, and so this accounts for the low number of SMS and SCS female responses, as they were the female spouses of the male members. So when analyzing what might appear to be surprisingly high percentages in the female SMS and SCS responses, this low frequency needs to be taken into account. The low numbers of male RVs reflects the unwillingness and lack of motivation of the male regular villagers to participate in the survey as they had nothing to gain from participating in what were often 2 hour-long interviews.
Target Groups Demographics

The participants’ age ranged from between 17 and 74, with an average of 42 years. Overall, the male respondents were on average slightly older than the women. The majority of the respondents were married and most of them were either farmers or were self-employed. The highest proportion of respondents who attended high school were members of the SfC Management Committee and considerably less had attended secondary school whilst most of the respondents had attended primary school.

Most of the respondents came from nuclear families, with the rest coming from joint and extended families. A small amount of respondents reported coming from a female-headed household. The average number of people per household amongst the respondents was 5.

There was an asymmetrical distribution of income in the households. The average monthly wage for IDI respondents was USD 150 and for FGD respondents, it was USD 120.

Group Information and Group Dynamics

The average number of cycles the group had completed was 2.5 and the average number of members of each SfC group was 21, with the majority of the members being women (84%). Nearly all of the SfC groups were not part of any other financial association -such as MFIs, credit unions, banks or farming associations-, nor had they been in the past (97.2%). The objectives of the SfC program to reach the poor and very poor have been met, as 2.75 members per savings group were 'Identification of poor households' (ID Poor) card holders, which was just over 10% of the total of the SfC group members.

The female to male ratio in the groups was 3.13 to 0.77 and nearly half of the SfC groups had Management Committees which were made up entirely of women (47%). Only three Management Committees surveyed in this study were made up entirely of men (2%).

An overwhelming majority of Management Committee members (86.4%) joined the Committee when they first became members of the SfC groups. Members of the Management Committee had either been elected or selected by other SfC group members who they felt believed in their ability to take on the position of leadership and because of their existing leadership capacity. They thought that they had also been selected because they were knowledgeable and they encouraged other members to feel confident. Experience of being able to safely manage and save money in the past had also been contributing factors, even though it was not specified whether this was at home or within another savings group; and two members considered that their old age had been an important factor in being nominated. Most of the Management Committee had never been involved with any other savings groups prior to joining the SfC groups.
Most of the Management Committee members who had taken the initiative to take on that role (42 of the 66 members) did it because they saw the need to improve the group and they saw that people in their community needed to save and hence benefit from having savings. Some members reported taking the initiative because they felt that they had the confidence to take on the role and wanted to take on more responsibility within their community. Only two members reported becoming Management Committee members after being regular members. Those who had, felt that they had been promoted because of their honesty and confidence and because they knew lots of people and so could attract more members to join the group.

Figure 2: Process and reasons for MC members selection

Figure 3: Benefits of becoming a SFC MC member
Of the 15 men and 43 women who responded to this open-ended question, respectively 8 and 13 reported that they considered the main benefit of joining the Management Committee was their opportunity to learn about loan related issues. The women, more than the men appeared to appreciate the benefits of being able to provide more loans and to make the ease of obtaining loans more accessible. The non-financial benefits of being an MC member included the opportunity to communicate with others, the boost to their confidence, improved participation in discussions and decision making and the ability to get to know a lot of people within their community.

51% of the women and 33% of the men did not see any challenges within their membership of the Management Committee. The only challenges related to having to chase the SfC group members to pay back their loans, which was not easy, and their concern that there would be more requests for loans than they would be able to meet from the existing capital. A few of the male members reported accepting the collective voice and interests of the group and accepting the group rules as a challenge, whilst just very few of the female members saw accepting the group rules as a challenge (13% of the male and 7% of the female members, respectively).

71% of the Management Committee members, with no considerable difference in the male and female responses, had encouraged other people to join the SfC group as they felt that the villagers would gain satisfaction from being part of the savings group - both financial and social. They also thought that the villagers would benefit from saving jointly and getting more interest on their savings. Only one man and the majority of the women that had not encouraged other people to join the savings group, gave the main reason as being that they believed that the other villagers were too busy with their jobs and housework to be members. In comparison, the results from the SM (SfC regular members) target group showed a marked difference. 67% (54 out of 81) said that they had encouraged other people to join the group, but a significant majority of those were the male regular members, 87% (14 out of 16) whilst 62%, (40 out of 65) of the women had. The main reasons given related again to both the financial and, to a lesser extent, the social benefits; which included loaning money jointly, saving money and the higher interest rates and increased support within the group when it was needed. Those who had not encouraged others to join thought that some villagers did not care about engaging in community activities.

74% of all Management Committee members, more men than women said that they would encourage regular members to join the management of the group (94% and 67% respectively). Nevertheless, only 38% of the regular members reported having ever been encouraged to become a member of the Management Committee, with an overwhelming majority of those being women (77%). Those who had not been asked felt that this was because they did not have the knowledge required to be on the Management Committee. Most of the SfC members were satisfied with the Management Committee and were happy to contribute towards their work and to become more active within the group. The female members reported that they believed they had not been encouraged to join the MC as they were too busy with their work and did not have the confidence to be on the Committee.

Of the Management Committee members that had not encouraged regular members to join the management, 38.5% felt that the regular members did not want to take on that role, members were satisfied with their leadership (31%) and thought that the regular members were too busy with other work (30.5%). Management Committee members that had encouraged regular members to join the management cited their attempts to change some of the leadership within the group and to increase the participation of regular members within the Management Committee.

When asked if they would like to become members of the Management Committee, 93% of the regular members who were interviewed for the study reported that they did not want to join the
Management Committee with very little variations in the male and female responses. Of those, 52% of the women and 27% of the men did not have the confidence to join the management team, were too busy with their work (35.5% and 40%, respectively) or felt they were too old to take on the responsibility (12.5% and 33%, respectively). Only two regular female members had ever tried to become members of the MC, but were not accepted for reasons that they did not want to disclose.

Very few of the members of the Management Committee (14%) had helped to set up any new savings group and this number was even lower for regular SfC members (4%). Reasons given for not helping to create new groups were that they did not feel that they had the ability to set up a new group and the other villagers did not have any faith in the savings group process. All of the women and 75% of the men agreed that more savings groups were needed in the village but 23.5% of the women thought that people were too busy with their other businesses to be involved.

Community Leaders and Saving for Change Groups

As mentioned in the methodology section, as part of the information gathering about the effects of the SfC program on women’s empowerment and leadership, community leaders were also approached and individual in-depth interviews were conducted with village leaders in all but one of the 24 villages sampled in this study. Therefore, the following analysis comprises responses from the 23 village leaders that participated in the interviews, as the data collected during the pre-test pilot was excluded for the analysis of this study.

There is a significant male predominance in village leader position in the selected villages, 78% compared to 22% female village leaders. For this survey, we interviewed 18 men and five women who were leaders in their villages. This accords with the dominance of men in all spheres of Cambodian politics at the national, provincial and communal level.

The majority of the Village Leaders complemented that activity with another income generating activity - mainly farming. The main economic activity in the target areas was by far agriculture. In 14 villages out of 23, the Village Chief reported that a high percentage of the population had had to migrate to the capital Phnom Penh or Thailand to generate income.

Village leaders reported that many individuals still seek loans from Microfinance Institutions (MFIs) and money-lenders, especially when large amounts of money are required for an investment. Individuals who do not have access to MFIs, due to their poverty status or lack of collateral, may view savings groups as a substitute. Savings groups are largely used as a safe place to save as well as somewhere that members can take small, low-interest loans.

All village leaders knew of the existence of saving groups in their communities and a great majority (83%) was aware of the presence of Oxfam’s Saving for Change (SfC) groups. Their general perception was that saving groups were a good source of low-interest loans and a better alternative to other finance institutions alongside being a good instrument for poverty reduction. They considered that the SfC groups helped to strengthen community ties, and were a way to improve the living standards of community members as well as providing a good example to other communities.

Nearly half of the Village Leaders (46%) felt that the SfC groups strengthened unity in the community and 41% agreed that they improved the villager’s capacity to save. 36% reported that they provided a realistic poverty reduction mechanism and also 36% noted that it had improved the living standards.
in the community. However, only 23% of VLs felt that the presence of SfC groups had reduced dependence on other formal and informal loaning institutions.

Village leaders highlighted the transparency in the way the SfC groups conducted their business and their high membership. When compared to ordinary villagers, SfC members are perceived to be more aware of the importance of saving, to have more financial knowledge and skills, to have good unity within the groups and members are perceived to be better at working within a group. The vast majority of community leaders (90%) thought that saving groups faced no challenges at all, citing the only risks as not being able to collect the payment of the loans and the possibility that members sometimes got bored with the saving groups. 91% of Village Leaders considered the benefits gained through joining a savings group included the better loans interest, the improved individual conditions, and the increase in group and village solidarity which had improved social cohesion.

Despite this positive attitude towards SfC groups and its members, 54% of village leaders would not recommend SfC members for other leadership roles in their communities; the main reason which was stated by three out of the four female Village Leaders and three out of the 14 males VLs was that they already played an important role within their communities by being a member of the savings group; but three of the male VLs reported that they thought that the members of the SfC Management Committees did not have enough skills and ability to take on other leadership roles within their communities. Although there was no specific mention of women not being able to take on the same leadership roles as men in their communities, another reason given for not recommending SfC members for other leadership roles in their communities related to women having other work and family responsibilities that took up much of their time. Conversely those village leaders that would recommend SfC members for leadership roles argued that because of their membership of the SfC groups they were already more skilled and had gained more experience in leadership because of their membership of the SfC Management Committee.

19 out of the 23 Village Leaders reported, to their knowledge, there is the participation of SfC members in at least one of the following community activities: religious activities and or other credit or microfinance groups.

![Figure 4: Women's enabling factors in decision making according to VLs](image)
44% of the male Village Leaders, but no female leaders, felt that the SfC groups could enable the women to make choices and influence decisions to a high extent. Four of the five female VLs reported that they considered women would be enabled to a medium extent and just one thought they would be enabled to a small extent. Over half of the Village Leaders (13 out of 23) reported women SfC members being more involved in decision making generally and cited the reasons for this as women now having more confidence to make choices and decisions. They also thought that women had more knowledge now about savings practices and an increased ability to think critically and that there were improved collective efforts amongst the women in their community. Three VLs noted, without being prompted, that this had impacted on women’s decisions and choices in relation to family planning.

Well over half of the male Village Leaders perceived women’s increased influence and decision making as either very positive or positive for women themselves (8 and 6 out of the 18 men respectively) and three of the five female VLs saw it as a positive thing. Two of the male VLs and one of the female VLs regarded it as a negative thing, with one male reporting he thought it was very negative.

In stark contrast to the 15 male Village Leaders who thought that women’s increased influence and decision making in the community was either a positive or very positive thing for the community, only one of the five female VLs saw it as a positive thing, with no women VLs reporting that it was very positive. Three of the male VLs and one of the female VLs thought it was a negative thing and 1 female VL thought it was very negative.

The VLs reported the main positive of women’s increased influence in decision making in their communities was the enhanced capacity of community members and the growth of women’s participation within the community. They considered that this had improved the community in general, had improved communication and had also contributed to solving problems within the community. Two of the 18 men suggested, without any prompts, that this had led to a reduction in domestic violence, but they did not provide any further information regarding this issue.
Figure 5: VL’s perception of women’s influence added value in the community

Over half of the Village Leaders (15 of the 23) thought that women had proved the value of saving and that the SfC groups had demonstrated that women could be leaders. They also recognized that it had increased women’s sense in belonging and recognition within their communities. Two of the VLs felt that the SfC members had perhaps isolated non-members and separated themselves from the rest of the village because of their membership of the savings group.

**Economic Empowerment**

**Decision making in Productive Activities**

The indicator used in this domain - input in productive decisions - was constructed from answers regarding participation in decision-making: whether the individual had sole or joint input into making decisions about food crop farming, cash crop farming, livestock raising, fish culture, etc. and; the extent to which the individual feels she or he can have her or his own personal input about decisions taken jointly and why.
Results indicate that, in most cases, decisions about productive activities were taken jointly, however there was a slight lean towards women making most of the decisions. It is worth highlighting that the results from the husbands of the female Management Committee members indicated that although most of the decisions were being taken jointly, it veers very slightly towards the man making more of the decisions. To some extent, this contradicts the responses given by the female Management Committee members. One question, which asked if the individual could work as a laborer, was the only question in this section in which the 'wife' or 'joint decision making' was not predominant. There were still a considerable number of men and women who considered it to be the husband’s decision to some extent. Amongst the regular SfC members and the Management Committee, women registered above the average which indicates that it veers slightly towards women making the decision, whilst the regular female villagers registered well below the average which indicates that it veers slightly more towards men making the decision.

76% of the total respondents (70% female, 83% male) felt that they could have a high level of input into the decision making in relation to productive activities. The spouses of both the Management Committee and SfC regular members reported a high level of decision making which could indicate that the spouses within the SfC groups encourage their wives and husbands to participate more in joint decision making. Reasons given were that they felt they now had more knowledge, that there were more opportunities to be part of the decision making process and that there were higher levels of tolerance now within the family.

**Access to and Control of Productive Resources**

Three indicators were used in this dimension: ownership of land and assets; decisions regarding the purchase, sale, or transfer of land and assets; and access to and decisions about credit.

In most cases, the land and assets of SfC members were owned jointly, however there was a slight lean towards women’s ownership. Regular members and regular villagers reported a very slightly increased level of ownership in comparison to the Management Committee members although the difference was minimal (see fig 24 in Annex A). It is important to know that in Cambodia land is often held jointly. In relation to who owned the household’s agricultural land, most of the respondents from all categories reported that it was jointly owned, however, where women reported that they owned this land, the percentage was almost double that of the male respondents (20% and 11% respectively). Similarly, in relation to who owned the family house, most of the respondents said it was jointly owned, but again, women reported sole ownership at nearly twice the level of men (19% and 11% respectively). In relation to small livestock such as chickens, there was less joint ownership and women reported sole ownership of them at just over 5 times the level of men (27% and 5% respectively). However, when it came to ownership of the household’s farm equipment, whilst most respondents reported that it was jointly owned, over three times as many men as women (17% and 5% respectively) reported that they solely owned the farm machinery. Similarly, in relation to the household’s transportation, whilst most respondents again reported joint ownership, men reported sole ownership at almost 2.5 times the level of women (17% and 7% respectively).

In relation to who could make decisions about the purchase, sale and transfer of land and assets, most of the respondents reported that it was joint decision making. All females in all of the SC, SM and RV target categories reported a very slightly higher level of decision making but the differences were minimal (see fig.25 in Annex A). Where women reported that they mostly or always made the decision in relation to agricultural land, this was almost 3 times that of the male respondents (17%
and 6% respectively). Similarly, in relation to who made decisions about the purchase, sale or transfer of the family home, most of the respondents said it was a joint decision (70%), but again, women reported mostly or always making these decisions at over three times the level of men (16% and 5% respectively). In relation to small livestock such as chickens, there was much less joint decision making with the women reporting always or mostly making the decision at nearly 10 times the level of men (34% and 3% respectively). Even though the men in the previous question which related to ownership of assets had reported that the mechanized farm equipment was mainly jointly owned, three times as many men as women had reported that they solely owned the mechanized farm equipment. In contrast, it is interesting to note that although it was mainly a joint decision, women were nearly twice as likely as the men to mostly or always make the decisions around their purchase, sale or transfer of the mechanized farm equipment.

The findings showed that 92% of the respondents (with no differences between the genders), felt that they could have a high level of input into the decision making in relation to the purchase, sale or transfer of land and assets, with 6% stating that they felt they could have a medium level of input. There were no differences of note to report between the target groups in terms of percentages. The main reason given for their high level of input was that it reduced the risk of potential conflict.

![Figure 6: Decision making about credit](image)

This indicator examines decision-making about whether to obtain credit and how to use the proceeds from credit from various sources (non-governmental organizations, formal and informal lenders, friends or relatives, credit associations and saving groups such as SFC). To have adequacy on this indicator, a person must belong to a household that has access to credit (even if they do not use credit), and if the household used a source of credit, the person participated in at least one decision about it.

The answer options for the question regarding decision-making about credit, and its score (in brackets) are: 1 = Always wife (1.0) – 2 = Mostly wife (0.8) – 3 = Joint decision (0.6) – 4 = Mostly
husband (0.4) – 5 = Always husband (0.2). The answer options for the question regarding input in joint decisions are: 1 = To a small extent - 2 = To a medium extent - 3 = To a high extent.

There were a total of 5 questions enquiring about who makes the decision in relation to whether to obtain credit and how to use the proceeds from credit. Most respondents answered the majority of the questions, and for analytical purposes, we used the total score. Therefore the range can go from 5.0 if all the decisions were always taken by the wife, 3.0 if the decision was always taken jointly, and down to 1.0 if it was the husband who always made the decisions. So whenever it is a higher number, especially when it is above the 3.0 figure which indicates joint decision-making, it will always veer towards the wife making most of the decisions.

As the table above shows, the total mean score for all of the respondents was 3.34 which indicates that in most cases, decisions were taken jointly, however there was a lean towards women making most of the decisions in relation to decisions around credit. All females in both of the main SC and SM target categories were above the average (3.58 and 3.45 respectively) but both the male and female spouses of the SC target groups recorded lower totals (3.08 and 2.75 respectively). This could indicate that the SC members are giving more joint decision-making responsibilities in relation to credit to their spouses. It’s worth mentioning that both male and female regular villagers reported low scores (3.20 and 2.78 respectively), which were below the average and which may indicate less joint decision-making which might be due to a lack of knowledge and information about credit issues.

Regarding who could make decisions about whether to obtain credit and how to use the proceeds from credit, most of the respondents reported that it was joint decision making; however where women reported that it was mostly or always them who made the decision in relation to who decided about whether to obtain credit, this was almost 5 times that of the male respondents (29% and 6% respectively). Similarly, in relation to who made decisions about how much to borrow, most of the respondents said it was a joint decision (61%), but again, women reported mostly or always making these decisions at almost 5 times the level of men (29% and 7% respectively). In regards to who could decide how to obtain credit, this was mostly a joint decision, but where women mostly or always made the decision, this was at over 3 times the level of men (31% and 9% respectively). Whilst 50% of the respondents said that the decision about how to use the credit obtained was a joint decision, nearly five times as many women than men said that they mostly or always made this decision (40% and 8% respectively); and in response to who was responsible for managing the money to repay the loan, 65% agreed it was a joint decision, but over twice as many women as men said it was mostly or always the wife who had this responsibility (23% and 9% respectively).

The findings showed that 83% of the respondents (88% of all men and 79% of all women), felt that they could have a high level of input into the decision making about whether to obtain credit and how to use the proceeds from credit with 12.5% (respectively) stating that they felt they had a medium or low level of input. The SC and SM target categories reported that felt like they could have a high input into the decision making (75% and 77% respectively), to a medium extent 12.5% and 15% respectively, and to a small extent 12.5% and 8% respectively; whilst all of the spouses of the Management Committee members reported that they had a high extent of input into the decisions around credit, a comparative 85% of the spouses of the regular SfC group members reported having a high extent of input into the decision making. All of the regular villagers reported a high extent of involvement in decisions related to credit which may indicate the lack of willingness to make those decisions on their own.
Figure 7: Level of participation level in “joint decision” regarding access to and decisions about credit

Reasons given for joint decision making in relation to credit issues included how it was good to have shared knowledge about the household finances, and feeling that it was important because the properties were jointly owned. Some of the respondents noted that they preferred the joint decision making to varying levels of input, as it meant that they could not be personally blamed if any problems arose. The main reason given for it not being a joint decision was that the person who earned the income should be the person who makes any decisions about obtaining credit.

Control over Use of Income

Results clearly show that in most cases, it is mostly the wife who is making the decisions about how money is spent on minor purchases within the household. In relation to who made decisions about how the money was managed in the home, the majority of the respondents reported that it was mainly the wife (90%). Only 2.5% said that it was a joint decision with just 6% of the interviewees responding that it was mainly the men. Only two respondents said that they managed their money separately.

Economic Empowerment Perception

Most of the Management Committee and regular SFC members wanted to learn more skills to improve their own and their family's income, whilst their spouses' showed less interest in that. The highest interest was amongst the regular villagers, probably because they had never received or been offered any training that could improve their livelihoods. Finally most respondents, with very similar levels of satisfaction, stated that they were happy with their current economic situation.
Economic Empowerment Perceptions within Saving for Change groups

It is of note that both female and male Management Committee members had a higher perception of the importance of the savings group compared to both female and male SfC regular members. It is also worth noticing that only 3 regular members of the SfC groups (2 women and 1 man) out of 81 members reported that their partners or family were not currently happy with them belonging to the savings group. Most of the SfC Management Committee members were encouraged by their partners or family to join the Management Committee as opposed to a much lower percentage of the SfC regular members. This might indicate that support from partners or family of the Management Committee members can be a contributing factor to take on a leadership role.

A vast majority of members said that their perceptions and actions towards their level of involvement in decision making regarding economic and productive activities had changed since joining the SfC group, because they had been able to participate in training courses that allowed them to learn about savings and improve their career opportunities in general. Other reasons given were their ability to have a more active voice in general, to be able to participate in more decision making, to learn more skills within the savings groups and to improve their confidence.

Well-Being Benefits Empowerment

Decision making in Needs and Expenditures

Results indicate that in most cases, decisions regarding family needs and expenditures were taken jointly, however there was a clear lean towards women making most of them. The women in the SC and SM groups and the female spouses of the SfC ordinary members scored a higher than average in this indicator, and the lowest scores given were by the male SC members and their spouses. As shown in the table below, differences between SfC categories (regular members and Management Committee members) were minimal and regular villagers obtained the average score with female villagers scoring slightly below the average. (See Annex A, p.42 for index and figure description).
Three of the questions related specifically to women’s reproductive health and rights, and so despite them already being included within the total responses, we wanted to explore them further. In relation to who decides to seek medical treatment related to reproductive health, most of the respondents reported that it was a joint decision, however, where women reported that they mostly or always made the decision, this was more than twice the number of men who said that it them who mainly made the decision (34% and 14% respectively). When asked who determines the number of children to have, 38% responded that it was a joint decision, however nearly ten times as many women as men (32% and 3% respectively) reported that it was mostly or always the wife who decided on this. In terms of who decides about birth control methods, 30% reported that it was a joint decision, but 37% of the women said that they mostly or always made the decision as opposed to only 1.5% of the men who said that they did.

It is important to note that a sizeable proportion of the 202 respondents chose not to answer any of the questions relating to reproductive health as this continues to be a sensitive area for discussion. Specifically, 48 people chose not to provide a response to the question about who decides on the birth control methods and 41 respondents chose not to answer the questions about who determines how many children they should have.

Most of the women are making the decisions in relation to needs and expenditure, but in the few cases where the decisions were always made jointly, 75% of the respondents reported that this was to a high extent with slightly more men than women (79% and 72% respectively) agreeing with this statement. 21% of the respondents said it was to a medium extent (15% men and 26% women) whilst just 4% responded that this was to a small extent (6% men and 3% women). The members of the Management Committee and their spouses reported the highest percentage of 89% whilst the SfC ordinary members and their spouses reported a considerably lower score of 68% and 65% respectively.
When asked why they thought they might have more participation in the joint decision making, the majority of the responses related to people feeling that it was important to make decisions together about the purchase of valuable items and property and that it was better to discuss these issues together. Some respondents did talk about how joint decision making can reduce the risks of conflict (and possible domestic violence) and some of the men thought it was right that decisions about expenditure should be made by the person who has the most responsibility for managing the household finances.

**Mobility**

Freedom and the degree of mobility of women compared to men has been another traditionally useful indicator of women’s empowerment at an individual level as well as at the household level and research shows that women who are more mobile, for example if they are able to shop, go outside of the village, visit the health center, etc. without asking permission from their husbands, have higher odds of being empowered. Differences between target categories (Regular Villagers, SFC Regular members and Management Committee members) were minimal and therefore the analysis on mobility focuses on the differences between genders.

In general, women reported being entitled to a similar degree of freedom of mobility as men. The only remarkable point to highlight is that when asked if the wife could go within the same village to the health center, market etc. without asking permission from her husband, nearly two thirds of the respondents agreed to that statement while one third disagreed. Conversely when the statement was asked about the husband being able to go within the same village to conduct his business without asking for permission from their spouse, an astounding 84% of respondents said that he could not go, regardless of the respondents’ gender or categories. Only 10% of respondents agreed that he could go. The response to this question in relation to the husband contradicts a later statement in the report, which explored whether men and women felt that they had different rights. One of the reasons given by both men and women as to why men had more rights, was that men had more ‘freedom to go for a walk’. This may be a reflection of the different tasks that husbands and wives might be undertaking when they go to do their ‘business’, as women’s ‘business’ outside of the home most probably includes taking care of their family’s health and well-being; whereas the men might be using the time away from home less productively. It would therefore appear that whether men are getting the permission or not, they are still going out regardless.

In relation to the statement that the wife or husband could go outside of the village but return the same day without asking for permission from their spouse, most people disagreed that the wife could go out without asking permission (77%) while 22% agreed with this statement regardless of gender or the respondents’ categories. Similarly most people disagreed that the husband could go without asking permission (80%) and agreed (19%).

When asked if the wife or husband could go and spend one night or more outside the village without asking permission from their partners, the majority of the respondents disagreed that they could - the wife could not go 93% and husband could not go 94%.

When asked if their perception about their mobility and freedom of movement had changed since they became members of the Management Committee, 62% said that it had not changed, (64% of women and 56% of men). 65% of the SFC regular members reported that their perceptions of their mobility and freedom of movement had not changed with 63% females and 68% men reporting no change. Of those Management Committee members and regular members who had experienced
some changes, they related that this was due to there being more understanding and tolerance within their marriages.

Self-esteem and Self-esteem within the SfC group

The Rosenberg Self-Esteem Scale, which ranges between 0 and 40, was used to measure self-esteem. Across the target categories, all of the respondents reported a moderate level of self-esteem (25.84 points), however, women scored slightly higher than men. Amongst the SfC group members a relatively high level of self-esteem was reported. 94% of the SC respondents reported feeling more confident in general than when they were an ordinary member or a regular villager and 93% of regular members also agreed that they now felt more confident.

An adapted Rosenberg Self-Esteem scale was also used for this study to measure self-esteem within the saving for Change groups, for both regular members and Management Committee members. 47% of the Management Committee members reported having more burdens because of their role within the SfC group as opposed to 33.4% who did not feel that extra burden. Conversely, 68% of the regular SfC members reported feeling no extra burdens through their membership of the group with only 23.5% expressing that they felt more burdened because of their involvement in the SfC group. This is a clear indication that being a member of the Management Committee involves more responsibility and time commitment than being just a regular member.

It is worth pointing out that 64% of Management Committee members felt capable of performing their role whilst only 26% were not that confident. Conversely 69% of the regular members did not feel capable enough to be Management Committee members whilst only 26% felt that they could be.

Self-efficacy and Self-efficacy within the SfC group

Perceived self-efficacy facilitates goal setting, effort investment, persistence in the face of barriers and recovery from setbacks and can be regarded as a positive resistance resource factor. It is related to subsequent behaviour and therefore is relevant for behavioural change. The Perceived Self-Efficacy Scale by Schwarzer, R., & Jerusalem, M., which ranges from 10 to 40 points was used to measure individuals’ self-efficacy. Both the Management Committee members and the regular SfC group members reported a high level of self-efficacy (31.64 points). It is worth noting that only female Management Committee members and male SfC regular members scored slightly above the average, whilst only husbands of Management Committee members and both husbands and wives of the regular members scored above the average. An adapted Self-Efficacy scale was also used for this study to measure self-efficacy within the Saving for Change groups, either as a regular member or a Management Committee member. All the male and female regular villagers showed a lower level of self-efficacy. In terms of self-efficacy within the SfC group, all respondents showed a high level of self-efficacy with men scoring slightly higher than women in both SC and SM categories.

Time Allocation

The final domain consists of two indicators measuring the allocation of time for productive and domestic tasks and the satisfaction with the time available for leisure activities.
The first indicator, productive and domestic workload, is derived from a detailed 24-hour time allocation module. Respondents are asked to recall the time spent on primary and secondary activities during the previous 24 hours. Primary activities are working for a wage or working in a farm or family business. Secondary activities are shopping/getting service, weaving/sewing, textile care, cooking, domestic work, caring for children/adults/elderly, commuting, and traveling.

The average of total of hours reported to be spent on primary activities by all of the respondents was 6.55. All of the men in all of the categories, with an exception of the SMS group, reported spending slightly more time on the primary activities than women. Only the females from the SMS group reported a much higher amount of time spent in this way (11 hours), but there were only three respondents in that category for this study, and so this might be considered as an anomaly in regards to the total number of female spouses of regular members across all of the SfC groups in Cambodia.

The average of total of hours reported to be spent on secondary activities by all of the respondents was 2.46. All of the women in all of the categories, with an exception of the SMS group, reported spending slightly more time on the secondary activities than the men. Again, only the females from the SMS group reported a slightly lower amount of time spent in this way, probably due to the lower frequency of respondents in that category. Based on the methodology used in similar studies regarding time-use, we have introduced a composite index to define the amount of hours worked as the sum of the time the individual reported spending on primary activities plus 50% of the time she or he reported spending on secondary activities.

Based on this composite index, the average amount of hours worked for the respondents of this study is 7.80. It is worth noting that both the men and women within the Management Committee and their spouses were working approximately one hour more daily than the SfC regular members. The respondents from the SMS category reported a considerably higher number of hours worked but we are not able to say whether this sample group is representative of all of the SfC groups in Cambodia. Similarly both male and female regular villager respondents reported working 1.30 hours less than the average for all categories.

![Figure 9: Working time composite index (in hours)](image-url)
When asked about the levels of satisfaction regarding the time spent with members of the savings group, regular members expressed a high level of satisfaction, and whilst the female Management Committee members reported a similarly high level of satisfaction, their male counterparts reported a markedly lower level of satisfaction. Being part of the SfC groups has had a relatively high degree of influence over their levels of satisfaction with the amount of time they have to pursue their leisure activities. The main reasons given for the increased satisfaction levels related to the good relationships they had within the groups, their being able to share their experiences together, having had more self-development opportunities and having been able to participate in the training to increase their knowledge.

**Cultural, Legal and Political Empowerment**

**Legal Rights**

Surveyors asked respondents general questions regarding their rights as citizens, and women rights in particular; how they learnt about their rights and what was the role of government and civil society to protect and guarantee those rights. None of the questions relating to legal rights in this section were prompted and no options were provided to the participants.

When asked what in their opinion were the most important rights that people had as citizens, the one and only right that was mentioned by all categories and genders was the right to live. The right to freedom of expression and the right to vote came second whilst the other rights that were mentioned in decreasing order were the right to decide, the right to work, the right to access information, the right to own property and the right to the family’s well-being. There were no remarkable differences between the categories and gender of the respondents, and the low level of responses given by each individual denotes a relative lack of knowledge and awareness of basic human rights in general. It’s also worth noting that none of the respondents mentioned the right to gain an education, the right to self-defense, the right to travel or the right to equality.

The SfC regular members and Management Committee gave the highest number of responses to the questions about rights, whilst their spouses were able to provide the second highest level of responses. The regular villagers gave the lowest amount of responses to the questions about rights. It is probably safe to conclude that exposure to NGOs and receiving training from implementing organizations has resulted in a higher level of knowledge amongst the SfC members in respect of their rights.

Three-fifths of the total respondents agreed that some people in their community had more rights than others and about half of those respondents said that local authority figures (village chiefs, commune administrator and police) had more rights. It is worth mentioning that 1 out of 10 of those respondents also believed that parents and SfC leaders also enjoyed more rights.

The majority of the respondents believed that women and men were not entitled to different rights, but a small percentage who reported that men and women were entitled to different rights believed that the husband had the right to be the head of the family and that men had more freedom of mobility and movement whilst women do not have those same freedoms.
Political Empowerment

Only slightly more than half of the respondents answered the questions about political participation (107 out of the 202) with slightly more men than women providing responses across nearly all of the categories (61% of all male respondents and 49% of all female respondents). In the Management Committee there was a marked difference of male respondents (65% of all male MC) over the female respondents (49% of all female MC), whilst amongst the regular SfC members, slightly more women (54% of all female SfC members) responded than men (50% of all male SfC members). Only 38% of all the regular villagers in the survey answered the questions about political participation and all of them were women.

![Figure 10: Number and percentage of respondents to political participation questions.](image)

When asked if they were interested about the current political situation in the country, 53% agreed with that statement to some degree, but only 34% of the respondents admitted being well informed, whilst 62% said that they had their own views and opinions about the political situation. In response to the question about whether they felt able to discuss the current political situation with their partners, families, friends and neighbours, the responses were respectively and in the declining order of 57%, 43%, 32% and 28%. When asked whether they had any fear about expressing their own political opinions, only 22% said that they had no fear to some extent, whilst 47% had some fears. Finally, and surprisingly, when asked if they could participate in political campaigning and protests if they chose to, 42% agreed to some extent with that statement, whilst 26% expressed some degree of disagreement.

Community Engagement
Attendance and participation in community activities was rare in general, with a very slightly higher level of participation by men than women. Female members of the Management Committee reported a higher level, as well as their male spouses. Male regular members of the SfC group had a very slight score above the average, whilst female members of the savings group reported even lower participation. The spouses of the regular members together with the regular villagers reported the lowest participation amongst all of the respondents in the study. The only activities which reported a higher level of participation was attendance at meetings organised by village authorities; with activities relating to improving education, health conditions and reproductive health reporting at slightly higher levels of participation even though this was still very low. Vocational and technical training for both Management Committee and regular SfC members and their spouses raised a higher level of interest. Even though most of the respondents recorded very low levels of engagement in community activities, they reported high levels of encouraging their partners to participate in those activities.

Cultural Attitudes

Patriarchal cultural attitudes and entrenched customs and practices regarding the roles and responsibilities of women and men in the family and society help to legitimise discrimination against women in Cambodia. Amongst the respondents, there was a moderate acceptance of these culturally accepted traditions despite some of the statements posing a high degree of gender inequality. In general men scored above the average, which translates into a lower degree of acceptance and women scored below the average, which indicates a higher level of acceptance of the culturally accepted traditions. Both female and male members of the Management Committee, the male regular SfC members, and the husbands of the SfC members scored above the average. It is worth noticing that both female and male regular villagers challenged the culturally accepted traditions the most.

Leadership

This domain comprises three indicators: belonging to and participation in an economic or social group; confidence in speaking out in public; and contribution and investment in the community. (See Annex A, p.61 for index and figure description).

Recognizing the value of social capital as a resource, the group member indicator shows whether the person is a member of at least one group, encompassing a wide range of social and economic groups. Group membership is deliberately not restricted to formal productive-related groups because other types of civic or social groups provide important sources of networks and social capital that are empowering in themselves and may also be an important source of productive information or inputs.

The male members of the SfC Management Committee and their wives had the highest levels of participation in other groups, although still very low, followed by the female members of the Management Committee. All the other categories fell below the average. It is important to remember that the SfC group members were specifically targeted because of their perceived levels of poverty, and it may well be those levels of poverty which inhibit their engagement in other civic and economic group activities. The very few members that participated in other community group activities reported to have a moderate to low influence and input in those groups' decisions.
SfC regular and MC members as well as Regular Villagers were asked if being a member of the SfC group was more or less important than belonging to other community groups. Not all respondents replied to this question. 59% of the MC members did respond, alongside 42% of regular members and 31% of regular villagers. Of those who responded, it is worth noting that it was the RV that considered belonging to the SfC group more important with the highest percentage compared to regular members and MC members (75%, 57% and 32% respectively). Conversely, 62% of the MC members that responded to this question said that it was of similar importance compared to 39% of regular members and 25% of regular villagers. Only three (8%) of the MC members and one (3%) of the regular members thought that belonging to the SfC group was less important that being part of other groups in the community.

Most respondents reported that they were comfortable, but with 'a little difficulty', leaning towards 'yes, fairly comfortable', with speaking up in public, with a slightly higher level of comfort reported by men than women. The male members of the SfC Management Committee and the husbands of the regular members both reported a higher level of comfort in speaking up in public. It is worth noting that female regular SFC members scored slightly above the average whilst the women from the Management Committee scored slightly lower. Management Committee members and regular members reported that belonging to the savings group had 'increased' or 'very much increased' their confidence and ability to speak up in public with no marked differences between the genders. Being part of the SfC group had improved their levels of confidence and courage. Both groups of spouses reported a considerable increase in their spouses’ confidence, which clearly confirms the perceptions of increased confidence that regular members and Management Committee members had previously reported.

The respondents reported a high level of personal commitment and cooperation within their communities. Management Committee members and their spouses contributed a little above the average whilst the regular members and their spouses contributed slightly less than the average but not to a great extent. The regular villagers contributed the least amount.
Collective Empowerment

The scope and ToR for this study did not request that we specifically look at the area of collective empowerment; however, we devised a few questions to explore what the thoughts of the SfC group members were in relation to this issue. Studies have indicated that the stronger individuals with greater belief in their own efficacy often initiate actions to improve the collective situation, but they are encouraged by, and sometimes depended on by less confident group members for help and support. This interdependence is an essential aspect of empowerment.

Less than a fifth of the SfC members (17%) said that they had addressed a problem in their community as a group. Even though this is a low percentage, it is still significant that that the members chose to address these problems as a group.

An average 85% of the respondents, with more men than women, thought that women belonging to the SfC group had more of a voice within the village (91% and 82% respectively). It’s important to note that regular members felt that way, more than the Management Committee members (88% and 77% respectively) and that their spouses believed this to a greater extent (89% and 96% respectively). The reasons given by most members were that the ability to save money improved their career opportunities and that being part of the SfC group had increased their knowledge in a few areas, mostly related to financial issues. Another reason was the increase in women’s participation in the community and even though only a few respondents mentioned it, improved equality and equity were seen as important reasons for why women had more of a voice within the village.

When asked if women and girls in general had more of a voice in their villages because of the existence of savings groups as a whole, 86% of the respondents, with more men than women, felt that they did (90% and 83% respectively). The main reasons given was the improved knowledge of savings group members alongside the increased confidence, improved relationships, increased savings capacity as well as the women and girls being more outspoken than before. It’s worth noting that more men agreed with both statements and gave more reasons for their belief that women and girls within the wider savings groups and the SfC group had more of a voice now in their villages; and this included the male spouses of the SfC groups.

Half of the SfC members reported having approached the Village Chiefs, mostly to ask them to act as a witness for group related activities and to ask them to assist with the provision of basic infrastructure in the village i.e. building latrines.

83% of SfC members, both male and female and regular and Management Committee members, with no significant difference felt confident to approach leaders of the community and local and provincial authorities if needed and those who reported not feeling confident said that their group was relatively new and that they didn’t have enough confidence that the authorities would pay attention to them.

Cognitive, perceptual and relational changes

To assess empowerment change, the research team used mostly open-ended qualitative questions that asked participants to share their feelings and personal stories since the start of the program in their communities. There are no baseline studies to compare with, therefore, self-reported changes rely on participants’ recollection of the past and their own assessment of the present.
As mentioned previously, microfinance activities are believed to bring change along material indicators which in turn may affect the perceptual, cognitive and relational pathways. This study explores to what extent *Saving for Change* contribute to generate regardless of the improvement in the material pathway.

**Changes in Decision making in the Household**

We asked the regular SfC members and Management Committee members if their decision making had improved or declined within their households since they became members of the SfC group; and we also asked their spouses if they had noticed any improvement or decline in the way their husbands or wives were making decisions since they joined the group. 78% of the Management Committee members, with no marked differences between the genders, reported that their level of decision-making had improved; while the remaining 22% reported no change. Similarly, but to a slightly higher degree, 68% of the regular members, again with no marked difference in genders, reported an improvement; while the remaining 32% reported no change.

88% of the husbands and wives of the Management Committee members reported improvements in decision making. When we asked their spouses, the husbands and wives of the Management Committee members reported a 88% improvement in their partners' abilities in decision making, whilst only 12% reported no change. In contrast, only 43% of the spouses of the regular SfC members reported any improvement, with a slightly higher percentage of husbands (53%). The remaining 57% had not seen any changes.

![Figure 12: Perceived decision making changes in the household](image-url)
Management Committee members reported that their increased knowledge on savings practices obtained within the training had contributed toward their increased confidence to ask for their needs to be met. Regular members mentioned the skills learned and their ability to save money to support their families. The spouses of the Management Committee members thought that their partners shared good ideas on how to earn and save money which led to a better common understanding. The spouses of the regular members reported that their spouses being more confident, and that having the capacity to save money had improved their decision-making abilities.

**Decision making within the Savings Group**

87% of the Management Committee members thought that their ability to make decisions within the savings group had improved since they joined the SfC groups (women 92% and men 82%) and all of their spouses agreed with this statement. They cited the training received and the sharing of ideas as having assisted them to be more confident. Spouses thought that the improvements were a result of the high level of trust that regular members had in their partners and that their husbands and wives had decision-making authority within the group.

**Decision making at Community Level**

52% of the Management Committee members, with slightly more women than men (60% and 44% respectively) reported that their level of decision making at community level had improved; while 47% (38% women and 56% men) reported no change. Only one female member of the MC reported that it had declined. Conversely, a lower percentage, 39% of the regular members said their decision-making in the community had improved (31% women and 47% men); whilst the majority of members (62%) reported no change (69% women and 53% men).

When their spouses were asked about the improvement in their partners’ decision-making ability, the husbands and wives of the Management Committee members reported an 89% improvement, which contrasts markedly with the 52% that their spouses reported.

This might mean that either the spouses of the MC members are seeing a greater change in their partners’ role within the community or they had a bias towards how they view their spouses in term of their position within the village.

Some Management Committee members reported that their increased levels of confidence had enabled them to bring about change in their communities, but the reasons given for not having done, were the few opportunities they had to participate at that level. Regular members thought their better understanding and the fact that they know lots of people within their community had led to their increase in community participation but again cited the lack of opportunity to participate; whilst many of them stressed that the only group activity they participated in was the SfC group.

**Change in Decision-making regarding Productive Activities and Use of Income in the Household**

In relation to change in decision making regarding productive activities and use of income in the household, 81% of the Management Committee members, reported a positive effect with slightly more women than men (86% and 77% respectively); while 24% of men and 14% of the women
reported no effect. Similarly, 85% of the regular members said they had noticed a positive effect (87% men and 83% women); while 11% of members reported no change and only 3 female members (4.6%) reported a negative effect. All of the wives and 88% of the husbands of the Management Committee members reported a positive effect, while only 2 husbands (12%) reported a negative effect. All of the wives of the regular SfC members and 50% of the husbands reported a positive effect; while 25% of the husbands reported no change, and the remaining 25% of the husbands reported a negative effect because of this increased participation in decision making.

![Figure 13: Perceived decision making changes regarding productive activities and use of income in the household](image)

Reasons given included their desire to improve their career and savings and the increased participation in decision making in relation to productive activities alongside the willingness to openly discuss their household finances and the use of income. Regular members also felt more confident to discuss their household finances.

The spouses of the Management Committee members thought that their partners' membership of the SfC had enabled them to enjoy a lot of economical benefits which included being able to spend money in advance. Some of the negative effects reported related to spouses feeling that their husbands or wives were now imposing their decisions more. The spouses of the regular members felt that their partners enjoyed a general sense of satisfaction through being part of the savings groups because they were exposed to, and able to learn new ideas. Again, some of the negatives related to their spouses imposing their decisions based on the knowledge they had acquired about saving and spouses spending a lot of time on savings group activities.
Changes in Knowledge, Views and Opinions regarding Human and Women’s Rights, Political Issues and Cultural Customs and Stereotypes

62% of the Management Committee members, reported a considerable change, with notably more women reporting a considerable change than men (71% of women and 53% of men); whilst 35% of men and 25% of women reported some change and 12% of men and 4% of women reported a little change in their views and opinions. In contrast, 42% of the regular members reported a considerable change in their views and opinions (with no difference between the genders), while 54% of women and 40% of men reported some change and 20% of men and 1 woman (2%) reported a little change. 75% of the husbands of the Management Committee members reported a considerable change in their partners’ views and opinions; and the rest of the husbands (25%) reported some change. 59% of the husbands of the regular members reported considerable change, and all of the wives and 35% of the husbands reported some change with only one husband (6%) reporting very little change in their spouses’ views and opinions.

Explanations given were that they had learned about the equal rights that both women and men enjoy and the importance of the woman’s role in all sectors. They also cited the opportunity to share their experiences and their improved ability to think critically; the unity within the savings group and the possibilities for girls to generate an income. Regular members who reported any change thought that this was attributable to a better understanding about women’s and men’s rights and their ability to learn from others’ experiences. Those who reported a limited change in their views and opinions said it was because those issues were not discussed within the savings groups.

Spouses of the Management Committee members thought that the change was due to the joint participation of their partners in the SFC group and their improved ability to think critically. Spouses of the regular members considered that the change was due to their partners having more access to information and higher moral standards as a result of their membership of the group. Examples of change that were provided included the transition from traditional home saving to using savings groups and the shared appreciation that women have shown that they can be leaders.

Changes in Participation in Community Activities and Contribution towards the Community

In general, a low level of participation in community group activities was reported. However, 67% of the Management Committee members, reported an increase in participation, with no difference between the genders, with 33% reporting no change; whilst regular members reported a 63% increase in participation (51% women and 75% men), but that mainly related to their membership of the SFC group. 37% reported no change (49% women and 25% men).

When the spouses of the Management Committee were asked about their partners’ participation in community activities, 64% reported an increase with slightly more husbands than wives (69% male and 60% female); whilst 40% of the wives and 25% of the husbands did not report any change, with only one husband reporting a decrease. All of the wives and 59% of the husbands of the regular SFC members reported increased levels of participation, whilst 41% of the husbands reported no change.

Reasons given by the Management Committee members for their increased participation related to their improved skills in group management, their better relationships and their increased courage which had enabled them to participate in more joint activities. Regular members considered that their participation within the SFC reduced their long dependency on other loan sources, enabled them to contribute towards the infrastructure within their community and provided them with the opportunity to help more people to manage their money. Spouses of the Management Committee
members thought that the better understanding of tasks and responsibilities had better enabled their husbands and wives to confront problems; whilst the spouses of the regular members reported that their partners’ participation in the SfC group activities was the sole reason for their increased involvement in community activities.

Changes in Levels of General Satisfaction

75% of the Management Committee members, with considerably more women than men (86% and 65% respectively), reported increased levels of satisfaction, whilst 35% of men and 12% of women reported some level of increase and only one woman (2%) reported a little increase in satisfaction levels. Regular members reported a 82% considerable increase in satisfaction, and 18% reported some increase, with very little difference between the genders.

When the spouses of the Management Committee were asked about their partners' increase in levels of satisfaction as a result of their participation in the SfC group, all of the wives and 82% of the husbands reported that their partners membership of the group had led to a considerable level of satisfaction while the remaining 18% of husbands reported some level of increase in their wives' satisfaction. 80% of the regular members (94% husband and 67% wives) reported a considerable increase in levels of satisfaction while 6% of husbands and 33% of wives reported some level on increase in their partners' satisfaction.

Both male and female Management Committee members reported an increased sense of agency and self-pride alongside their increased confidence and recognition within the savings group. They also appreciated getting to know lots of people within their community and the fact that they are now more active. To a lesser extent, the MC members cited the financial benefits. In contrast, the regular members saw their capacity to save money at good interest rates and their ability to cover their economic needs as the main reasons for their increased levels of satisfaction; whilst self-development, active participation and good relationships within the savings groups were secondary factors. The spouses of the Management Committee members discussed the non-economic factors as being the main reasons for their partners' increased levels of satisfaction since joining the SfC group. These included the improved level of knowledge and skills that they had gained, their improved leadership capacity and their partners' increased reputation within their community. The opportunity to save money was given as another reason. The spouses of the regular members reported the same reasons as their partners, which was their improved economic circumstances.

Changes in Overcoming Challenges Independently

75% of the Management Committee members, (86% women and 65% men) of the Management Committee members reported some increase in their ability to overcome challenges independently, and 35% of men and 12% of women reported that there had been no change, with one woman (2%) reporting a decrease. Regular members reported a 72% increase with no differences between the genders and 22% reported no change and one female (2%) and two males (13%) reported a decrease. The spouses of the Management Committee thought that their partners' increased capacity and skills to overcome challenges independently was a result of their participation in the SfC group and the vast majority of the spouses reported an increase with only one husband reporting no change. 77% of the husbands and 34% of the wives of the regular SfC members reported an increase in their partners' capacity and skills to overcome challenges, while 28% reported no change, and only one wife a decrease.
Management Committee members expressed that their improved understanding of saving groups processes and their good relationships with other members were the main reason for this change. Regular members put it down to their better communication skills and their improved ability to think, alongside their improved financial management skills, and the mutual help they received within the SfC group. The spouses of the Management Committee gave the reasons for their partners' increased courage to speak up in public as them having a better understanding of their tasks and responsibilities, their better knowledge of savings practices and their improved leadership skills. Spouses of regular members again focused on the financial aspects.

Changes to SfC Members' Recognition, Reputation and Status at the Family and Community Level

With respect to changes to SfC members' recognition, reputation and status at the family and community level, 84% of the Management Committee members, (94% women and 75% men) reported a positive change and 19% of men reported no change whilst only two females and one male reported a negative effect. 89% of regular members reported a positive change (93% men and 84% women) and 12% of the women and 7% of the men reported no change, with only two women (3%) reporting a negative effect. All of the spouses of the Management Committee reported seeing a positive change in their partners' recognition, reputation and status within the home and community and all of the wives of the regular members, and 81% of the husbands reported a positive change, with only one husband (6%) reporting no change, and two husbands (12%) reporting a negative effect.

The Management Committee members said that women are now given more value within their homes and communities as a result of their being members of the MC and they reported that people in the community admire the MC members for their role and position. Their increased confidence and the improvements that they had been able to bring about within their group had contributed towards this. The regular members reported that their regular and active participation in the savings group had increased their income through the improved interest rates, and these were the main contributory factors toward the positive changes. They also cited the unity and tolerance within the group. The only negative factor reported by just one female member was the lack of encouragement from her family to participate within the SfC. Spouses of the Management Committee members and similarly the spouses of the regular members thought that their partners’ improved recognition and status was because most people were satisfied with their husband or wife's performance and because they also had some standing with the local authorities.

Changes in Personal and Professional Objectives and Opportunities

In relation to changes in personal and professional objectives and opportunities, 90% of the Management Committee members, with little difference between the genders reported a positive change to a high and medium extent, 12% of the men and 6% of the women reported change to a small extent and only one woman reported no change. 89% of the regular members, with no marked difference between the genders, reported a positive change to a high and medium extent, whilst 13% of the men and 8% of the women reported a small extent with only one female regular member reporting no change.

All of the spouses of the Management Committee and the regular members reported seeing a positive change to a high or medium extent in the expansion of their partners' personal and professional objectives and opportunities since joining the SfC group.
The reasons given by the Management Committee members were the opportunities that they had to improve their abilities and skills and knowledge, alongside having improved their communication skills and their capacity to save money as well as the fact that they are more confident in sharing their ideas since joining the SfC group. Some dissatisfaction was expressed by those who did not feel that they had reached their groups’ objectives. The SfC regular members focused on the financial benefits which had brought about the change. These included the ability to borrow and loan money and the ability to meet their economic needs and even invest in small-scale businesses. The spouses of both the regular members and the Management Committee members mentioned the good relationships and the increase in their spouses’ skills and knowledge. The only limiting factors reported were related to health and old age.

**Perception of the Status within the SfC Group**

We asked the regular SfC members and the Management Committee members whether they felt that being a regular member of the SfC group or a Management Committee member had made a big difference in relation to how they had responded to the previous questions; and we also asked their spouses the same question in relation to their husbands and wives. 88% of the women and all of the men in the Management Committee reported a medium or high difference and only 8% of the females reported a small difference. 88% of the male and 94% of the female regular members reported a medium to high difference, with 6% of males reporting a small or no difference (respectively). 3% of the female regular members reported a small difference, with only one female member reporting that it made no difference at all.

Almost all of the spouses of the Management Committee and the regular members reported a medium or high difference.

The reasons given by all of the respondents from all of the categories was that whilst it was acknowledged that all of the members of the SfC group played an important role within the group and that they all had an equal voice and say in the decision making, it was recognized that the Management Committee members contributed more in terms of their increased responsibilities, their leadership skills and their greater time commitment towards the successful running of the group.

The regular SfC members and Management Committee members were asked to define their leadership roles within the group. The Management Committee members stressed the importance of processes and procedures, honesty and providing encouragement to the other group members, alongside open participation in decision-making discussions. Similarly the regular members mentioned the respect and adherence to the principles of the group, honesty and willingness to support group members as well as driving improvements within the group. When asked about the different roles and responsibilities of regular members and Management Committee members, both of the categories agreed that Management Committee members needed to be a good role model for others. Similarly they all agreed that the Management Committee members had more responsibilities regarding the processes, budgets and group-related documents, and they were also the spokesperson for the group; whilst most regular members limited their functions to saving and attending the meetings. It is acknowledged that because of all of these responsibilities, the Management Committee members had a higher level of power to some degree within the group, because of their administrative duties and their need to deal with and resolve any conflict within the groups, as well as having the key responsibility of keeping the savings groups’ money safe. It is therefore inevitable that those increased responsibilities will have some impact on the decision.
making processes within the group, with the Management Committee members sometimes having a
more powerful voice in relation to some of the decisions that are made within the SfC groups.

Finally, 73% of female and 53% of male Management Committee members reported feeling
confident about approaching leaders of the community and local and provincial authorities if needed.
In contrast, more male regular members (71%) as opposed to 50% of the female members showed
that confidence. Reasons given for not feeling confident by Management Committee members were
that they had never participated in any provincial activities and that doing this was not part of their
role or remit within the group. They also were not sure if those authorities would be able to solve
any of the problems they might have. Reasons given by the regular members for not having
approached the authorities included their fear of the authorities and their lack of confidence to talk
about group related issues.
**FINAL CONCLUSIONS**

We explored the perceptions in the economic, the well-being and the legal, cultural and political dimensions for SfC Management Committee members, ordinary members and the spouses of both groups, as well as non-members and village leaders. The findings cannot show the real influence of the Saving for Change program since there is no baseline data or control groups to compare with. In order to overcome this limitation, we enquired about the participants’ perceived change at the cognitive, perceptual and relational level.

From the analysis above we can conclude that the SfC program has positive implications on both SfC Management Committee and regular members in the economical dimension. Joint decisions are taken regarding economic activities, both at the productive level as well as in the household, with an increased level of participation of women from the SfC groups as compared to non-members. It is of note that the benefits of this increased level of decision making by women is different for Management Committee members and regular members. Both categories agree that the training and acquired financial skills have positively affected their capacity to make decisions and bargaining power within the household and thus their financial situation has improved. Nevertheless, only the SfC Management Committee members, particularly the women, mention increased levels of self-confidence and mutual trust with their husbands. High levels of participation of spouses in the economic domain can also indicate that savings groups’ members encourage their husbands and wife to participate more in the decision-making.

In the well-being domain, a broad range of decisions including those that are child and health related and those relating to social mobility, self-esteem and self-efficacy and the allocation of time are explored. The findings from this research clearly show that women are more involved in the decision making than men in the household. In general women reported being entitled to a similar degree of mobility as men. All of the respondents reported a moderate level of self-esteem, with SfC Management Committee women scoring slightly higher and reporting feeling more confident now in general than when they were an ordinary member or a regular villager. Both Management Committee members and regular SfC members reported a high level of self-efficacy. It is also worth noticing that only female Management Committee members and male regular members scored slightly above the average. When asked about the levels of satisfaction regarding the time spent with members of the savings group, regular members expressed a high level of satisfaction. Being part of the SfC groups has had a relatively high degree of influence over their levels of satisfaction with the amount of time they have to pursue their leisure activities for both member categories. The main reasons given for the increased satisfaction levels related to the good relationships they had within the groups, their being able to share their experiences together, having had more self-development opportunities and having been able to participate in the training to increase their knowledge.

When exploring cultural, legal and political empowerment, findings show a low level of knowledge and awareness of basic human rights and even lower levels regarding women’s rights. SfC members reported a slightly higher level of knowledge compared to their spouses and non-members, which probably indicates that SfC members have been more exposed to human rights through NGOs implementing the SfC program or through other civil society organizations working in their communities. Political participation is limited to a relative interest in learning about the current political situation in the country, expressing their political opinions to some extent, and their reported freedom to participate in political campaigning if they chose to; though this may be an effect of the relative openness to discuss politics in the country since the last election in July 2013.
Amongst the respondents, there was a moderate acceptance of culturally accepted traditions despite some of them posing a high degree of gender inequality. In general, men showed a slightly lower degree of acceptance and women showed a slightly higher level of acquiescence of the culturally accepted traditions.

Respondents reported a certain degree of confidence and ability to speak up in public and it is worth noting that female regular SFC members scored slightly above the average whilst the women from the Management Committee scored slightly lower, despite the fact that being the spokesperson for the group is one of the responsibilities of the Management Committee. Management Committee members and regular members reported that belonging to the savings group had increased their confidence and ability to speak up in public with no marked differences between the genders.

Attendance and participation in community activities was rare in general, with a very slightly higher level of participation by men than women. It is worth noting that female members of the Management Committee and their husbands reported a higher level of participation in community activities, although it is still very low. Regarding participation in other civic and economic group activities in the community, all respondents reported extremely low levels of participation. The male members of the SFC Management Committee and their wives had the highest levels of participation in other groups, although still very low, followed by the female members of the Management Committee. It is important to remember that the SFC group members were specifically targeted because of their perceived levels of poverty, and it may well be those levels of poverty which inhibit their engagement in other civic and economic group activities.

Despite the low levels of participation in social, economic, and communal activities, both Management Committee and regular members of the SFC reported a high level of personal commitment and cooperation within their communities, which indicates some degree of solidarity and social cohesion. Management Committee members and their spouses contributed a little above the average whilst the regular members and their spouses contributed slightly less than the average but not to a great extent. Comparatively, regular villagers contributed the least amount. Less than a quarter of the members said that they had addressed a problem in their community as a group. Even though this is a low percentage, it is still significant that the members chose to address these problems as a collective.

Regarding the changes at a cognitive, perceptual, and relational level, all SFC members reported positive effects of their belonging to the SFC group. It is worth highlighting, that Management Committee members reported increased levels of confidence and trust, improved skills in group management and communications, better understanding of tasks and responsibilities, a sense of agency and self-pride and recognition, and to some extent, a certain standing with local authorities as the main positive factors. Conversely, SFC regular members primarily cited financial factors, such as the ability to save and cover their economic needs as the main factors, whilst self-development along with unity and tolerance within the saving group were largely secondary factors.

Village leaders reported that SFC groups were a good source of low-interest loans and a better alternative to other finance institutions alongside being a good instrument for poverty reduction; and they considered that the SFC groups helped to strengthen community ties and increased group and village solidarity which had improved social cohesion. They also perceived them as a way to improve the living standards of community members as well as providing a good example to other communities. Despite this positive attitude towards SFC groups and its members, over half of the Village Leaders would not recommend SFC members for other leadership roles in their communities. The main reason given was that they thought that the SFC members already played an important role within their communities purely by being a member of the savings group. However, those that
would recommend SfC members for leadership roles thought that they were already more skilled and had gained more experience in leadership because of their membership of the SfC Management Committee.

Relationships within the SfC group were also explored in this study. It is important to emphasize that in most cases, Management Committees are predominantly composed of women and that men are in the minority; and in most cases, members became Management Committee members when the SfC group was created and have remained in that role since then. There is relatively little interest in becoming part of the Management Committee by regular members and there is no real encouragement to become part of the management team from the Management Committee members. The vast majority of the women and all of the men in the Management Committee reported a medium or high difference regarding their perception of their status within the SfC group compared to regular members. Similarly, nearly all of the female regular members reported a medium to high difference. The reasons given by all of the respondents from all of the categories was that whilst it was acknowledged that all of the members of the SfC group played an important role within the group and that they all had an equal voice and say in the decision making, it was recognised that the Management Committee members contributed more in terms of their increased responsibilities, their leadership skills and their greater time commitment towards the successful running of the group.

Leadership within the group is basically defined as the willingness to support group members, the respect and adherence to the principles of the group, as well as driving improvements within the group. Honesty, tolerance and the need to be a good role model for the others are also mentioned as leadership skills.

It is worth mentioning that the increased level of responsibilities involved in the processes and procedures and other administrative tasks, as well as the time needed to be dedicated to the group, were cited as the main reasons by Management Committee members as to why they felt they now had an extra burden. It is also of note that a quarter of the Management Committee members reported not feeling capable of performing their duties.

We can conclude that Oxfam’s Saving for Change program has positively contributed towards women’s empowerment at the individual and household level and that the leadership of the Management Committee members within the group is respected, appreciated and recognized. Nevertheless, their relatively low participation in other community activities, which is mainly through their own choice, the limited opportunities open to them - as reported by the village leaders, and the male dominance in the social and political spheres, are all acknowledged as limiting factors towards them taking on other leadership roles in their communities.

Finally, we can also deduce that to some extent, as the vast majority of Saving for Change groups are mostly constituted of women, this will inevitably provide women with more opportunities to take on leadership roles within the SfC groups. To our knowledge, reaching out to more women than men is the only gendered initiative that was initially incorporated into the program. In short, the difference that gender makes very much depends on context. Putting women in positions of power is not the same as empowering women. But the influence of women holding leadership positions can make a crucial difference in promoting gender equality and improving program performance. The challenge remaining is to identify strategies that will assist and encourage more women to take on that role as well as taking on higher levels of leadership roles in the community.
RECOMMENDATIONS

Since the creation and implementation of the Saving for Change program in Cambodia, its main function has been to provide a savings-led microfinance platform which could reach poor women and men and which could give them access to savings and credit. The potential of Oxfam’s savings groups program goes well beyond the provision of purely financial services. In recognition that women are most often the poorest of the world’s poor populations, Oxfam should use Saving for Change as a strategy to reach women and to empower women. Considering women’s empowerment potential within SfC groups - primarily because the key actors are women - could be more strategically planned.

Empowerment approaches could realize their full potential in contributing to a number of critical dimensions of women’s empowerment which are compatible with other SfC’s approaches (e.g. sustainability); and, in most cases, they could actually enhance the objectives of these other approaches. Therefore, the agenda for SfC should be to develop useful linkages between the financial functions and their empowering potential.

The SfC program should consider some strategic or structural changes and incorporate gender-mainstreaming actions throughout the program in order to work towards the overall empowerment of women. An in-depth gender analysis of the impact of savings-led microfinance on women’s empowerment ought to take into account not just how SfC impacts women members, but also how they impact them as an exclusive category in relation to the men who participate in the program, and if these impacts are women-specific.

Oxfam’s organizational culture of a gender mainstreaming approach should be integrated into the Saving for Change program. There are a variety of pathways to achieving women’s empowerment. Mainstreaming gender in the following areas could actually enhance the efficiency and sustainability of SfC programs, whilst still ensuring gender equality and empowerment:

- involving women in the early design stages to ensure that program interventions include a participatory approach throughout;
- understanding and valuing women’s activities, strategies, priorities and challenges;
- integrating gender sensitivity when mobilizing groups for savings and credit;
- ensuring that any information is available in a format and language that is user-friendly for women;
- capacity-building for women to enhance their livelihood opportunities and security; and
- leadership training on the roles and responsibilities of regular and Management Committee members.

In order to support female Management Committee members to take on other leadership roles within their communities, it is recommended that those MC members who show an interest in being proactive or involved in other community activities are identified so that they can receive specific training on management and leadership skills with a focus on community participation. Part of that process should be about raising awareness of the added value that can be gained though engagement in other communities’ activities. Whilst some of the Village Leaders felt that the MC committee members already played an important role in their communities by taking on leadership roles within the SfC groups, a number of Village Leaders were unaware that some SfC MC members may also be willing and able to take on other leadership roles in their communities. Oxfam could play an important role in narrowing that gap in awareness through facilitating engagement between
the Village Leaders and Management Committee members. It is also recommended that alongside the financial literacy training that is provided to the SfC members, training should also include more discussions about gender equality and women’s rights which might help to challenge some of the generally accepted patriarchal and traditionally cultural views about women’s role in the community.

Regular members perceived the Management Committee role as being burdensome and stated that their own lack of capacity (along with time constraints and lack of interest) resulted in an unwillingness to take on the responsibility as limiting factors. To enable SfC implementers to expel the myth that the Management Committee demands such advanced skills and time commitment, it is recommended that Oxfam makes a strong suggestion to SfC groups that the Management Committee roles are rotated on a regular basis. It is also recommended that facilitators identify potential leaders within the regular membership that can enter a specific mentoring programme in which they work together with existing MC members and receive specific skills and leadership training.

Given that women are generally the key actors and targets of microfinance programmes, and given that they are often the most vulnerable and disadvantaged sector of the population, it is extremely important that the SfC program takes into account the social context within which women’s everyday lives are rooted. The empowerment potential and the significance of the wider social context indicate that a savings-led microfinance platform such as Saving for Change should to be designed not only as an economic model, but also with a holistic approach to development, in which the role of culture becomes intrinsically linked.

It is also important to acknowledge that Saving for Change’s influence on women’s empowerment is exclusive to women and cannot be applied in a similar way to men who participate in the program. Specifically, while men and women may experience a similar positive impact on their empowerment through the SfC program, the negative effects on women’s empowerment, are exclusive to women. The patriarchal culture and the perceived traditional roles that women hold, can make women’s position more vulnerable to those social conditions which can result in negative perceptions of their empowerment.

A related issue requires attention to the categories of women benefiting from loans. Thus women who have limited skills, and who do not have autonomous access to resources alongside being dependent on their husbands, are those that benefit the least. In order to ensure that SfCs fulfill their potential in terms of empowering women, Oxfam ought to first provide skills training and gather as much information on the existing lives of these women.

Finally, as no baseline study regarding women’s empowerment through the SfC program currently exists, for future comparative analysis, this study could be used as a baseline. Further research to assess the real and not just the reported perceived changes would enhance the existing knowledge base.
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