

CARE International in Cambodia

**P.A.C.E. in the
Community Pilot
Project Evaluation
2014**

*P.A.C.E. (Personal Enhancement and Career Enhancement)
Sre Ambel District, Koh Kong Province, Cambodia*

**By Carol Strickler, Consultant
November 2014**

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I trust you will consider the findings and suggestions in this report to further build on the successes of the P.A.C.E. in the Community Pilot Project to further support women's empowerment.

Sincerely,

Carol Strickler, Consultant
Phnom Penh, Cambodia
November 2014

Acronyms

CC	Commune Council
CCWC	Consultative Committee on Women and Children
DoWA	Department of Women's Affairs
DoEYS	Department of Education, Youth and Sports
FGD	Focus Group Discussion
KII	Key Informant Interview
MFI	Micro Finance Institutions
P.A.C.E.	Personal Advancement and Career Enhancement
PCST	P.A.C.E. in the Community Stakeholder Team
SMW	Socially Marginalised Women
VSLA	Village Saving and Loan Association
YWIB	Young Women in Business

Executive Summary

INTRODUCTION

The Personal Advancement and Career Enhancement (P.A.C.E.) in the Community Project, funded by Gap Inc., aims to enhance the personal agency and economic empowerment of community members participating in Village Saving and Loan Associations (VSLAs), in particular women. The project identified 200 members (95% women) of 13 VSLAs in 11 villages in Sre Ambel District, Koh Kong Province to participate in weekly 1.5-hour P.A.C.E. sessions for a nine-month period from January 2014 to August 2014.

The purpose of this end-term evaluation is to assess the level of achievement and impact towards the expected project goals, as well as to provide recommendations for consideration for the next implementation phase of the P.A.C.E. in the Community project. A total of 54 VSLA members and their husbands (48 women and 6 men) from 5 villages were interviewed. Six members of the P.A.C.E. in the Community Stakeholder Team (PCST) and 3 CARE project staff also participated in interviews.

KEY FINDINGS

Participant Profile

The average age of the 46 women who participated in focus group discussions (FGDs) was 36 years (range 18-62 years), with just 3.5 years of formal education. All but two women were married (96%) and almost 90% of married women had at least one child. All of the women and their families were engaged in various agricultural livelihood activities, including rice and crop farming, fishing, and small animal raising; a few had small village shops. Women faced both internal and external constraints before deciding to join the P.A.C.E. program, including fears they couldn't understand the lessons as they had little formal education, worries they were too busy with housework and childcare to attend classes, and husbands and male family members discouraging them from joining the classes.

PCST and P.A.C.E. Sessions

The PCST was established at the start of the project to assist with organizing activities, monitoring the quality of activities and ensuring the project's transparency to the wider community. All 11 PCST members were active, and seven PCST members demonstrated sufficient capacity to carry out P.A.C.E. training sessions.

The overall completion rate of the P.A.C.E. in the Community sessions was very high (93%) with 186 (181 women) participants out of 200 successfully completing and attending at least 70% of the lessons. Pre- and post-test results in all modules (communication, problem solving and decision-making, time management and stress management, financial literacy) indicated significant improvements in participant's knowledge, attitude and understanding of the topics. The percentage of participants demonstrating fair or good levels of understanding increased from 55% to 87% by the end of the first module (communication) and from 88% to 97% by the end of the fourth module (financial literacy).

Increased Self-Confidence and Self-Esteem

All women are communicating more openly and effectively with clear thought out reasons, are solving problems in a more systemic way, and are reaching decisions through discussions with their husbands, family members and other community members. As a result, many women have reported an increased sense of self worth and happiness. Furthermore, their newly-gained knowledge and skills in problem-solving and communication have helped women gain confidence in the process of making decisions without feeling guilty or regret. As a result, women are exercising more control over their lives and decisions in their family.

Improved Family Relationships and Decision Making

Both husbands and wives report they are listening to each other more, discussing family concerns and problems together and making joint decisions on the issues that affect them such as sharing housework, saving money and determining expenditures. PCST members noticed that families now use more critical thinking skills to make decisions of importance, such as weighing the advantages and disadvantages of migration for employment on their family, and how to use their savings and income for livelihood improvements.

Increased Self-Efficacy and Agency

Women report that they have changed their attitudes and behaviors when communicating, are able to control their temper and actively listen to others, and now feel they have a greater control over their lives and family decisions. The VSLA members report having developed a very strong group spirit, working together well to help solve problems, such as changing meeting times to fit harvest schedules or encouraging one another to save more and come to meetings on time. The P.A.C.E. lessons are having a positive impact on individual member's feeling of ownership of the VSLA as well as contributing to improvements in the functioning of the VSLA group itself.

Improved Time Management Skills and Productivity

The vast majority of VSLA members are seeing concrete results and improvements in their livelihoods as result of better time management and budget planning. Many of the VSLA members have used their improved communication skills to explain and convince their husbands how drinking alcohol is both a waste of time and money, and have linked this with savings and livelihoods. As a result some women report their husbands have reduced their drinking alcohol by as much as 80%.

Increased Savings and VSLA Shares

About 90% of VLSA members interviewed said their savings had increased since joining the P.A.C.E. project through the VSLAs, including raising their weekly shares from 1-3 shares to 3-5 shares, thus also increasing the overall VSLA funds available. Everyone attributes this to P.A.C.E. participants knowing how to prepare and plan family budgets, including recording and tracking their income and expenses, and keeping money aside to meet their weekly savings targets. Furthermore, VSLA leaders noted that the *VSLA groups that did not participate in the P.A.C.E. project had not increased their savings*, even when their incomes had risen. Women who have studied with the P.A.C.E. lessons know how to set goals, make household budget plans and reach their savings targets.

Increased Investment in Livelihood and Productive Assets

The vast majority of the women explained how the financial literacy lessons helped them to increase their savings and then use their savings to invest in different livelihood activities, which in turn has helped them increase their incomes so they are food-secure year round. Their livelihoods have improved through investments in livestock such as pigs and chickens, as well as productive assets such as fishing gear. Many women and their families have in turn reinvested their savings and continue to increase their livestock and other assets. Women and their husbands say they now understand the importance of savings and budgeting appropriately, as they have seen their livelihoods and incomes improve as a direct result of saving money.

Increased Women Participation in Community Meetings

Through the P.A.C.E. project, PCST members have established closer working relationships with community members and VSLA leaders, providing a means to strengthen the role of duty bearers and improve government accountability to citizens through activities and action. Some PCST members now estimate that over 50% of the women involved in the P.A.C.E. project can confidently speak up and discuss concerns with local authorities in community meetings.

Increased VSLA Women Leadership

The VSLA leaders have demonstrated increased capacity to lead and effectively manage the VSLA groups and membership, including solving problems related to meeting times and attendance, as well as discussing funds and loans and prioritizing who should borrow from the VSLA funds. The PCST members also recognized the improvements in VSLA leaders' capacity to communicate more effectively – listening, advising and working with VSLA members to solve problems. In addition, younger VSLA leaders have also gained skills and confidence to lead VSLA meetings, and are now working with their peer VSLA leaders and members, especially older women.

Increased Understanding of Women's Rights and Changing Gender Roles

PCST members report that both women and men have a better understanding of women's rights and have observed that husbands value their wives and women more. Women participants are sharing the P.A.C.E. lessons with their family members, and men are now willingly helping out with household chores, such as cooking rice, taking care of children and feeding animals. Husbands explained how they have changed to be of more help with housework, as a result of seeing changes in their wives' knowledge and skills, and from learning about the P.A.C.E. lessons from their wives.

PCST members, VSLA leaders, women participants and husbands all report a reduction in domestic violence and family conflict, largely as a result of the new communication skills women have learned and practiced through the P.A.C.E. lessons. Women have a better understanding of how their communication style affects their relationship with their husband, and have changed from a blaming attitude to applying reasoned explanations, building arguments in a critical manner, and speaking in more patient and softer tone than previously.

CHALLENGES AND LESSONS LEARNED

The P.A.C.E. project trainers need to be careful not to unintentionally reinforce gender biases of ideal women and gender stereotypes when conducting the P.A.C.E. sessions, and may therefore benefit from additional gender training and/or reflections. Younger, single women face a similar yet different set of challenges than married women in overcoming certain gender norms and stereotypes to achieve their goals, including family restrictions on mobility and parents not valuing girls' education. CARE, PCST Members and other VSLA members are important role models for these younger women.

Women report that the main challenges to maintaining or increasing VSLA savings is health care expenses when a family member falls ill, and small animal disease and death. Constraints to further increasing income generating activities cited were the limited amount of personal savings as well as the overall VSLA funds available to borrow for expanding livelihood activities. Villagers' reliance on more powerful middlemen, high transportation costs and no competition means prices and profit margins for their agricultural and seafood/fish products are low.

Given that the average years of schooling is only 3.5 years for the VSLA members, the vast majority of the women participating in the P.A.C.E. project are not functionally literate, and *with 4.5 hours of Khmer literacy lessons, there may need to be a further assessment of this module.* This calls for a review of the existing sessions, developing or revising tools, and revisiting techniques in learning and teaching to meet the target groups' education and literacy levels.

Younger women 18 to 25 years old were recognized as being faster learners and able to apply lessons learned to improve their livelihoods at a faster pace; however, the PCST members indicated they were not very interested to join the P.A.C.E. sessions, citing the reasons that they felt they "had learned and studied the lessons in school already."

CONCLUSIONS AND CONSIDERATIONS

The P.A.C.E. in the Community project linkages with the existing VSLAs is an effective model for contributing to women's increased agency, self-confidence and economic empowerment. Women have demonstrated increased confidence to address problems they face in their personal lives and work constructively towards finding appropriate solutions. The P.A.C.E. participants have become agents of change as they have applied their new knowledge and skills, and have influenced husbands and male family members to also change certain behaviors and attitudes towards more equitable gender relationships within the family and community.

Through the P.A.C.E. in the Community project, participating VSLAs have also improved their own functioning, through more supportive relationships among members, improved leadership and communication skills among members, as well as improved budgeting and financial management skills of individual members. As a result, the majority of VSLA members have increased their savings and shares, and have seen positive results from their investments in livelihood activities.

The following are some considerations for the next phase of the P.A.C.E. in the Community Project. Some of these suggestions may require additional funding, budget allocations or revisions to the proposed budget to ensure quality training, lessons and activities.

Continue to improve the quality and content of the Training of Trainers and P.A.C.E. sessions, incorporating new training techniques, facilitation tools and methodologies appropriate for non-formal education sessions for women with little or no formal education in rural settings. This includes **adapting the IEC materials** including adding more visual learning materials to better reflect daily village life and context, as these materials are key learning and reference materials for P.A.C.E. participants and their family members.

The P.A.C.E. trainers and PCST members may benefit **from additional gender training and/or reflections about gender roles and stereotypes** to reinforce important concepts and messages around gender equality and gender roles. They may also benefit from **additional capacity building on leadership to support younger, single women** to overcome barriers to participation in the P.A.C.E. classes, VSLAs and other activities and to achieving their broader goals.

Consider a review of the literacy lessons by either revising the content or increasing the number of sessions, to 5 or 6 lessons, for interested semi-literate women. **Have two P.A.C.E. project trainers/assistants** at each session to deliver the lessons, assist with organizing materials, and to assist with childcare so that women can concentrate on the lessons.

Consider providing two P.A.C.E. orientation sessions with VSLA women and their husbands/family members, prior to the selection of women for the P.A.C.E. sessions, to ensure adequate time for women to consult with family members. **Consider inviting husbands/men to participate in particular sessions**, or hold a special session with husbands/men beyond orientation and graduation sessions.

Consider conducting a refresher session with past P.A.C.E. participants and/or include them in future orientation and graduation ceremonies. Further consider how some stronger P.A.C.E. graduates may engage in either peer to peer sessions or assist with new P.A.C.E. sessions in their same villages.

Include a budget line for travel expenses for Village Agents so they can follow up and provide make-up sessions for women who are absent from weekly P.A.C.E. classes. Given expansion of the P.A.C.E. in the Community project in Year Two, **consider adopting a buddy or peer approach between newer and experienced PCST members**, perhaps extending to VSLA leaders.

The P.A.C.E. in the Community Project could **advocate for and strengthen linkages with other CARE project activities or government departments/services** to provide additional livestock/animal raising technical support, including agricultural cooperatives, market value chain and market information systems in line with government policies and strategies, to interested women in VSLAs.

1. Introduction

1.1 Background

CARE International in Cambodia's socially marginalised women (SMW) program includes rural women at risk of violence, denied their sexual reproductive maternal health rights, and denied their voice. The SMW program aims to ensure that women have a legitimate voice and benefit equitably from social change. CARE works to achieve this by helping women access economic opportunities, ensuring they have social opportunity and voice, and works towards enabling governance that will support them.

The *Personal Advancement and Career Enhancement* (P.A.C.E.) program is funded by Gap Inc. and is designed to bring about positive change in the lives of female garment workers, their families and their communities. CARE Cambodia began implementing the Gap Inc. P.A.C.E. program in 2008 at the Bright Sky Pty Ltd factory in Phnom Penh.

In 2012, Gap Inc. and CARE extended the P.A.C.E. curriculum into the community, linking the P.A.C.E. curriculum with established village saving and loan associations (VSLAs) whose members are made up of 80% women. The VSLA model provides members a simple and accountable way of managing a community based microfinance system and offers the services of savings, insurance (Social fund) and loans to its members. The VSLA model affords its members the opportunity to create and invest in small-scale businesses and – through repayment of loans – to continually grow the pool of funds for the next borrowing cycle.

1.2 P.A.C.E. in the Community Project

The purpose of the P.A.C.E. in the Community project is to enhance the personal agency and economic empowerment of community members participating in VSLAs, in particular women. CARE has worked in partnership with the District Office of Women's Affairs, the District Office of Education and three Commune Councils in Sre Ambel District to monitor the project activities and to provide life skills training to VSLAs. The project identified 200 members of 13 VSLAs in 11 villages in Sre Ambel District to participate in P.A.C.E sessions for nine months, from January 2014 to August 2014.

Three core P.A.C.E. modules and financial literacy training were provided to 200 participants, 95% women, in groups of 12-18 persons in 1.5-hour weekly sessions, following or preceding weekly VSLA meetings. The P.A.C.E. sessions were conducted in the village by CARE Project staff, and supported by P.A.C.E. in the Community Stakeholder Team (PCST) members. The three core modules each have 7 lessons, while the financial literacy module is composed of four lessons. Three lessons on introductory Khmer literacy and numeracy skills were also provided at the start of P.A.C.E. program. In total the P.A.C.E in the Community sessions include over 40 hours of class instruction in 28 weekly sessions, spanning a period of about 9 months.

1.3 Purpose of Evaluation

The purpose of the end term evaluation is to assess the level of achievement and impact towards the expected project goals, as well as to provide recommendations for consideration for the next implementation phase of the P.A.C.E. in the Community project.

2. Methodology

2.1 Approach

The overall approach for the evaluation used qualitative methods to focus on gaining an understanding from the P.A.C.E. participants in the community – and other stakeholders – on how the P.A.C.E. sessions and project interventions contributed to improving women’s personal agency, empowerment and livelihoods, and well as better understand participants’ involvement in the VSLAs and overall functioning of the VSLAs.

Qualitative methods included Focus Group Discussions (FGDs) with selected target VSLAs participating in P.A.C.E. sessions, and male spouses as well as Key Informant Interviews (KII) with the P.A.C.E. in the Community Stakeholder Team (PCST) members, selected VSLA Leaders and CARE Project staff. Semi-structured interview guides were developed, reviewed and translated for the FGDs and KIIs, based on the Terms of Reference and Project Proposal. The evaluation team included the external Consultant and one Cambodian Facilitator, with support from the CARE Project Manager and two CARE P.A.C.E. Project staff in Sre Ambel.

Five VSLAs in five different villages in the three target communes (1-2 VSLAs per commune) were originally randomly selected by the consultant from the list of villages and VSLAs provided by CARE. The final list of villages was slightly revised by CARE Project staff to ensure that VSLAs in far and near villages were included. The CARE Project staff then discussed the aim of the evaluation with the selected VSLA leaders, asking the leaders to select and invite 10-12 P.A.C.E. participants from among the 14-18 P.A.C.E. participants in each VSLA, based on their availability and willingness to participate in the evaluation. One FGD was held with male spouses of VSLA P.A.C.E. participants in one village, and separate interviews were conducted with two selected VSLA Leaders, six PCST members and two CARE P.A.C.E. Project staff. Informal discussions on different aspects of the project implementation were held with the CARE Project Manager at Sre Ambel.

Participants were informed of the purpose of the interviews; all agreed to be part of the discussions.

2.2 Data Collection/Processing

Five FGDs – including four FGDs with all women and one FGD with women and one man – from five different villages were conducted with a total of 47 villagers (46 women and one man). Each FGD had between 8-10 villagers. One FGD was held with five male spouses of VSLA P.A.C.E participants in one village. All FGDs took place at a VSLA member’s house.

Four FGDs involved the Consultant and/or Assistant Consultant and project staff as facilitators and documenters, while one FGD was conducted by the CARE P.A.C.E. Project staff alone. The FGD with male spouses was conducted by the Consultant and Assistant Consultant only.

Interviews were conducted separately with two VSLA Leaders (women) from two different villages who were both P.A.C.E. participants themselves and had VSLA members participating in the P.A.C.E. sessions. Two PCST members who were Village Agents/VSLA Leaders (women) were interviewed together in one of their houses in a village. These interviews were conducted by the Consultant and Assistant Consultant together. Two PCST members from two Commune Councils (both women) were interviewed together while the District Office of Women's Affairs official (woman) and the District Office of Informal Education official (man) were interviewed together, and both interviews took place at the CARE Sre Ambel Office. The Consultant and the CARE Project Manager conducted the interviews and discussions were translated and documented on the spot.

The Consultant and Assistant Consultant interviewed the two CARE P.A.C.E. Project staff together at the CARE Sre Ambel office prior to the field work. Informal discussions on different aspects of the project implementation were held with the CARE Project Manager in Sre Ambel over two days. All interviews were conducted over a period of three days from October 15-17, 2013 in Sre Ambel District, Koh Kong province. (See Appendices 6.1 for a list of FGDs and KIIs)

2.3 Limitations

As detailed data was not readily available for analysis on savings and loans amounts and trends in the VSLA groups, comparisons with P.A.C.E. participants change statements cannot be verified as information gathered is based on women's and other stakeholder's self-reported data.

3. Key Findings and Analysis

3.1 P.A.C.E. VSLA Participant Profile

The 46 women who participated in the FGDs ranged in age from 18-62 years, with an average age of 36 years. All but two women were married (96%), with an average number of three children. (The range was no children to eight children.) The women surveyed had an average of just 3.5 years of formal education, ranging from no schooling to one person who had completed Grade 10. Fifteen women (32%) had never attended school, and in two VSLAs, between 50% to 70% of participants had never attended school. These VSLAs were in two of the more remote villages, farther from markets and the district town.

The one man who participated in the FGD as a VSLA member was 46 years old, married with five children, and had attended school until Grade 7. His primary livelihood activity was pig-raising.

The five men who participate in the FGD as the husbands of women VSLA members ranged in age from 25 to 50 years of age, with an average age of 33 years (slightly younger average than the women participants). The majority of these men had not attended school, though one participant studied until Grade 5. Their main livelihoods – as also indicated by the women participating in the FGDs – were reported as fishing, rice and crop farming and animal-raising.

P.A.C.E. in the Community Participant Profile – FGD VSLA Women					
Age	% (N=43)	Education	% (N=42)	No of Children (Married Women)	% (N=41)
18-24 years	16%	No Schooling	36%	No children	7%
25-34 years	42%	Primary School: Grade 1-3	19%	1-2 children	22%
35-44 years	23%	Primary School: Grade 4-6	26%	3-4 children	54%
45-54 years	12%	Lower SS: Grade 7-9	17%	5-6 children	12%
55+ years	7%	Upper SS: Grade 10-12	2%	6+ children	5%
Average Age	36.2 yrs	Average Years of School	3.5 yrs	Average No. of Children	3.1 children

The majority of the women and their families were engaged in various agricultural livelihood activities, including rice and crop farming, fishing, and small animal raising (pigs, chickens and ducks), while some of the husbands were engaged as laborers and in construction work. A few women – one or two per VSLA FGD group – had opened small village grocery shops, and one young woman worked in the forestry logging business.

Motivation and Obstacles to join P.A.C.E. Sessions

The majority of the women surveyed, when asked why they were interested to join P.A.C.E. program, expressed interest in acquiring new knowledge and learning new life skills to improve their livelihoods, family life and own personal development.

Some women spoke of wanting to improve family relationships, including wanting to reduce conflict and arguments with their husbands, and had hoped that their husbands would also drink less alcohol. Their experience is that family conflicts, and sometimes violence, increase when their husbands spend money on alcohol and come home drunk.

Some women expressed initial worries that as they had little or no formal education, they would not be able to follow or remember the lessons, and some said they were even teased by others in the village as being too old, not having attended school or not smart enough to join the classes. *“At the beginning I felt very uncomfortable because I cannot read or write very well.”* (VSLA Member, Veal Thbong Village) The PCST members interviewed noted that women with low literacy levels often feel embarrassed and are too shy to speak up in groups.

Most of the women said they shared the P.A.C.E. program orientation information with their husbands and after discussion, decided to join the program. However quite a few women said their husbands at first did not allow or support them in their decision to study with P.A.C.E. for 1.5 hours/week, citing they did not have time to learn, were too busy with housework, or were “too old’ to learn. These women then had to negotiate and convince their husbands of the usefulness of joining the P.A.C.E. classes. It was only after a few lessons that their husbands acknowledged or supported their wife’s participation to attend P.A.C.E. sessions. Many PCST members also noted that many husbands did not agree at first for their wives to participate in P.A.C.E. sessions, considering it a waste of time, but after seeing their wives communicating in a more reasoned and confident manner after a few sessions, they began to see the benefit of the P.A.C.E. lessons for their family.

Husbands also reflected on their initial responses to wives interests to join the P.A.C.E. sessions. The majority of men that attended the P.A.C.E. orientation session said they discussed the benefits and challenges of joining the P.A.C.E. project with their wives. Most wanted their wives to increase their knowledge especially for time management and money management, and to reduce family conflicts. *"I wanted my wife to study as she didn't know much about managing money or household budgets. Even though her studying interrupted my time to earn money, we discussed how to manage household chores."* (Male Spouse, age 34) While these men supported their wives in joining the P.A.C.E. classes, they acknowledged that some other husbands were not happy, as they expected their wives to stay at home to cook for them and take care of the children.

Women faced both internal and external constraints before even deciding to join the P.A.C.E. program. The comments above underscore the importance of the P.A.C.E. orientation sessions with women and key influencers, such as husbands and community leaders, in helping women overcome these barriers. The P.A.C.E. orientation sessions were important, as they helped women articulate the reasons for joining the P.A.C.E. lessons. The orientations also identified male champions for the P.A.C.E. project, such as village leaders, commune council members and other men whose wives joined the sessions.

Many of the women mentioned their husbands were supportive of them joining the P.A.C.E. classes and wanted them to learn new skills, meet other villagers and improve livelihoods. These men could also be systematically identified and encouraged to act as champions for other men/husbands to encourage and support their wives to join the next phase of the P.A.C.E. project.

3.2 PCST and P.A.C.E. Sessions

3.2.1 PCST

The P.A.C.E. in the Community Stakeholder Team was established at the start of the project to assist with organizing activities, monitoring the quality of activities and ensuring the project's transparency to the wider community. The proposed team of 6-9 members from CARE, VSLAs and provincial and local government was expanded to include 3 CARE project staff and 11 members (8 women and 3 men) from the local community and sub-national government. The PCST included the Chief of the District Office of Women Affairs and the head of the Non-Formal Education Department of the District Office of Education, three Commune Council Members, and six Village Agents, of which two were from CARE's Young Women in Business (YWIB) project.

All 11 members of the PCST continued to be active in the project, including participating in the two Training of Trainer sessions, attending quarterly review and reflection meetings (average attendance 91%), attending village orientation sessions, motivating and following up with women to attend the P.A.C.E. classes and assisting with or monitoring the quality of P.A.C.E. sessions.

By the end of the P.A.C.E. in Community pilot project, seven PCST members demonstrated sufficient capacity to carry out training sessions and were invited to continue with the next phase of the project as independent trainers. CARE P.A.C.E. Project assessment reports showed that six PCST members reached training competency levels while five persons reached satisfactory levels, needing additional practice and confidence to deliver trainings themselves. The more senior level PCST members have been instrumental in providing additional training on gender and domestic violence as well non-formal education techniques and materials adapted for villagers with low levels or no literacy. It is recognized by PCST members and CARE that some P.A.C.E. trainers still need additional coaching and capacity building to improve their training skills while some P.A.C.E. lessons, methods and materials could also be improved and adapted to better fit the local context.

Most of the PCST members interviewed stated that their participation in the P.A.C.E. in the Community Pilot Project has also helped them personally to have more confidence in themselves to teach and train others, to make presentations to larger groups, and to raise and discuss issues in public meetings, including other meetings and work beyond the P.A.C.E. project. Furthermore the PCST members are assisting, encouraging and coaching one another to improve their skills. *“Before I was shy and had a lot of difficulties to speak and help train others in the class. But with encouragement, practice and coaching by the P.A.C.E. trainers, after the fourth time helping to teach the lessons, I feel I can now teach 80% of the lesson.”* (Village Agent/VSLA Leader, Female, Age 24)

3.2.2 Participation and Schedules

The overall completion rate of the P.A.C.E. in the Community project was very high with 186 participants (93%) out of 200 persons graduating at the end of the program. A total of 181 women and 5 men in the 13 VSLA groups successfully completed the P.A.C.E. program at the end of the project, all having attended at least 70% of the lessons. This far exceeds the proposed target of 140 participants attending at least 70% of the P.A.C.E. sessions. The 14 participants who did not complete the P.A.C.E. program included women who moved away from the village, while some were too busy with household / family chores or livelihood activities to manage the weekly lessons. A few women dropped out of the P.A.C.E. classes due to a lack of support from their husbands and family members to attend the weekly sessions.

CARE P.A.C.E. in the Community project progress reports indicate that weekly attendance rates at the P.A.C.E. classes averaged 80% during the dry season. Attendance rates dropped to 60-70% during the rainy season as participants were engaged during the day with their main agricultural livelihood and farming activities of rice and crop field preparation and planting. This required flexibility in the schedule and workload of the P.A.C.E. trainers who conducted some lessons at the rice fields during lunch break where women were busy farming. Furthermore, Village Agents spent a lot of their own time and own resources following up with women who were absent from the weekly P.A.C.E. classes, encouraging them to attend regularly and organising follow up sessions.

An on-going reality and challenge in the delivery of the P.A.C.E. sessions in the villages is the presence of many young children joining their mothers at the classes. There are times when women are distracted from the lessons as they must attend to the needs of their children or other women’s children. Some women are able to have their husbands, older children or relatives take care of the younger children at home. The PCST members/Village Agents are also playing an important role in assisting to take care of children at times so women can concentrate on the lessons, and have stressed the importance of having two P.A.C.E. facilitators/assistants per training session, with someone responsible for helping with childcare. These challenges and solutions could be further discussed to enhance the learning environment of the P.A.C.E. in the Community sessions with the PCST members and VSLAs for the next project phase.

3.2.3 Content and Knowledge

The introduction of three Khmer literacy lessons at the start of the P.A.C.E. sessions to interested VSLA participants was appreciated by the participants and gave them increased confidence that they could actually learn and participate in the classes.

Pre- and post-test results across the three core life skills modules of communication, problem solving and decision-making and time management and stress management, as well as the financial literacy module showed significant improvements in VSLA P.A.C.E. participant’s knowledge, attitude and understanding of the topics. Furthermore, participants showing good levels of knowledge increased with each module, doubling from 43.5% to 84% respectively, at the end of Module 1 to the end of

Module 4. This demonstrates both the multiplier effect of the modules as well as participants increased capacity and confidence to learn and apply knowledge and skills gained with each lesson.

Module 1: Communication: Aim: to improve and enhance communication skills of VSLA members for their livelihoods and relationships with their families and the wider community. The percentage of participants showing good levels of knowledge increased 33.5 percentage points, from only 10% at the start to 43.5% at the end of the seven sessions. The percentage of participants demonstrating fair or good levels of understanding increased from 55% to 87% by the end of the module.

1. Communication Module			
Assessment	Pre-test (%)	Post-test (%)	% point change
Poor	45%	13%	-32%
Fair	45%	43.5%	-1.5%
Good	10%	43.5%	33.5%

Module 2: Problem Solving and Decision Making: Aim: improve problem-solving and decision-making skills through enhancing VSLA members' abilities to think through problems in a systematic way and identify appropriate solutions as individuals and in a group. The percentage of participants showing good levels of knowledge increased 40 percentage points, from only 13% at the start to 53% at the end of the seven sessions. The percentage of participants demonstrating fair or good levels of understanding increased from 61% to 91% by the end of the module.

2. Problem Solving and Decision Making Module			
Assessment	Pre-test (%)	Post-test (%)	% point change
Poor	39%	8%	-31%
Fair	48%	38%	-10%
Good	13%	53%	40%

Module 3: Time Management and Stress Management: Aim: enhance VSLA members' abilities to manage household, family and livelihood responsibilities more effectively and with reduced stress by improving their time management skills. The percentage of participants showing good levels of knowledge increased 48 percentage points, from 31% at the start to 79% at the end of the seven sessions. The percentage of participants demonstrating fair or good levels of understanding increased from 78% to 97% by the end of the module.

3. Time Management and Stress Management Module			
Assessment	Pre-test (%)	Post-test (%)	% point change
Poor	22%	3%	-19%
Fair	47%	18%	-29%
Good	31%	79%	48%

Module 4: Financial Skills Management: Aim: enhance VSLA members' personal financial skills, thereby increasing their ability to manage business transactions and household budgets as well as increase both savings and profits. The percentage of participants showing good levels of knowledge increased 38 percentage points, from 46% at the start to 84% at the end of the four sessions. The percentage of participants demonstrating fair or good levels of understanding increased from 88% to 97% by the end of the module.

4. Financial Management /Literacy Module			
Assessment	Pre-test (%)	Post-test (%)	% point change
Poor	12%	3%	-15%
Fair	42%	13%	-29%
Good	46%	84%	38%

3.3 Objective 1: To improve 200 VSLA members in their confidence and ability to manage livelihood opportunities and relationships at home and in the wider community

3.3.1 Achievements and Results

Increased Self-Confidence and Self-Esteem

Self-esteem is defined as the awareness of being competent to cope with the basic challenges of life, and feeling worthy of happiness. All stakeholders interviewed reported improvements in women's ability to communicate more effectively with clear reasons, to solve problems in a systemic way, and reach decisions in discussion with their husbands, family members and other community members. As a result, many women have reported an increased sense of self worth and happiness. *"I am more positive in life and have sufficient reasons when discussing issues and concerns with family members and community members. I am more open, have more social connections and life skills than before. (VSLA member, Kampong Sdam Village)*

VSLA and P.A.C.E. Increased capacity and skills

My wife has changed since joining the P.A.C.E. lessons and she works hard to improve her life. We do not argue anymore, we have decreased fighting in our family, and we understand each other better through discussion and problem solving. Our savings has increased as my wife explained to me that it is better to increase our savings and shares, and not waste money on drinking.

Male Spouse, Age 50

Another FGD participant revealed that she was very shy and not very friendly before joining the P.A.C.E. sessions, and always sat in the back of VSLA group meetings and rarely participated in the discussions. *"Now I am aware of the importance of solidarity and working together, and I feel I am a much more helpful person and VSLA group member than before". (VSLA member, Kampong Sdam Village)* Another VSLA member stated that *"Now I use nice, polite words; I am not afraid anymore like before and I can talk easily to my husband and other people. (VSLA member, Phnom Sralao Village)*

Women explained how their newly gained knowledge and skills in problem-solving and communication helped them gain confidence in the process of making decisions

without feeling guilty or regret. Many women explained how before they joined the P.A.C.E. sessions, they were not confident to talk with husbands about their family concerns or to get involved in making decisions. As such they felt completely dependent on their parents or husbands and unheard. One participant said that *"Before P.A.C.E., I did not have a voice in family decisions, as I kept my thoughts to myself. Now I have moved out of my parent's house to live with my husband and children."* (VSLA member, Chroy Village) As such women are exercising more control over their lives and decisions in their family, through involvement in the P.A.C.E. project and gaining new skills.

Husbands also noted the dramatic changes they have seen in their wives knowledge and skills gained through the P.A.C.E. project, leading to their increased self confidence and self worth as a result of the P.A.C.E. lessons. The men noted the observable changes in the way their wives have changed to speak more politely and with less anger to their husbands and family members when something is bothering them. They noticed that their wives have better critical thinking skills and are able to present clear

reasons and explanations to convince their husbands to help with housework, reduce their drinking or to save more money. *“Before my wife studied at the P.A.C.E. classes she was afraid to talk with me about anything. She can now talk openly about improving our livelihoods, uses carefully thought out reasons and we now talk together and make decisions together as husband and wife. She is smarter and has more confidence.”* (Male Spouse, age 25) Another husband commented that *“We now understand each other better through discussion and problem-solving.”* (Male Spouse, age 50) All the husbands seemed to genuinely appreciate the new found confidence and skills their wives have gained through the P.A.C.E. project.

Improved Husband and Wife/Family Relationships

Both husbands and wives report they are listening to each other more, discussing family concerns and problems together and making joint decisions on the issues that affect them such as sharing housework, saving money and what to spend their income on. Women who have studied with the P.A.C.E. classes are now able to identify problems, weigh different solutions and provide reasoned explanations to their husbands. As a result husbands and wives are listening to each other more, discussing more and making decisions together. *“I have increased my critical thinking skills as I can now analyse the positive and negative consequences of certain actions and decisions.”* (VSLA member, Chroy Village)

PCST members have also noticed that families now use more critical thinking skills to make decisions of importance such as weighing the advantages and disadvantages of migration and how to use their savings and income for livelihood improvements. Families are being more purposeful in their process of problem-solving and decision making on important economic decisions such as labor migration and livelihoods as well as the impact of family members migrating on their family as a whole. Before women did not have the confidence to speak up or discuss family matters with their husbands, and would remain silent, shout or complain to their husbands when something was bothering them. *“Some husbands have thanked PCST members as their wives have increased their knowledge and changed their behaviour, leading to less family conflict.”* (PCST Member) They report that their wives are not as short tempered as before and they know how to save and spend according to a budget plan. This has led to better husband and wife relationships as they are openly discussing and communicating about family livelihood decisions.

One VSLA member noted *“Since many of us have trained with the P.A.C.E. classes, we have better control of our income and our husbands admire us as we have used the money to improve our livelihoods, such as buying more chickens or pigs.”* (VSLA member, Veal Thbong Village)

VSLA members who have studied with the P.A.C.E. sessions also report having better communication skills and reasons to convince or explain to their husbands to reduce women’s daily workload and to share the housework chores between husbands, wives and sometimes their older children. These discussions on gender roles have been discussed and have been greatly aided by the picture of the woman with 100 hands doing household chores which they shared with their husbands and family members, and asked them to help with household chores. *“My husband now helps me with housework when I am away, such as feeding the animals, cooking rice and taking care of our children. He also*

VLSA and P.A.C.E Improved family relations

Before, my life was so stressful. We had lot of conflict in the family, even domestic violence. After the P.A.C.E. lessons, I changed my beliefs and practices. I used to get angry, yell and hit my children when they did not go to school. The P.A.C.E. lessons have equipped me with new communication skills, so I now use good words with my kids and motivate them to go to school regularly. Since my husband saw the impact of the P.A.C.E. training on my skills and ability to deal with our family business, he has supported me to join the P.A.C.E. classes and he shared some of the housework when I wasn’t home.

*VSLA Member, Age 43
Veal Thbong Village*

helps with household chores after he returns from fishing, which he never did before.” (VSLA members, Chroy Svaylech Village) Almost all of the FGD participants stated that their husbands now helped out with household work and chores to some degree or another, and noted this was drastic change from before they joined the P.A.C.E. classes. They attribute this to the P.A.C.E. lessons and their ability to communicate better and reason with their husbands, explaining to them how helping each other benefit their family and livelihoods. *“My husband used to complain that spending time at the P.A.C.E. classes was a waste of time and that I had a lot of work to do at home. Then I shared with him the P.A.C.E. lesson and picture of a woman with 100 hands and also asked him to join the P.A.C.E. class with me. Now he helps with housework and reminds me to save.”* (VSLA members, Phnom Sralao and Chroy Svaylech Villages)

VSLA and P.A.C.E

Increased Confidence in Decisions

On a personal level, I made a decision to use my savings to buy 100 fishing traps. I know now how to prepare a plan, explain my reasons for my decision, set my goals and make a plan to earn money. Before I did not dare to speak up or share anything with my husband. But now I can make decisions by myself and can discuss with husband about how to use my savings for income generating activities.

VSLA Leader, Age 23

The men also explained how they have changed to help with housework and this is consistent with what the women said about their husbands helping out more with household chores. The one male participant in the FGD stated that *“I now share housework with my wife, we can finish the chores quickly and this has reduced conflict within our family.”* (VSLA member, male, Kampong Sdam Village) Other husbands interviewed said their wives shared the P.A.C.E. lessons with them and asked them to help out with various household chores such as feeding animals, cooking rice, and taking care of children. *“When my wife needs to go study at P.A.C.E. classes or work outside the house, she asks me to help with housework. I feel fine to help with housework, I am happy to help my wife and this has reduced arguments between us.”* (Male Spouse, Age 25)

Increased Self-Efficacy

Self-efficacy is defined as a person’s belief in their ability to produce the desired results by their own actions. Women report that they have changed their attitudes and behaviour of communicating, and are able to control their temper and do not yell as much with family members and neighbours. As a result they now feel they have a greater control over their lives and family decisions. One FGD participant stated that *“I am cleverer than before as I can now present and provide a set of well developed reasons to explain my husband so that he understands.”* (VSLA member, Veal Thbong Village) Other participants revealed how before they did not care whether their children went to school regularly but would still yell at their children when they did not attend school. *“Now I realise the importance of education, and I speak nicely and have ways to motivate my children to go to school regularly”.* (VSLA members, Kampong Sdam and Veal Thbong Villages)

Most P.A.C.E. participants have extended their improved communication styles beyond their family to their community and neighbours. Many women reported that they now know how to deal with problems in a non-aggressive manner and can reason with community members so they do not get angry with each other and conflicts are reduced or avoided. Through the P.A.C.E. lessons they have learned effective ways of finding the causes of problems and communicating with others to get positive results. *“For example, one time my neighbor’s cows damaged my crops and I was very angry. But instead of yelling and blaming my neighbor, I explained calmly that I was upset as I grow crops for income just as she raises animals for her livelihood. After that my neighbor took better care and managed her animals so they did not destroy my crops.”* (VSLA Leader, Age 23)

The vast majority of the VSLA members reported having a new found respect for time management and are more careful in planning and managing their own time and budgets. *“The P.A.C.E. lessons*

have helped me to use my time more effectively. Now, no matter how busy I am at home, I still manage to come to the saving's group meeting regularly and on time. Then when I get back home I continue to do my routine work such as fishing net repairing. (VSLA member, Kampong Sdam Village) Women are seeing concrete results and improvements in their livelihoods as result of their better time management and budget planning and actions. "There are some improvements in my livelihoods. I believe in myself that I can manage my income and continue to save. Then later I can use my savings for any livelihood purpose. (VSLA member, Chroy Village)

Increased Voice and Agency

Virtually all VSLA members mentioned how their VSLA group and members had developed a very strong group spirit and now worked together well to help solve problems, such as changing meeting times to fit harvest schedules or encouraging one another to save more and come to meetings on time. The majority said they no longer blame each other for mistakes but seek solutions to problems. "VSLA members do not argue with each other anymore. We understand each other and forgive each other more." (VSLA member, Phnom Sralao Village) As a result, the VSLA members report that their groups are functioning better than before they joined the P.A.C.E. lessons.

VLSA and P.A.C.E VSLA Improved Group Functioning

We used to argue over the VSLA funds because of some budget constraints. The fund was not enough for everyone to take a loan from. After we joined the P.A.C.E. sessions, the VSLA members are more understanding and can give better explanation to the group members.

VSLA Member, Age 44
Kampong Sdam Village

The P.A.C.E. lessons have helped VSLA members to increase their understanding of each other and have helped them to better identify and use social funds for emergencies and for those who are in the greatest need. One VSLA member explained her feelings about the VSLA group members since her involvement with the P.A.C.E. classes, "I feel very close and warm with the VSLA group members. They always help me out when my children or husband are sick. Through the VSLA, I only have to pay a small amount of interest, and when I had trouble with finances, they extended the loan repayment time." (VSLA Member, Chroy Village) Husbands of VSLA members have also noted that the VSLA P.A.C.E. members work hard to encourage and motivate each others to save more at each meeting and each cycle. "With the 2nd cycle of savings, we understand more about the importance and benefit of savings, and we are happy and are proud to encourage and support our wives to put more money into the VSLA savings." (Male Spouses, Ages 30 and 34)

Some VSLA Leaders and members noted that the VSLAs that have participated in P.A.C.E. lessons have much better communication among the group members that VSLA groups that were not part of the P.A.C.E. pilot project. Some VSLA members have requested to switch into the VSLA groups that participated in the P.A.C.E. project as they observed the more mature group dynamics and savings success of those groups. "Other villagers who are not members of our VSLA group have acknowledged our group's achievement. Some wanted to register for the P.A.C.E. classes and some wanted to join our VSLA. But our group is full already." (VSLA member, Chroy Village) The P.A.C.E. lessons are having a positive impact on individual member's sense of belonging to and ownership of the VSLA as well as contributing to improvements in the functioning of the VSLA group itself.

3.3.2 Challenges

Women are applying new communication skills to improve their family relations and have demonstrated increased confidence as they see they can affect change in their own relationships and lives through their new skills. However upon hearing women participants in FGDs say they are now applying "soft communication style and words with their husbands", and "they are able to control their temper and not shout", and "have shown increased patience with their husband," the P.A.C.E.

trainers need to be very aware of projecting their own gender biases of ideal women and stereotypes when conducting the P.A.C.E. sessions. It is important not to perpetuate the negative female/gender roles of being subordinate and submissive to men, as gender stereotypes are so entrenched in Cambodia society. As such, a gender training and/or reflection may be helpful for all P.A.C.E. trainers and PCST members to reinforce important concepts around gender equality.

As the more senior PCST members at the District and Commune level have many other responsibilities and work duties related to their government positions, they did not always have the necessary time to review the lessons or participate in the training sessions. As such it is important to factor their busy schedules and workload into the PCST Terms of reference and work plan, while still capitalising on their knowledge, experience and influence to support the overall project goals and objectives.

Younger, single women face a similar yet different set of challenges than married women in overcoming certain gender norms and stereotypes to achieve their goals. They often face restrictions on their mobility and parents not valuing girls' higher education or advancement, and need even more reasons, skills and confidence to convince their fathers, who are the heads of households, of the importance of learning new skills to improve their livelihoods. *"My father complained that I spent a lot of time away from home studying at the P.A.C.E. classes. He wanted me to stay at home and do all the household chores. I was so disappointed but I explained that I wanted to learn financial management and time management to improve our livelihoods, and he finally agreed so I can complete the P.A.C.E. lessons. (VSLA Leader, Age 23)* CARE, PCST Members and other VSLA members are important role models for these younger women and need to continue to support younger women in overcoming barriers to participation in VSLAs and the P.A.C.E. project. Key project stakeholders, including P.A.C.E. project staff, PCST members and VSLA Leaders may benefit from additional capacity building on leadership skills, including training and coaching.

3.4 Objective 2: To improve 200 VSLA members' personal financial skills increasing their ability to determine good business transactions and increase profits.

3.4.1 Achievements and Results

Increased Time Management Skills and Productivity

All stakeholders interviewed noted that women participating in the P.A.C.E. sessions have demonstrated better understanding of how to plan and use their time more effectively, especially in managing their household work and livelihood activities. They have an increased understanding that "time is money" and don't waste as much time, through better planning and time management. *"I found the time management lessons the most useful as I now know how to prioritise my daily work, delegate tasks, manage my work and plan my time effectively. I know what tasks to do first."* (VSLA members, Kampong Sdam and Chroy Villages) Other VSLA members agreed and gave specific examples of how they felt they had much better control over their time through carefully organising and planning their daily workload. *"I now have a better understanding of how to manage my time. For example, before I come to the VSLA meeting or P.A.C.E. classes, I finish all my work like cooking rice, feeding the animals and taking care of children, ahead of time. (VSLA member, Phnom Sralao Village)*

PCST members observed that many women now have better appreciation of the value of time, and are more respectful of other's people's time. VSLA leaders also noted that most members now come on time to VSLA meetings and P.A.C.E. classes. The majority of VSLA members interviewed also said that now the VSLA P.A.C.E. members come on time to the meetings and P.A.C.E. lessons. *"VSLA P.A.C.E. members know the value of time now, we save regularly and come on time to meetings. If we need to adjust the time of the meeting, we discuss with each other first so we don't waste each other's*

time.” (VSLA member, Kampong Sdam Village) CARE project staff observed that the VSLA Leaders participating in the P.A.C.E. sessions had also improved their ability to both lead and manage the VSLA groups effectively so that meetings are run efficiently while meeting the needs of group members.

Many of the VSLA members who have studied with the P.A.C.E. classes have used their new improved communication skills to explain and convince their husbands how drinking alcohol and getting drunk is both a waste of time and money, and have linked this with savings and livelihoods. As a result some women have said their husbands have reduced their drinking alcohol by as much as 80%. *“My husband never really listened to me before, but after I shared the P.A.C.E. lessons with him, he does not drink as much, he helps me with the housework, and I feel he respects me more.”* (VSLA member, Phnom Sralao Village) The husbands of the VSLA members also attributed the changes in their own behaviour, such as less drinking and gambling, to their wives changes in communication style from shouting and complaining to presenting reasoned arguments and explanations for the changes they wanted to see in their husbands and family life. *“Before when I came home drunk my wife would yell at me and we would start to argue. Since she has joined the P.A.C.E lessons, she has changed her style to speak nicely, and explained the reasons and convinced me not to drink so much. We now take turns listening to each other and we don’t argue so much.”* (Male Spouse, age 34) Another husband of a VSLA member and P.A.C.E. participant said that *“Our savings have increased since my wife explained that to me that it better not to waste our money on drinking, but it is better to keep this money to increase our savings and shares through the VSLA.”* (Male Spouse, age 50)

Increased Savings and VSLA Shares

The vast majority, almost 90% of FGD participants, said their savings had increased since joining the P.A.C.E. project through the VSLAs. It was reported by VSLA Leaders and members that the VSLA groups that participated in P.A.C.E. have all increased their savings, both individual members and as a group as a whole. Almost all VSLA members have increased their weekly saving shares from 1-3 shares to 3-5 shares. Everyone attributes this to P.A.C.E. participants knowing how to prepare and plan family budgets, including recording and tracking their income and expenses, and keeping money aside to meet their weekly savings target. *“P.A.C.E. participants know how to budget their income and expenses so they are never short. While both P.A.C.E. and non-P.A.C.E. groups have similar incomes, they have different spending patterns. P.A.C.E. participants spend less.”* (VSLA Leader, age 20)

VSLA and P.A.C.E Savings and Money Management

Before the P.A.C.E. training, I was not totally convinced about the importance of saving but now I can see how saving and financial management are interrelated. For example when I want to build a bathroom, buy more livestock or fishing gear, my savings can be used to achieve my plan. The money management lessons gave me skills on how to balance my income and expenses for more effective savings.

VSLA Member, Age 32
Chroy Svaylech Village

Furthermore it was observed by VSLA Leaders that the VSLA groups that did not participate in the P.A.C.E. project had stable or similar amounts of saving, even when their incomes had risen. Women who have studied with the P.A.C.E. lessons know how to set goals, make household budget plans and reach their savings target. *“Before when I had extra money, I did not increase my shares but kept saving at only 1 or 2 shares every week. But now I have increased to 5 shares every week.”* (VSLA member, Phnom Sralao Village) This savings behaviour was echoed by the majority of women from all VSLAs in all villages participating in the FGDs.

Many of the participants said they never really thought much about saving before the P.A.C.E. lessons and that the financial literacy helped them to see how savings and money management were related. They gained skills to balance their budget of income and expenses. FGD participants described how they now know how to manage their household budget, by limiting their expenses, understanding how to calculate their income and expenses and set savings targets. *“I know how to estimate my daily*

income, by knowing how many times per week my husband fishes then I multiply this to get my weekly income. Then I divide this amount into different expenses for school, food, health care, savings, utilities, etc. I then record daily income and expenses” (VSLA Member, Kampong Sdam Village) The men whose wives had participated in the P.A.C.E. classes also expressed how their wives have learned how to manage money better, including saving, reducing expenses and knowing how to plan for using savings or loans from the VSLA. “We have increased our income and are released from the stress of debt as my wife’s savings and income generating skills have increased.” (Male spouse, Age 50)

Many women explained how they had increased their savings through learning more about savings, managing their income better and reducing unnecessary expenses. “In the 1st saving cycle, my savings was about 200,000 riels after 9 months. But now in the first quarter of the 2nd cycle, my savings is already 200,000 riels.” (VSLA member, Chroy Village) Most of the women explained that they set their target for saving and carefully manage their income to reach their target. Most women explained how they have also adjusted their spending habits to save more. “As a VSLA Leader involved in the P.A.C.E. project, I too have learned to save more money than before. For example before if I had 50,000 riels, I would spend half and save half. Now I try to put it all in savings. ” (VSLA Leader, Age 24) This was also confirmed by the men in the FGD discussion who said that before their wives joined the VSLA and P.A.C.E. project, they would earn money and spend it all, and never saved any money. “In the 2nd cycle of savings, my wife and I have increased our shares to the maximum of 5 shares per week for 25,000 riels and we have increased our total savings from about 700,000 riels in the 1st cycle to almost 900,000 riels in the 2nd cycle” (Male spouse, Age 25)

VLSA and P.A.C.E Savings and Managing Money

I save in two ways: one is pig-raising and the other is the VSLA. I took my income from fishing to buy animal food and limit my expenses so as not to waste money on unnecessary goods. Since I attended PACE training, I am able to record my income and expenses in my personal notebook. Within our VSLA, our member acknowledged value of time and came to save regularly.

VSLA Member, Age 42
Kampong Sdam Village

In addition to women increasing their individual savings and increasing their individual shares through the VSLA, some VSLAs have increased the value of the shares and therefore have increased the amount that VSLA members can save each week. This in turn has increased VSLA group funds and the amount that VSLA members can borrow from the fund. As such both individual and group savings has increased, as women have become better at managing their income, spending and savings. “Our VSLA has now increased the value of shares from 5,000 riel to 10,000 riels. So now I manage to save 5 shares every week for a total of 50,000 riels per week, double the amount of the last cycle.” (VSLA member, Chroy Svaylech Village) VSLA leaders also have seen changes in their members’ savings habits as a result of knowledge and skills learned

on budget management through the P.A.C.E. lessons. “At the 1st savings cycle, only 5 out of 22 VSLA members managed to save the full amount of shares per week (5 shares). But now with the 2nd savings cycle, almost all of the members except for 2 or 3 are able to save the full amount of shares per week. From the P.A.C.E. training, the VSLA members can now better manage their income and expenses, and have increased their shares and savings.” (VSLA Leader, Age 23)

Increased Investment in Livelihood and Productive Assets

The vast majority of the women explained how the financial literacy lessons helped them to increase their savings and then they used their savings to invest in different livelihood activities which in turn has helped them increase their incomes so they are food secure year round. They discussed how their livelihoods have improved through investing in livestock such as pigs and chickens, as well as productive assets such as fishing gear to further increase their ability to earn income. Many women and their families have in turn reinvested their savings and continue to increase their livestock and other assets. *“Before I joined the P.A.C.E. classes I had only 1 sow. Now, I have 3 sows for breeding and 9 pigs for selling. Both my savings and number of pigs have increased.”* (VSLA member, Kampong Sdam Village) A few of the women have used their savings and loans to either start or expand their small village shops and to buy additional supplies for their grocery stores. *“I have been able to expand my small business and add supplies to my small shop through the VSLA loan. I now have additional income and have increased my savings.”* (VSLA member, Veal Thbong Village) The women have applied their new financial skills from the P.A.C.E. lessons to increase their savings, improve and expand their livelihood activities and increase their incomes through more effective participation in the VSLAs.

VLSA and P.A.C.E Savings and Improved Livelihoods

From the P.A.C.E. lessons, I learned to set a target for my savings. Now I manage my income to ensure that my target is being achieved. I have used my savings to buy pigs which had helped to improve my livelihood. In the first round, my savings was 900,000 riels.

VSLA Member, Age 44
Chroy Svaylech Village

Other VSLA members recounted similar stories of using their savings to increase the number of fishing traps from 30 to 60 or 80, to expand the number of livestock (chickens or pigs from 1 to 5 to more than 1 dozen), to build and enlarge their chicken houses and pig pens, as well as having the necessary money to buy animal food and medicines to keep their livestock healthy. *“I now record my income and my expenses for chicken-raising. I know my net profit and how to minimise expenses.”* (VSLA member, Chroy Svaylech Village) Other VSLA women explained how they have used their savings to reinvest in fishing gear and livestock to generate and increase their income. *“I used 200,000 riels from my savings to buy piglets and then sold them for 1 million riel net profit.”* (VSLA member, Chroy Svaylech Village)

VLSA & P.A.C.E Increased Savings, Improved Livelihoods

There are a lot of changes since I joined the P.A.C.E. lessons. I know about savings and unnecessary expenses. Before I only put in 1 or 2 shares each week at the VLSA meetings, but now I put in 5 shares every week. I can save more money and have bought 5 chickens, one pig and 30 more fishing traps. Now that I put more money into my weekly savings, when I withdraw my savings, I can afford to buy all these things for my livelihoods.

VSLA Member, Age 40
Phnom Sralao Village

Importantly women say they are now able to think critically and plan before taking out a loan or using their savings. They say they now make a plan for how to use the money, including what they will purchase and detailing their expenses. *“Before make purchases, I discuss with husband and we make a budget plan for savings and expenses. We prioritise what we should spend our money on, including setting aside money for our weekly savings.”* (VSLA member, Chroy Svaylech Village) The husbands of the VSLA members interviewed also acknowledged that they now discuss with their wives to decide how to use their money, how much to save and how much money to use for starting new livelihood activities. *“Before my wife did not know about savings, or how much money we had or how much she spent. Now I can see how my wife has changed because she now understands how to save, she tries hard to record her income, savings and expenses. She is also a better saver than I am. For example, if we both have 50,000 riels, I spent it all in a few in days, while she only spends 10,000 riels.”* (Male spouse, Age 34) Both women and their husbands now say they understand the importance of savings

and budgeting appropriately as they have seen their livelihoods and incomes improve as a direct result of saving money.

Increased Financial Independence

The P.A.C.E. project through the VSLA mechanism is contributing to women's increased financial independence through savings, investing in livelihoods and the diversification of income generating activities. Prior to women's involvement in the VSLA and the P.A.C.E. project, many women were totally dependent on their husbands to earn income for the family, and they did not know how to manage their household budgets or expenses. Some women reportedly wasted money on playing cards and gambling, but have since stopped. *"Before women joined the VSLAs and the P.A.C.E. project, their family's single source of income was what their husband earned. Now women have larger sums of money from their savings through the VSLA. This savings in turns generates additional income for women from the interest earned on savings and through loans taken from the VSLA. Women are now taking out loans and using their savings to invest in small businesses or shops. They do not rely solely on their husbands to earn income for their family, but participate in income generating activities."* (PCST Member) The P.A.C.E. lessons have empowered women to budget their family income, manage expenses, reduce unnecessary expenses and manage their savings and investments in income generating activities so the women can contribute to family income as well as their husbands.

Furthermore, women are learning how to set goals and save money for bigger purchases to improve their livelihoods. One VSLA member described how her improved communication skills with their husband combined with her new financial management skills as boosted her self confidence to invest in a small business. *"Now my husband and I discuss together ways to improve our livelihoods. As a result I decided to start a small shop in my house with my savings to generate more income for myself and our family."* (VSLA member, Chroy Village)

Other women explained how they work together with their husbands to help each other earn more money for the household. One woman explained how her husband changed to be more helpful by assisting her to sell goods and buy groceries for her to sell in her shop while another woman said her husband now works harder and fishes more to earn income for the family. Yet another woman expressed more confidence in herself to manage her family's financial situation as a result of her ability to earn income. *"My self esteem is enhanced because when my husband is not able to work and earn an income, I can still maintain my share in the VSLA as I have livestock and can earn money myself."* (VSLA member, Veal Thbong Village) Other women are also demonstrating increased confidence to apply their financial management and decision making skills learned through the P.A.C.E. lessons for their own income generating activities. *"I made a decision to use savings to buy fishing traps and discussed with my husband how best to use my savings to improve our livelihoods. I now know how to explain my reasons, set goals, make a plan and earn money."* (VSLA Leader, Age 23)

Reduced Borrowing from MFIs/Money Lenders

VSLA Leaders and members report that the P.A.C.E. lessons on financial management, including knowing how to save money, utilise savings and reduce expenses, have helped many VSLA members reduce or eliminate borrowing from outside groups, including Micro Finance Institutions (MFIs) and money lenders. Some women told how they used to borrow money from money lenders at high interest rates and when they couldn't pay back on time, some of their assets were taken away. Others no longer need to take out loans from MFIs or borrow from money lenders, while some members explained that they still have taken loans from MFIs to pay for larger expenses such as house building and repairs, fishing boats or motors for fishing boats. *"My wife and I have reduced borrowing from outside the VSLA. But when we decide to take a loan from the MFI, we take a loan for income generation, make a plan and we spend and save and repay the loan according to that plan."* (Male

Spouse, age 35) Some of the male spouses noted that overall borrowing from MFIs in their village has reduced since more villagers are participating in the VSLAs.

3.4.2 Challenges

Women report that one of greatest challenges to maintaining or increasing their VSLA shares and savings is health care expenses when one of their family member's falls ill. Many women explained that they wanted to increase their regular shares and savings but suffered setbacks when their children were sick and need treatment and when their husbands were ill and could not work to earn income.

Women participants also mentioned small animal disease and death as a constraint to their ability to increase their savings and to save regularly. Women reported spending additional money on medicines to prevent diseases but some also suffered losses through the death of their animals. Many suggested further training and instruction on animal raising techniques to prevent disease and/or death.

Another constraint to further increasing women's income generating activities was the limited amount of savings the women had to invest in expanding their livelihood activities. Furthermore, the overall VSLA funds were not yet enough for all members to take out loans from, and so not all members were able to borrow as much as they would like. Hopefully, as VSLA members increase their savings and shares, and some VLSA increase their members, the amount of savings and available VSLA funds to lend to members will also increase to better meet members' needs.

Another market or structural related barrier to further improving agricultural-based livelihoods that some villagers mentioned was their reliance on more powerful middlemen that are able to set the prices for their agricultural and seafood/fish products. Because of high transportation costs and no competition, middlemen are able to set prices below market price and the result is that villagers' profit margins are low. CARE may wish to consider strengthening their economic empowerment work to include agricultural cooperatives, market value chain and information systems linking with government technical support and in line with government policies and strategies.

3.5 Objective 3: To improve the connections and coordination between local government and VSLA members to promote governance and empowerment of women.

3.5.1 Achievements and Results

Increased Accountability

Through participation in the P.A.C.E. in the Community Project as PCST members, government officials say they have learned a lot more about villages and communities through their assessment and monitoring visits as part of the P.A.C.E. project. Through involvement in P.A.C.E. sessions, they have been able to establish closer working relationships with community members and VSLA Leaders. *"My involvement with PCST and P.A.C.E. sessions has helped the CCWC to establish closer relationships with community members and there is a better understanding between people and government authorities."* (PCST CC Member, Female). As such, the involvement of key government officials in the PCST and the P.A.C.E. sessions has provided a means to strengthen the role of duty bearers and government accountability to citizens through activities and action.

It was also noted that the PCST members, Commune Council Members, District Officials and CARE Project Staff worked together well as equals, breaking down some of the hierarchy and power structure that exists in Cambodian government and society. Some PCST members said their involvement in the P.A.C.E. project reminded them about using the power of their position appropriately and they have changed their facilitation techniques, attitude and skills to be more friendly and responsive to the PCST and VSLA members at the village level.

Increased Women Participation in Community Meetings

PCST members report that village leaders have expressed appreciation to PCST members and the P.A.C.E. in the Community project for strengthening women's communication skills and increasing their confidence to effectively raise issues at the family and community level. Government Authorities mentioned that before the P.A.C.E. sessions, most women in villages did not dare to speak up at public meetings or raises issues of concern with local officials. Some PCST members now estimate that over 50% of the women involved in the P.A.C.E. project can confidently speak up and discuss concerns with local authorities in community meetings.

VLSA and P.A.C.E Increased self confidence, savings and family relations

My wife is now able to speak at commune meetings and raise her opinions. She can hold the microphone and speaks proudly in front of the whole village. She now has more knowledge about money management and savings. I feel happy to see my wife change.

Male Spouse, Age 25

Many of the husbands of the women who attended the P.A.C.E. lessons also mentioned their wives have increased confidence and skills in raising issues and talking in group meetings and public forums. One husband commented, *"My wife is able to speak at commune meetings and raise her opinions in public. She can hold the microphone and speak proudly and confidently in public meetings."* (Male Spouse, Age 25) Another man commented that *"My wife now knows how to speak up in groups and meetings, and the VSLA members listen to each other now"* (Male Spouse, Age 34)

PCST members and VSLA Leaders interviewed also noted changes in women confidence to speak up and ask questions in group settings. They observed that at the beginning of the P.A.C.E. sessions, VSLA members rarely asked questions or spoke to the P.A.C.E. trainers during class. Now they report that women who attended the P.A.C.E. lessons constantly ask questions and seek clarification during the P.A.C.E. class as well as participate more actively in VSLA meetings.

Some VSLA members themselves also noted that their village leader has acknowledged the improvement in women's general knowledge, understanding and increased agency as result of participation in the P.A.C.E. project through the VSLAs. *"The village leaders know that we women won't be quiet anymore when we are treated badly by men."* (VSLA member, Veal Thbong Village)

Increased VSLA Women Leadership

The VSLA Leaders have also demonstrated increased capacity to lead and effectively manage the VSLA group and membership. They mentioned that before they found it difficult to solve problems related to the group, such as members coming late or deciding how to use money for loans and they did not know how to help each other solve problems in their group. *"Now our self esteem has increased because we can now facilitate group meetings and work with our members to solve problems"*. (VSLA Leader, Female, Age 24) VSLA leaders are now able to articulate clear explanations and reasons on how to best prioritize funds and loans and who should borrow from the VSLA. *"VSLA leaders have learned how to effectively explain to VSLA members the process and reason for their decisions so the members do not get angry with them or each other."* (VSLA Leader, Female, Age 24)

PCST members also recognized the improvements in VSLA Leaders confidence and capacity to communicate more effectively with their members, including listening, advising and working with the group members to help each other when they are facing problems. They observed that overall VSLA Leaders are friendlier, more caring towards one another and are using more polite language when speaking with others. Furthermore, they have observed that VSLA Leaders know how to organise meetings efficiently. *“The VSLAs/VSLA Leaders who have not joined with the P.A.C.E. project do not follow the meeting time, do not have as much group solidarity and do not work together as well as the VSLAs/VSLA Leaders that have participated in the P.A.C.E. sessions.” (PCST Member, Female)*

Both VSLA Leaders and VSLA members acknowledge a change in the group leadership and functioning through improved communication and problem-solving skills. *“Before I joined the P.A.C.E. project, as a VSLA Leader, I was very short tempered with members and would get angry, especially when members came late. But later on, if VSLA members came late to the meeting or class, I would explain and tell them nicely to come on time next time.” (VSLA Leader, Female, Age 20)* Almost all the VSLA members in the FGDs said they now have greater respect for VSLA group leaders, each other and the VSLA meeting time. *“VSLA members used to argue over VSLA funds and how to allocate funds for loans to members as there was never enough money for all the members who wanted to borrow. Now we can explain clearly to other members about VSLA funds and borrowing policies, so they understand and don’t get angry.” (VSLA member, Phnom Sralao Village)*

Younger VSLA leaders have also gained skills and confidence to lead VSLA meetings and work with other VSLA leaders and members. They have increased their capacity to lead, manage VSLA group meeting times more effectively, and are more responsible, flexible and effective leaders. *“Before as a younger woman I did not know how to talk with or advise other VSLA Leaders or members, especially older women. Now I am more confident to speak with older women. Through the P.A.C.E. lessons, I have gained new techniques and skills including listening more, knowing the steps to solve problems, giving explanations and reasons for decisions so members understand each other. (VSLA Leader, Female, Age 24)*

Reduction in Domestic Violence

PCST members, VSLA leaders, women participants and husbands all report a reduction in domestic violence and family conflict largely as a result of the new communication skills women have learned and practiced through the P.A.C.E. lessons. Women have a better understanding of how their communication style affects their relationship with their husband. They have changed from a blaming attitude to applying reasoned explanations, building arguments in a critical manner, while speaking in more patient and softer tone than before. *“Before, my husband and I often fought and argued, causing a lot of conflict in our relationship. But now more we have a more harmonious relationship, as when he got loud and shouted when he was drunk, I remained calm and quiet. Then when he was sober, I explained to him my feelings and reasons that I don’t like a drunken man. He now behaves better and has reduced his drinking by 80%. (VSLA member, Veal Thbong Village)*

Furthermore, local government officials partly attribute this positive change of reduction in family conflict in part to women applying the P.A.C.E. lessons on communication and problem-solving and decision-making at home. *“We as Government officials are always visiting, teaching, and advising villagers about domestic violence. We would see a reduction in domestic violence cases for a short time, but a few weeks later, the same domestic violence problem would happen again. Now we see only 3-4 domestic violence cases per village whereas before 1 in 4 or 5 households has some form of family conflict or dispute.” (PCST/CC Member, Female)*

Husbands of the women who attended the P.A.C.E. lessons also confirmed they have fewer conflicts and arguments with their wives, and there is less domestic violence. They attribute this to changes in

the way their wives communicate with them, including more open sharing and discussing issues with them, providing explanations and sound reasons for not gambling and not drinking. *“Before when I gambled, we would argue and fight. Now I have stopped gambling 100% as I listened to my wife and don’t want to waste time and money.” (Male Spouse, Age 30)*

Increased Understanding of Women’s Rights and Changing Gender Roles

PCST members report that both women and men have a better understanding of women’s rights and they have observed that husbands value their wives and women more as a result of the P.A.C.E. lessons. Women participants are sharing the lessons and P.A.C.E. materials with their husbands and family members, and men are now willingly helping out with household chores, such as cooking rice and food, taking care of children and feeding animals. *“Before women did all the housework, but now husbands of women who have studied with the P.A.C.E. classes also help to cook rice and food and help look after children.” (PCST/CC Member, Female)*

Husbands interviewed also explained how they have changed, as a result of both seeing changes in their wives knowledge and skills, and from learning about the P.A.C.E. lessons directly from their wives. *“She tells me about the lesson and we listen to each other. We men do feel superior to our wives, but now I help out with household chores and work. I have changed my mind set about the roles of men and women.” (Male Spouse, age 34)* Another husband commented *“I feel I have changed a lot, before I just wanted to relax after work, I would gamble and I didn’t help my wife around the house very much. Now I have reduced my gambling by 80%, and help with cooking and feeding the animals.” (Male Spouse, age 25)*

VSLA and P.A.C.E Increased gender equitable relations

My husband never used to help me collect water or do housework. So I shared the picture of the “woman with 100 hands” and explained about women’s role and workload in the house and suggested some household chores that he can help with. After that my husband changed a lot. He collects water before he goes to work and helps look after our children and feeds the animals.

VSLA Member, Age 27
Chroy Village

The few single women participating in the VSLAs and FGDs also faced challenges with their fathers and other male family member’s attitudes and behaviour towards gender equality and women and men’s family roles. *“Before when my father and younger brother would return from fishing, he said he was tired and never helped with housework. Now my brother washes his own clothes and helps with other household chores like washing dishes and feeding animals” (VSLA Leader, Female, Age 24)*

3.5.2 Challenges

Some women expressed that men’s drinking behaviour was still a major problem and source of household conflicts. Some felt their husbands and men in general could benefit from the P.A.C.E. training and skills to eliminate conflict and violence in the family. Some of the husbands interviewed also mentioned that some men went to drink alcohol when their wives went to the VSLA meetings and P.A.C.E. sessions and then became very angry when they came home and food was not ready for them. The men interviewed also mentioned that their gambling, and therefore wasting time and money, was a source of conflict between them and their wives, and have since reduced or eliminated gambling altogether.

The education of girls and women is a key determinant of social development and women’s empowerment. Literacy and numeracy are important factors for improved livelihoods and increased economic opportunities. Some women expressed that they wanted to learn more through P.A.C.E. so that they wouldn’t be mistreated or discriminated against for being uneducated or illiterate. Given that the average years of schooling is only 3.5 years for the VSLA members, the vast majority of the women participating in the P.A.C.E. project are not functionally literate. While the few Khmer basic

literacy lessons helped some women better understand how to record their income and expenses and record their savings in the VSLA passbook, there are only 3 lessons for 4.5 hours so there may need to be a further assessment of this module.

Younger women aged 20 to 30 years old were generally recognized as being faster learners in class, having more education and in some cases they were apply lessons learned to improve their livelihoods at a faster pace. However it was noted by PCST members that many younger women aged 19 to 25 years old were not initially very interested to join the P.A.C.E. sessions, citing that they “had learned and studied the lessons in school already.” Given that all the younger VSLA Leaders, aged 20-24 years, interviewed who joined the P.A.C.E. sessions overwhelming expressed increased knowledge, skills and confidence in themselves personally and explained the improvements in their family relations and livelihoods, it would be beneficial to try to encourage more younger women in the VSLAs to join the P.A.C.E. sessions in the future.

4. Lessons Learned

Training of Trainers Practice Sessions

The PCST Training of Trainers sessions provided the necessary foundation for the CARE project staff and the PCST members to gain the skills, knowledge and practice the delivery of the P.A.C.E. lessons. During the TOT, it would be beneficial for the trainers to conduct some practice sessions in the villages to gain an understanding of the actual classroom situation in the villages. This would allow the trainers to better prepare themselves and adjust the delivery of the lessons to the context of the village classroom setting. For example, this includes adjusting the teaching style for participants who bring young children to the class and are often distracted, being comfortable teaching with other children and villagers gathered around to observe the classes, and managing the lessons amidst the many interruptions from the general daily busyness of village life.

Selection of Villages/VSLAs

P.A.C.E. participants in VSLAs in villages that were more remote and farther away from the district town and markets were reported to have higher and more regular class attendance rates than in VSLAs in villages closer to the district town and markets. This is an important consideration for future selection of VSLAs and villages for the P.A.C.E. classes. It might be useful to further analyse attendance rates by village, while documenting the most common reasons for absences, to plan for and adjust class schedules and times.

Some VSLA members that were not selected to participate in the P.A.C.E. pilot project criticized the VSLA Leaders participating in the P.A.C.E. project as showing favouritism to certain VSLA groups. The VSLA Leaders were able to explain the selection criteria and limitations of the pilot project, and suggested that others would get a chance to study in the future. This demonstrates the importance of disseminating clear information on selection criteria of the P.A.C.E. project, involving local authorities and PCST members in the transparent selection process, in order to provided any additional support to VSLA Leaders/Village Agents.

Class attendance and Follow up Sessions

A large amount of effort was expended by CARE Project Staff and PCST members in following up with VSLA participants who were absent from the weekly P.A.C.E. sessions and providing them with lessons so they would not fall behind. During the rainy and farming season, the CARE Project staff in collaboration with the PCST members provided some lessons to women during their lunch break at their rice fields. While this close follow up ensured high weekly attendance and overall completion

rates, the additional time and expense required for individual and group follow up needs to be factored into the project budget, staff and PCST work plans and delegated to PCST members.

Peer to Peer Sessions

Younger women under 30 years old and women who can read and write are faster learners; consequently, some are faster to apply lessons and improve their livelihood activities. Older women and especially those who are illiterate have difficulty recording income and expenses. However, through peer to peer sessions, improved IEC materials and group solidarity, strong VSLA members who are literate have assisted those who cannot read or write as well to understand and apply knowledge and information learned. While challenging, it has been recommended by PCST members and VSLA Leaders to keep the P.A.C.E. classes as mixed literacy levels, while improving IEC materials and adult learning methodologies.

5. Conclusions and Considerations

P.A.C.E. in the Community Pilot Project linkages with existing VSLAs have proven to be an effective model for contributing to women's increased agency, self-confidence and economic empowerment. The VSLAs provide a structured and safe environment in which women can learn, apply and share their newly acquired knowledge and skills from the P.A.C.E. sessions. Women participants in P.A.C.E. have demonstrated increased confidence in themselves and their skills to address problems they face in their personal/family lives and communities and work constructively towards finding appropriate solutions.

P.A.C.E. participants have become agents of change themselves, applying their newly acquired knowledge and skills to influence family members, especially husbands and male family members, to change certain behaviors and attitudes. There is movement towards more equitable gender relationships within the family and community.

Furthermore, testimonies from VSLA members, VSLA leaders and other project stakeholders point to increased effectiveness and efficiency of the VSLA group functioning, through more supportive relationships among members, improved leadership and communication skills among members as well as improved budgeting and financial management skills of individual members. As a result, members trust and place more value in their VSLAs; the majority of VSLA members have increased their savings and shares, and have seen positive results from their investments in livelihood activities.

The following are some considerations for the next phase of the P.A.C.E. in the Community Project. Some of these suggestions may require additional funding, budget allocations or revisions to the proposed budget to ensure quality training, lessons, and activities.

1. Continue to improve the quality and content of Training of Trainers sessions, incorporating new techniques and methodologies appropriate for non-formal education sessions with women with little or no formal education in rural settings. This would include practice sessions in the village with VSLAs, so new P.A.C.E. trainers can familiarize themselves with the reality of delivering lessons in a village classroom setting, where many young children attend with their mothers.
2. The P.A.C.E. project trainers and PCST members may benefit from additional gender training and/or reflections about gender roles and stereotypes to reinforce important concepts and messages around gender equality and gender roles. This would ensure P.A.C.E. lessons are addressing positive changes in gender relations and not reinforcing negative gender-related attitudes and behaviors.

3. Key project stakeholders, including P.A.C.E. project staff, PCST members and VSLA Leaders may benefit from additional capacity building on leadership skills, including training and coaching, so they may be more effective role models for younger, single women.
4. Consider a review of the literacy lessons, either revising some content or increasing and/or expanding the number of literacy sessions from three to 5-6 lessons for interested semi-literate women, in collaboration with the DoEYS non-formal education department. The majority of women expressed an interest in having more literacy classes, while project staff observed through follow up and monitoring that few women actually remembered the literacy lessons.
5. Ensure that there at least two P.A.C.E. trainers and/or assistants at each session to deliver the lessons, assist with organizing materials, and assist with childcare so that women can concentrate on the lessons. Importantly, discuss with PCST members/VSLA leaders on appropriate alternatives so women can fully engage, while feeling comfortable with different options of childcare.
6. Continue to adapt and improve the P.A.C.E. in the Community session IEC and visual learning materials, such as photos, colored pictures and handouts, to better reflect women's daily lives and the village context. The P.A.C.E. IEC materials have become key learning messages and reference materials for women during the classes and at home, and for sharing with husbands, family members and community members.
7. Consider providing two P.A.C.E. orientation sessions with VSLA women and their husbands/family members, prior to the selection of women for the P.A.C.E. sessions. Women expressed the need for more time to discuss and consult with their husbands/family members before making a decision to join the P.A.C.E. program. Additional orientation sessions would enable CARE to provide more information, answer questions about P.A.C.E, and give more time for women to consult with family members.
8. Include a small budget line for travel expenses for Village Agents to follow up with and provide make-up sessions for women who are absent from P.A.C.E. classes, with clear criteria and guidelines. This would serve to strengthen the training skills of the PCST members, particularly the Village Agents, and reduce the extra time and cost involved of having CARE project staff conduct individual follow up lessons with VSLA members who missed a weekly P.A.C.E. class.
9. Consider conducting a refresher session once per year with past P.A.C.E. participants and/or including past participants in future orientation and graduation ceremonies. Further consider how some stronger P.A.C.E. graduates may engage in either peer to peer sessions or assist in some way with new P.A.C.E. sessions in their same villages.
10. With the expansion of the P.A.C.E in the Community project to new VSLAs, villages and communes, consider adopting a buddy or peer approach between newer and experienced PCST members, perhaps extending to VSLA leaders who have participated in the P.A.C.E. pilot project. This would serve to further strengthen the existing PCST members' capacity as master trainers, provide additional support for new PCST members and strengthen ownership of the P.A.C.E. in the Community project with the PCST.
11. The P.A.C.E. in the Community Project may consider inviting husbands/men to participate in particular sessions, or hold a special session with husbands/men beyond the orientation and graduation sessions. Women participants expressed a desire that their husbands and more men participate in some P.A.C.E. sessions. The PCST, including village leaders, may play a key role in mobilizing interest and participation from husbands/men.

12. The P.A.C.E. in the Community Project could advocate for and strengthen linkages with other CARE project activities or government departments/services to provide additional livestock/animal raising technical support to interested women in VSLAs. CARE may consider strengthening their economic empowerment work linked to VSLAs to include agricultural cooperatives, market value chain, and information systems linking with government technical support in line with government policies and strategies.

6. Appendices

6.1 List of Documents

1. Gap Inc. Proposal for P.A.C.E. in the Community Pilot Project, CARE International in Cambodia, 2013
2. P.A.C.E. Project Profile, CARE International in Cambodia
3. Brief Summary Report of *Closing Ceremony for P.A.C.E. in the Community Pilot Phase*, August 29th, 2014, CARE International in Cambodia
4. Case Study of Mrs. Seam Mak, VSLA Member, Sre Ambel District, Koh Kong Province (CARE International in Cambodia), October 2014
5. Case Study of Mrs. Yorm Khun, VSLA Member, Sre Ambel, District, Koh Kong Province (CARE International in Cambodia), February 2014
6. P.A.C.E. in the Community Final Narrative Report_Draft October 2014, CARE International in Cambodia
7. Pre-Post Test Results of P.A.C.E. in the Community Modules : 1) Communication, 2) Problem-Solving and Decision Making, 3) Time Management and Stress Management , 4) Financial Literacy, CARE International in Cambodia,
8. P.A.C.E. in the Community Module and Training Sessions/Lessons Summary, CARE International in Cambodia
9. P.A.C.E. in the Community Manuals: 1) Communication, 2) Problem-Solving and Decision Making, 3) Time Management and Stress Management, 4) Financial Literacy, and Community Facilitation Skill, (Khmer), CARE International in Cambodia
10. P.A.C.E. in the Community Program Update, Power Point Presentation, March 25, 2014

6.2 Interview Lists

6.2.1 Focus Group Discussions - Community

No	Group	Village/Commune	No of Participants	Sex	Date
1	VSLA / P.A.C.E. Members	Veal Thbong Village Sre Ambel commune	10 persons	10 F	16 October 2014
2	VSLA / P.A.C.E. Members	Chroy Village Boeung Preav Commune	9 persons	9 F	16 October 2014
3	VSLA / P.A.C.E. Members	Kampong Sdam Village Boeung Preav Commune	8 persons	7 F 1 M	16 October 2014
4	VSLA / P.A.C.E. Members	Chroy Svaylech Village Chroy Svay Commune	10 persons	10 F	16 October 2014
5.	VSLA / P.A.C.E. Members	Phnom Sralao Village Chroy Svay Commune	10 persons	10 F	17 October 2014
6.	VSLA /P.A.C.E. Member Spouses	Phnom Sralao Village Chroy Svay Commune	5 persons	M	17 October 2014
	Total	5 Villages, 3 Communes	50 VSLA Members 5 VSLA Spouses	46 F, 1 M 5 M	16-17 October 2014

6.2.2 Key Informant Interviewers - Stakeholders

No	Name	Position, Organisation	P.A.C.E. Role	Sex	Date
1.	Ms. Chea Rortha	Chief of DoWA Sre Ambel District	PCST Member	F	16 October 2014
2.	Mr. Em Saran	DoEYS, Non-Formal Education Sre Ambel District	PCST Member	M	16 October 2014
3.	Ms. Thon Thang	CC/CCWC, Boeung Preav Commune, Sre Ambel District	PCST Member	F	16 October 2014
3	Ms. Son Chea	CC/CCWC, Sre Ambel Commune, Sre Ambel District	PCST Member	F	16 October 2014
4	Ms. Theoun Larkhana	Village Agent, VSLA Leader Chroy Svay Commune	PCST Member (Former YWIB)	F	17 October 2014
6.	Ms. Ran Khin	Village Agent, VSLA Leader Chroy Svay Commune	PCST Member (Former YWIB)	F	17 October 2014
7.	Ms. Lim Kim	VSLA Leader Chroy Svay Commune	P.A.C.E. Member	F	17 October 2014
8.	Ms. Sai Hav	VSLA Leader Chroy Svay Commune	P.A.C.E. Member	F	17 October 2014
9.	Ms. Chhun Sokhom	Project Officer CARE Sre Ambel, Koh Kong	PO/Trainer	F	15 October 2014
10.	Ms. Tith Sokha	Project Officer CARE Sre Ambel, Koh Kong	PO/Trainer	F	15 October 2014
11.	Mr. Sann Sathya	Project Manager CARE Sre Ambel, Koh Kong	PM P.A.C.E.	M	15-16, October 2014

6.3 Interview Guides

6.3.1 Focus Group Discussion Guide #1 VSLA P.A.C.E. Participants (women)

Facilitator/Interviewer:

Good morning/afternoon. We are _____, independent consultants for the CARE P.A.C.E. Community Pilot Project Evaluation. You have been invited here today as you have participated in the P.A.C.E. Community Pilot project as a VSLA member. We would like to ask some questions regarding your experiences in your personal, family and community life, including savings and livelihoods. We would like to hear your experiences in the P.A.C.E. project, including what you liked, found useful, found difficult or would change.

Please provide your honest opinion, there are no wrong answers. All individual responses will remain confidential and only used for evaluation reports. **Do you agree to participate?**

1. Can you tell us **how and why you decided** to become involved in the P.A.C.E. project? Did you face any obstacles in reaching this decision? If yes, what and how did you address this?
2. What **skills and knowledge have** you learnt from P.A.C.E. lessons? What has been most useful? What topics or lessons would you like more help with?
3. Can you describe how you have **applied the skills and knowledge** from P.A.C.E. in your personal and family life? Have there been changes in VSLAs group/meetings participation involvement?
4. What changes or improvements in your **own personal life and family relations** as a result of your participation the P.A.C.E. Pilot project lessons? Please give examples (ie gender roles, communication, confidence to speak in family and meetings, raise issues?)
5. What changes have you observed with your **husband/male family members attitude or behavior, at household or community level?** (Probe: gender roles and relations, communication, problem solving, domestic violence, please give examples)
6. What changes and improvements in your **finances, savings and livelihood/SME plans** as a result of your involvement of P.A.C.E. project? (Has your debt decreased? Have your incomes increased? Have your savings increased? Please give examples)
7. What **obstacles do you still face in terms of improving livelihoods** through participation in VSLA groups? What have you done to try to overcome or solve these challenges? What was the result?
8. Have you experienced any **negative / or unintended consequences** arising from participation in P.A.C.E. or from these changes mentioned above? (ie added work for women, husband feels threatened by wife's increased confidence, etc) How have you addressed solved these?
9. Are there any additional comments you wish to share regarding the P.A.C.E. project?

Thank you for your time!

6.3.2 Focus Group Discussion Guide #2

VSLA P.A.C.E. Male Spouse

Facilitator/Interviewer:

Good morning/afternoon. We are _____, independent consultants for the CARE P.A.C.E. Community Pilot Project Evaluation. You have been invited here today as your wife participated in the P.A.C.E. Community Pilot project as a VSLA member. We would like to ask some questions regarding the P.A.C.E. project, your involvement, observations and experiences in your personal, family and community life, including VSLA groups, savings and livelihoods.

Please provide your honest opinion, there are no wrong answers. All individual responses will remain confidential and only used for evaluation reports. **Do you agree to participate?**

1. Can you tell us **how and why your wife decided** to become involved in the P.A.C.E. project? Did she /you face any obstacles in reaching this decision? If yes, what and how did you address this?
2. What changes have you observed in **your wife's knowledge, attitude and behavior within the family and household relationships** as a result of the P.A.C.E. Pilot project lessons? (Probe: Increased communication, confidence to speak with husband, confidence to raise issues?)
3. What changes or improvements have you experienced in **your family and household relationships** as a result of the P.A.C.E. Pilot project lessons? (Probe: more housework sharing, more shared decision making, less arguing/fighting)
4. What changes have you experienced in your **family's livelihood and financial situation through the VSLA groups as a result of P.A.C.E. project?** (Probe: Has your family debt decreased? Has your family income increased? Has your family saving's increased? Has your spending changed?)
5. **As a husband/male family member**, how have you personally changed your own behavior, attitude or understanding of gender roles at the **household or community level?** (Probe: helping cook food, wash clothes, listen more, less drinking, less arguing with wife/children. Please give examples)
6. **Have you experienced any negative or unintended consequences** from your wife's participation in P.A.C.E. or from these changes mentioned above? (ie added work for women, husband feels threatened by wife's increased confidence, etc) If yes, How have you addressed solved these?
7. Are there any additional comments you wish to share regarding the P.A.C.E. project?

Thank you for your time!

6.3.3 Key Informant Interview Guide #1 VSLA Leaders

Interviewer:

Good morning/afternoon. We are _____, independent consultants for the CARE P.A.C.E. Community Pilot Project Evaluation. As a VSLA Leader we would like to ask your views about the impact of P.A.C.E. on yourself and VSLA members, including personal, family and community life, savings and livelihoods. We would also like to hear your experiences with the P.A.C.E. project, including what you appreciated, found difficult and recommendations.

Please provide your honest opinion, there are no wrong answers. All individual responses will remain confidential and only used for the evaluation report. **Do you agree to participate?**

1. **As VSLA leaders**, what skills and knowledge have you learnt from P.A.C.E. pilot project?
2. **As VSLA Leaders**, how you have applied the skills and knowledge in the VSLAs group/meetings?
3. **How have the VSLA Leaders/Group peer meetings** contributed to changes/improvements in VSLA group functioning and performance? (please give examples)
4. **As VSLA Leaders**, in your own personal/family and community life, what changes (positive/negative) have you experienced as a result of P.A.C.E. Project?
5. What changes (positive / negative) have you observed in the **VSLA member's attitude and behaviors in their family and community relations** as a result of the P.A.C.E.? (Probe: gender roles, communication, confidence to speak in family and meetings, raise issues?)
6. What changes (positive/negative) have you observed in the **VSLA members behavior with finances, savings and livelihood/SME plans** as a result of P.A.C.E. project? (Probe: Have VSLA member's debt decreased? Have incomes increased?)
7. What changes have you observed or heard about in the **VSLA member's family relations, specifically husbands/male family members, at household or community level?** (Probe: gender roles/relations, communication, problem-solving, domestic violence, please give examples)
8. Have you observed or heard of any **negative or unintended consequences** from these changes? (ie added work for women, husband feels threatened by wife's increased confidence, etc)
9. Have you observed any **differences in application, behavior** or results of P.A.C.E. project on women based on age, marriage/single, family size, literacy/education or household income levels? Please explain
10. What **challenges have you experienced with the P.A.C.E. pilot project** (PCST, logistics, training sessions, VSLA participants, male spouses) How have you addressed solved these?
11. What do you feel are **areas of improvement** for the P.A.C.E. Pilot project future? (training modules / schedules, PCST membership, involvement of male spouses, etc)
12. Are there any additional comments you wish to share regarding the P.A.C.E. project?

Thank you for your time!

6.3.4 Key Informant Interview Guide #2 PCST Members (District Official, Commune Councils, Village Agents)

Interviewer:

Good morning/afternoon. We are _____, independent consultants for the CARE P.A.C.E. Community Pilot Project Evaluation. As a member of the PCST, we would like to ask your views about the impact of P.A.C.E. on VSLA members, including personal, family and community life, savings and livelihoods. We would also like to hear your experiences with the P.A.C.E. project, including what you appreciated, found difficult and recommendations.

Please provide your honest opinion, there are no wrong answers. All individual responses will remain confidential and only used for evaluation reports.

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1. **As a PCST member, how have you been involved and how have you supported the P.A.C.E. project? What have you learned (skills, knowledge, etc)? What difficulties have you had and how did you address these?**
 2. **What changes (positive/negative) have you seen in VSLA leadership as a result of P.A.C.E. project? How have the VSLA Leaders/Group peer meetings contributed to changes/improvements in VSLA Group functioning and performance? (please give examples)**
 3. **What changes (positive / negative) have you observed in the VSLA member's attitude and behaviors in their family/community relations as a result of the P.A.C.E. Pilot? (gender roles, communication, confidence to speak in family and meetings, raise issues?)**
 4. **What changes (positive/negative) have you observed in the VSLA members behavior with finances, savings and livelihood/SME plans as a result of P.A.C.E. project? (probe- Have VSLA member's debt decreased? Have incomes increased?)**
 5. **What changes have you observed or heard about in the VSLA member's family relations, specifically behavior of male spouse, at household or community level? (Probe: gender roles/relations, communication, problem-solving, domestic violence, please give examples)**
 6. **Have you observed or heard of any negative or unintended consequences from these changes? (ie added work for women, husband feels threatened by wife's increased confidence, etc)**
 7. **Have you observed any differences in application or behavior or results of P.A.C.E. project on women based on age, marriage/single, family size, literacy/education or household income levels? Can you explain**
 8. **What do you feel are areas of improvement for the P.A.C.E. Pilot project future? (training modules / schedules, PCST membership, male spouses, etc)**
 9. **Are there any additional comments you wish to share regarding the P.A.C.E. project?**

Thank you for your time!

6.3.5 Key Informant Interview Guide #3 CARE P.A.C.E. Project Staff

Interviewer:

Good morning/afternoon. We are _____, independent consultants for the CARE P.A.C.E. Community Pilot Project Evaluation. As key project staff implementing the P.A.C.E. Community Pilot Project, we would like to ask your views about the impact of P.A.C.E. on VSLA members, including changes in personal, family and community life, as well as savings and livelihoods. We would also like to hear your experiences with the P.A.C.E. project, including what you learned, appreciated, found challenging, and recommendations for improvements.

Please provide your honest opinion, there are no wrong answers. All individual responses will remain confidential and only used for evaluation reports.

1. *What do you feel have been the **key successes** of the P.A.C.E. Pilot project?*
2. ***What changes have you seen in VSLA leadership as a result of P.A.C.E. project? How have the VSLA Leaders/Group Peer meetings contributed to changes in VSLA Group performance?***
3. ***How have the PCST members** contributed to the P.A.C.E. Pilot Project? *What changes have you observed in their knowledge, attitude, behavior and overall capacity to support P.A.C.E. project? What difficulties did you encounter with PCST? How did you address these?**
4. *What changes (positive/negative) have you observed in the **VSLA members attitude and behaviors in their family and community relations** as a result of the P.A.C.E. Pilot project? (ie positive, more discussion/joint decision making or negative, tension with husband over decisions)*
5. *What changes (both positive/negative) have you observed in the **VSLA members behavior with finances, savings and livelihood/SME plans** as a result of P.A.C.E. project? *Have VSLA member's debt decreased? Have incomes increased?**
6. *What changes (positive / negative) have you observed or heard about in the **VSLA member's family relations/spousal relations?** (gender roles and relations, communication, problem solving, domestic violence)*
7. *Have you observed or heard of any **negative or unintended consequences** from these changes? (ie added work for women, husband feels threatened by wife's increased confidence, etc)*
8. *Have you observed any **differences in application** or behavior of P.A.C.E. project on women based on age, marriage/single, family size, literacy/education or household income levels?*
9. *What **challenges** have you experienced with the P.A.C.E. pilot project (PCST, logistics, training sessions, VSLA participants, male spouses) How have you addressed solved these?*
10. *What do you feel are **areas of improvement** for the P.A.C.E. Pilot project future? (training modules / schedules, PCST members, male spouses, etc)*
11. *What skills, knowledge or **personal capacity development** have you learnt from P.A.C.E. project?*
12. *Are there any additional comments you wish to share regarding the P.A.C.E. program?*

Thank you for your time!