



ISBN 978-89-6469-092-5 13320

업무자료
사업평가 2012-12-033

업무자료 사업평가 2012-12-033

KOICA-MOFAFF Joint Evaluation Report on Rural Development in Cambodia

KOICA

KOICA-MOFAFF Joint Evaluation Report on Rural Development in Cambodia

2011.12



KOICA
한국국제협력단

825 Daewangpangyo-ro, Sujeong-gu, Seongnam-si,
Gyeonggi-do, Korea 461-833, Korea
<http://www.koica.go.kr>

KOICA
한국국제협력단



KOICA–MOFAFF Joint Evaluation Report on Rural Development in Cambodia

2011.12

The Korea International Cooperation Agency (KOICA) performs various types of evaluation in order to secure accountability and achieve better development results by learning.

KOICA conducts evaluations within different phases of projects and programs, such as ex-ante evaluations, interim evaluations, end-of-project evaluations and ex-post evaluations. Moreover, sector evaluations, country program evaluations, thematic evaluations, and modality evaluations are also performed.

In order to ensure the independence of evaluation contents and results, a large amount of evaluation work is carried out by external evaluators. Also, the Evaluation Office directly reports evaluation results to the President of KOICA

KOICA has a feedback system under which planning and project operation departments take evaluation findings into account in programming and implementation. Evaluation reports are widely disseminated to staff and management within KOICA, as well as to stakeholders both in Korea and partner countries. All evaluation reports published by KOICA are posted on the KOICA website.

(www.koica.go.kr)

This evaluation study was entrusted to Korea Institute for Rural Development by KOICA for the purpose of independent evaluation research. The views expressed in this report do not necessarily reflect KOICA's position.

Contents

Abbreviation

Executive Summary	3
-------------------------	---

I . Over view of the Evaluation 11

1. Background	11
2. Target Projects for Joint Evaluation Program	12

II . Evaluation Process & Methods 17

1. Evaluation Period: June 5 ~ August 30, 2011	17
2. Evaluation Process & Schedule	17
3. Composition of Evaluation Team	17
4. Survey	19
5. Evaluation Criteria	20
6. Evaluation Method	22

III . Evaluation of The Rural Development Project 29

1. Relevance	29
2. Effectiveness	30
3. Efficiency	34
4. Impacts	37
5. Sustainability	38

IV . Evaluation of The Pilot Project for Micro-Credit 43

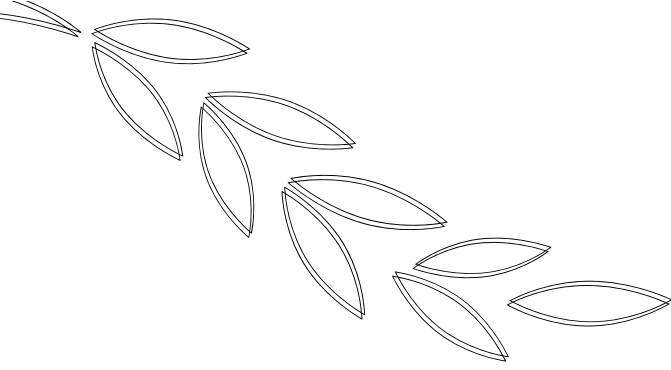
1. Relevance	43
2. Effectiveness	44
3. Efficiency	47
4. Impacts	50
5. Sustainability	51

V. Conclusion and Recommendations	55
1. Conclusion	55
2. Recommendations	59
Reference	67
Appendix	73
I. Memorandum of Understanding	73
II. Questionnaire for the Evaluation of Cambodia Rural Development Project	75
III. Questionnaire for the Evaluation of Cambodia Micro Credit Project	87
IV. General Background of Respondents	94
V. List of Sample Households	97

Abbreviation

AUDAID	Australian Government's Overseas Aid program
CARD	Council for the Agricultural and Rural Development
CBOs	Community-based Organizations
CBRD	Community Based Rural Development
CDC	Commune Development Council
CDD	Community Driven Development
CMDGs	Cambodian Millennium Development Goals
CO	Credit Office
CR	Cambodian Riel
DORD	District Division of Rural Development
FAO	Food and Agriculture Organization
GDP	Growth National Product
GNI	Gross National Income
H/W	Hardware
HYVs	High Yielding Varieties
IRD	Integrated Rural Development
KIRD	Korea Institute for Rural Development
KMP	Korea Micro Credit Project
KOICA	Korea International Cooperation Agency
KRC	Korea Rural Community & Agriculture Corporation
KREI	Korea Rural Economic Institute
M&E	Monitoring and Evaluation
MDGs	Millennium Development Goals
MOFAFF	Ministry of Food, Agriculture, Forestry and Fisheries
MOU	Memorandum of Understanding
MRD CS	Ministry of Rural Development Micro Credit Scheme
MRD	Ministry of Rural Development
NSDP	National Strategic Development Plan
ODA	Official Development Assistance
OECD	Organization for Economic Cooperation and Development
OECD/DAC	Development Assistance Committee of OECD
OJT	On the Job Training

PDM	Project Design Metrics
PDRD	Provincial Department of Rural Development
PM	Project Manager
PMC	Project Management Consulting
PMO	Project Management Office
PNSA	Preak Laep National School for Agriculture
PO	Project Office
PRDC	Provincial Rural Development Committee
R/D	Record of Discussion
RRA	Rapid Rural Appraisal
S/W	Software
SFFSN	Strategic Frame for food Security and Nutrition
TOR	Terms of Reference
UN	United Nations
UNESCAP	United Nations Economic and Social Commission for Asia and Pacific
VCC	Village Credit Committee
VDC	Village Development Committee



Executive Summary



Executive Summary

1. The main purpose of this joint evaluation is to learn the expertise, implementing system, and lessons acquired from the results of ODA projects in rural development sector in Cambodia, implemented between Korea International Cooperation Agency (KOICA) and the Ministry of Food, Agriculture, Forestry and Fisheries (MOFAFF). This was done through comparing the strong and weak points of each project and utilized the lessons learned for further cooperation in the future.
2. The projects evaluated were the Project for Rural Development in Kampong Cham Province implemented by KOICA, and the Pilot Project for Micro Credit in Cambodian Rural Villages, implemented by MOFAFF. Projects for rural development were implemented in the three villages of Batheay district of Kampong Cham province during 2006-2008, while the Pilot Project for Micro Credit has been implemented in 6 villages in Krouch Chmar and Tboundg Khmum districts of Kampong Cham province in Cambodia. The pilot project for micro credit is an interim evaluation since the project is ongoing, while the completed project for rural development is an impact evaluation.
3. Both projects were relevant to the ODA policies of KOICA and MOFAFF, since the projects were targeting to support Cambodian government for poverty alleviation and rural development. In this context, the two projects were also relevant to the rural development policies of the Ministry of Rural Development of Royal Government of Cambodia since the priority of rural development is to alleviate poverty and to achieve Cambodian Millennium Development Goals (CMDGs).

4. Rural development project of KOICA was chosen through its project selection process. The Ministry of Foreign Affairs of RGC proposed this project and sent the project proposal to KOICA. However, the Pilot Project for Micro-Credit of MOFAFF was selected through public invitation. KREI participated to the public invitation, and selected it through open competition.
5. The projects were developed to share Korean experiences of rural development with the Cambodian government. However, during the project formulation and implementation, these projects gave little attention in sharing Korean experiences on rural development. The rural development project followed the participatory approach of World Bank, while the micro credit project followed the guideline of Ministry Rural Development Credit Scheme (MRD CS) of Cambodia for the project operation.
6. In general, the two projects have contributed to income generation, poverty alleviation in the project areas and provided means of achieving the CMDGs. There were good evidences of success for rural development project contributing to the income generation namely, improving the living environments and the quality of life as a whole for the people in the project areas. Micro credit project also contributed to facilitate economic activities and income generation through provision of credit for those who need it in the project areas. The people in the project areas responded in the questionnaire survey that the project has contributed to boost the income of households who borrowed from the project funds and contributed to the economic vitality of the community. However, it is hard to say that the project already achieved its goals, since it did not initially identify the indicators in measuring its goals and targets.
7. KOICA implemented the project under the direct supervision of project manager (PM). The PM stayed in Cambodia until the project completion. However,

dispatching the PM was made in December 2006, while the project was approved in 2005. The Project Management Consulting (PMC) was selected in September 2006. The process of PMC selection and dispatching PM should have been done in more efficient way. MOFAFF managed the project under the supervision of MRD CS. The officials of MRD CS visited the villages in the project areas, and did the receipt and processing of the loan application. However, the project provided the loan to the households almost one year after the project was implemented. The project spent much time in selecting the project area and deciding the method of loan provision.

8. The budget for rural development project was invested mainly in infrastructure building. The budget portion for income generation and capacity building was negligible. Considering the project was integrated rural development, more budget should have been allocated to capacity building and income generation activities. In the case of micro credit project, 91.4 percent of budget was allocated to credit loan, and 8.6 percent for loan operation. This should have been the efficient way of budget allocation. However, the portion of budget for capacity building and supporting loan for the borrower's economic activities were almost negligible even though those activities were crucial for the success of micro credit operation.
9. The project results have not been extended yet to other rural areas in Cambodia. The rural development project had a national workshop in 2009 with an intention to extend the rural development model to other rural areas. However, there was no evidence that Cambodian government adopted the model to implement it to other rural areas. Although micro credit project is operated under the MRD CS, it does not mean that the effects of the project have been extended to the rural development policy of Cambodian government or micro-credit policy. Micro credit in Cambodia has been already an important rural development policy since the 1990s for poverty reduction

and facilitating the rural economy.

10. Therefore, it is important that when the Korean government formulates and initiates an ODA project in rural development sector in Cambodia, there must be an effective device to extend the project results to other rural areas through the policy channel of Cambodian government. It is also important that responsible ODA agencies of Korea must prepare post consulting programs for supporting Cambodian government that the project results will be adopted in other rural areas.
11. The rural development project prepared excellent approaches for the sustainability of project results, such as the establishment of VDC, VDF, and micro-credit system. However, these systems were not fully function because of the weak leadership and the capacity of VDC members. It is necessary to provide additional consulting service as a post project scheme for leadership training, solving the community conflicts, and building capacity for managing the project facilities. The consulting service should be continued after the project for another 3 years.
12. The micro credit project will be sustainable even after the project completion since the project is operated under the MRD CS, and the officials of MRD CS are well trained for implementing the project. However, it is clear that micro credit fund of this project will be merged into the MRD CS if the project does not have its own identity and operational rules and regulations. Therefore, it is desirable that micro credit project must have its own implementation mechanism including its rules and regulations.
13. There was no evidence of duplication between two projects since rural development and micro credit scheme were important rural development policies of Cambodian government. However, the process of project selection,

choice of PMC and dispatching PM, and the project implementation should be more efficient, and flexible to meet the Cambodian situation. Both projects provided a good lessons such that when a certain project would not set measurable goals, indicators and target, impact evaluation would be difficult. Korean experiences on rural development should also be defined clearly in adopting the ODA project formulation and implementation process. All ODA programs in Cambodia must be selected through the Korean embassy of Cambodia to avoid project duplication problems and to strengthen cooperation among ODA implementing agencies.



Over view of the Evaluation



1

Over view of the Evaluation



1. Background

- 1.1. As Korea becomes a member country of OECD/DAC by the end of 2010, ODA budget of Korean government has been increased sharply and the rules and regulations for ODA implementation has been strengthened. Korean government has a plan to increase ODA budget up to the level of 0.025 percent of the Gross National Income (GNI) by the year of 2015. Accordingly, various agencies in Korea signified intension in joining the ODA programs. Because of this development, Korean ODA programs became diversified and complicated. Thus, there is a need among agencies joining to the ODA programs to coordinate closely to increase efficiency in the process of ODA implementation. “The Law on the Official Development Assistance” was legislated in 2010 to implement the Korean ODA programs more systematically and efficiently.

- 1.2. Through this law, the Korean government established the “Committee of ODA Evaluation (COE)” under the Prime Minister’s Office. The Committee introduced “Joint Evaluation System” in 2009 to reduce the inefficiency which might result due to the increase in the number of various ODA agencies and government ministries joining the ODA. In January 2011, the COE decided to have joint evaluation of those projects implemented in the same areas with the same recipient countries, but executed by different ODA agencies.

- 1.3. The main purpose of the joint evaluation is to reduce inefficiency resulting to the overlapping of similar projects in the same recipient countries, and to strengthen the cooperation in project implementation and evaluation through sharing the knowledge and experiences of ODA. “KOICA-MOFAFF Joint Evaluation on Rural Development Project in Cambodia” has been implemented by the COE in January 2011 under the logic of mutual learning and sharing of the ODA experiences of KOICA and MOFAFF.
- 1.4. The KOICA-MOFAFF Joint Evaluation (JE) program has the following objectives:
 - a. Share the experiences of ODA in rural development sector between KOICA and the Ministry of Food, Agriculture, Forestry and Fisheries in Cambodia.
 - b. Evaluate the result of ODA projects in rural development sector, and compare the strong and weak points of each project implemented.
 - c. Mutual learning from the expertise, implementing system, and lessons from the results of ODA projects, and utilize the lessons for further cooperation in the future.



■ 2. Target Projects for Joint Evaluation Program

- 2.1. The target projects for joint evaluation program are the following:
 - a. Project for Rural Development in Kampong Cham Province of Cambodia, implemented by KOICA.
 - b. Pilot Project for Micro-Credit in Cambodian Rural Villages, implemented by the Ministry of Food, Agriculture, Forestry and Fisheries.

2.2. Project Outline

- a. Project for Rural Development in Kampong Cham Province,
 - Location: 3 villages in Batheay District, Kampong Cham province, Cambodia
Sambo commune: Chong, Tabeak villages
Chbar Ampov Commune: Stung Chhveng village
 - Budget: US\$ 100 million
 - Project Period: 2006~2008 (3 years)

- b. Pilot Project for Micro-Credit in Cambodian Rural Villages
 - Location: 6 villages Krouch Chhmar and Tbong Khmum Districts
Rocha Knor Commune of Krouch Chhmar : No.2, No.3, No.5 villages
Srorlop Commune of Tbong Khmum: Trapaing Dom, Tabos and Khloang villages
 - Budget: US\$ 130,000 (1st year budget from April 2009 to April 2010)
 - Project period: 2009 ~ 2012(3 years)



Evaluation Process & Methods



2

Evaluation Process & Methods



- 1. Evaluation Period: June 5 ~ August 30, 2011



- 2. Evaluation Process & Schedule

- a. Selection of evaluation team: June 6, 2011
- b. Commencement workshop on the evaluation design: June 24, 2011
- c. Pre-survey: July 3 ~ July 8, 2011
- d. Interview & survey: July 13 ~ July 26, 2011
- e. Mid-term report presentation: August 29, 2011
- f. Final report submission: September 9, 2011



- 3. Composition of Evaluation Team

- a. Evaluation Team in Korea
 - Korea Institute for Rural Development (KIRD) was selected as an evaluation agency for the KOICA-MOFAFF Joint Evaluation program through open bidding of KOICA
 - The evaluation team comprises of Dr. Chung Ki Whan, the president of

Korea Institute for Rural Development and Dr. Ko Sun Chul, professor of Hyubsung University.

b. Joint Evaluation Team of Cambodia

- Since the interviewers were mainly Cambodian farmers in rural communities, and the survey interview must be implemented in Khmer language, the evaluation team looked for a joint evaluation team from Cambodia.
- The joint evaluation team, comprises of experts, Mr. Lao Sokharom and fellows from the Committee for Agriculture and Rural Development (CARD), the Office of Ministers of Cambodian Government.

<Table 1> Evaluation Team & Advisory Group

	Name	Affiliation
Evaluation Team	Chung Ki Whan, Ph.D.	President, Korea Institute for Rural Development
	Ko Sun chul, Ph.D.	Professor, Hyunsung University Executive Director, Korea Institute for Rural Development
Joint Evaluation Team	Mr. Lao Sokharom & others	Deputy Secretary General, Committee for Agriculture & Rural Development(CARD), Office of Ministers, Royal Government of Cambodia
Advisory Team	So Jin Kwang, Ph.D.	Professor, Kyungwon University
	Cho Young Kuk, PH.D.	Professor, Hyubsung University

- The joint evaluation team translated the questionnaires in English into Khmer language. The team also participated in the course of discussions on the questionnaire contents, the purpose of evaluation, the method of interview & sampling, training the interviewers and in the implementation of the field survey through interview.

c. Advisory Team

- The advisory team provided recommendation on the survey form composition, survey method, and reporting.



4. Survey

4.1. Pre-survey

a. Duration: July 3~8, 2011

b. Purpose:

- Organizing joint evaluation team in Cambodia
- Organizing cooperative partner from the Ministry of Rural Development
- Visiting project areas and discussing the survey schedule with the officials of Provincial Department of Rural Development(PDRD) and the people of project areas
- Testing the questionnaire

4.2. Main Survey

a. Duration: July 13~25, 2011

b. Date & Detailed activities

<Table 2> Survey Activities

Date	Activities
7.13, 2011	- Incheon -Phnom Penh
7.14	- Visit to CARD: Discussion on the questionnaire & survey schedule - Visit to MRD: Reconfirm the sampling
7.15~7. 16	- Survey of Stung Chveng, Tabeak, Chong villages in Bateay District
7.18~7, 19	- Survey of No.2, No. 3. And No. 5 villages in Chroach Chmar Distrcit
7.20~21	- Survey of Trapiang Dom, Tabos, Khliang villages in Tbong Kmum District
7.22	- Discussion with PDRD officials in Kampong Cham Province on Micro-credit scheme & rural development
7.23~25	- Encoding the survey results
7.26(화)	- Visit to MRD & CARD - Phnom Phen - Incheon



5. Evaluation Criteria

5.1 OECD/DAC Evaluation Criteria

- a. This evaluation activity applied the OECD/DAC criteria: relevance, effectiveness, efficiency, impacts and sustainability of the projects.

<Table 3> OECD/DAC Evaluation Criteria

DAC Criteria	Major Contents
Relevance	<ul style="list-style-type: none">- The priority of KOICA/MOFAFF ODA policy- The need of recipient country- The process of project establishment and formulation
Effectiveness	<ul style="list-style-type: none">- The achievement of goals and targets.- The degree of attainment of CMDGs.- The capacity building for sustainable development
Efficiency	<ul style="list-style-type: none">- The project formulation process in terms of time and cost.- The people's participation & contribution- Project management & execution
Impact	<ul style="list-style-type: none">- The expansion of the project results to other areas.- Contribution to the technology & institutional innovation- Contribution to the gender equity- The adoption of project results to the rural development policy
Sustainability	<ul style="list-style-type: none">- Sustainability of the project results- Sustainability of the project execution system- Necessity of further assistance from the donors

5.2. Result Chain Model

- a. This evaluation process also applied the result chain model to measure the outputs of the projects.
- b. Result chain model was divided into three categories:
- Farming Sector
 - Community Organization Sector
 - Infrastructure and Living Environments Sector

<Table 4> Farming Sector

Input	Activity/Process	Output	Outcome
Farm machineries	a. Supply motor tillers, motor threshers, water pumps, trucks	- Improved farm technology & marketing system	- Farm mechanization - Irrigation farming - Improved marketing system
Improve Water Reservoir	- Heightening the bank of reservoir - Dredging the reservoir	- Increase the water in the reservoir	- Increased irrigation area - Increased productivity - Increased farm income
Training	- Farm training	- Application of advanced agricultural technologies	- Diversified income

<Table 5> Community Organization Sector

Input	Activity/Process	Output	Outcome
VDC	- VDC organization - Rules & regulations	- VDC establishment	- Vitalized community activities
Community Fund	- Collect fee for facility rent/utilization	- Fund savings - People's participation	- Increased the fund - Utilized the fund
Micro-credit	- Supply the seed money - Rules & regulation for credit operation	- Establish MC system - Organize MC committee	- Increased income - Increased seed money of MC
Community Library	- Supply desk, chairs, bookshelves - Rules & regulations for library operation	- Establish community library	- Increased books - Increased & diversified readers
Tent	- Supply of tent, tables & chairs	- Tent set established	- Conveniences for community events

<Table 6> Infrastructure & Living Environment Sector

Input	Activity/Process	Output	Outcome
Drinking Water pump	- Development of underground water system - Installation of water pumps	- Supply safe drinking water	- Increased people's satisfaction - Decreased incidence of diseases
Village Road Development	- Increasing the road elevation - Paved laterite	- Laterite paved road	- Increased people's satisfaction - Improved accessibility to the market
Community Hall	- Construction of the community hall	- Multi-purpose community hall	- Vitalized community activities



6. Evaluation Method

- a. This evaluation method used questionnaire survey, focused group interview, community status file, literature review and direct observation.
- b. Survey using questionnaire was the main methodology of this evaluation. Focused group interview, document review and direct observation were used for supplementary means of evaluation.

6.1. Questionnaire Survey and Sampling

- a. For rural development project in Batheay district, 129 households were sampled by using the systematic sampling method. This number represents 15 percent of the total households in three villages in Batheay district.
- b. For the pilot project for micro-credit, samples were taken from two groups of households: first group is the group where loan was received by the households and second group is the household who did not receive the loan.
- c. The sampling for micro-credit project was designed to have 10 percent of household out of the total number of sample households. However, in the process of sampling, the sample household who received the loan took larger part, representing 50 percent of the total households. For Krouch Chmar district, 109 households were sampled; 36 households received loans, and 73 households did not received loans. For Tboung Khmum district, 109 households were sampled; 61 households received loans, and 48 households did not receive loans.

<Table 7> Sample Size for Rural Development Project

Commune	Sambo		Chbar Ampov	Total
Village	Chong	Tabek	Stung Chhveng	
Households	339	240	285	864
Sample Size	51	35	43	129

<Table 8> Sample Size for Micro-Credit Project

District		Kroch Chmar District				Tboung Khmum District			
Village		No.2	No.3	No.5	Total	Trapaing	Khloang	Tabos	Total
Total Household		260	332	319	911	279	118	119	516
Sample size	Loan	11	13	12	36	30	13	18	61
	Without Loan	20	29	24	73	27	9	12	48
	Total	31	42	36	109	57	22	30	109

6.2. Focused Group Interview

- a. The main purpose of the focused group interview was to analyze the background of the project, specially the project selection process, implementation, monitoring & evaluation, impacts and the diffusion of the project directly to other areas. The personnel who worked for the project or were involved indirectly in the process of project selection and implementation were selected from related organizations in Korea and Cambodia.
- b. Focused group was divided into three groups:
 - The first group was composed of the ODA execution agencies in Korea such as KOICA, MOFAFF, Korea Rural Economic Institute (KREI) and Korea Rural Community Corporation (KRC).
 - Second group were the government officials in Cambodia, such as the officials from the Ministry of Rural Development and the Provincial Department of Rural Development.
 - The third group was composed of the leaders of the communities in the project areas, such as village chief, deputy chief, the chief of VDC, micro-credit committee, the chief of women club,···etc.

6.3. Community Status File

- a. Community status file was made from each 6 villages. The file was used for analyzing the changes that happened in these villages by comparing their present status to their previous status before the project implementation.
- b. The community status file contains basic information such as the number of population and households, availability of livestock, farm machines, land use ...etc.

6.4. Literature Review

- a. Project reports issued by KOICA and MOFAFF, and implementing agencies such as KREI and KRC, related documents of the projects such as MOU & Record of Discussion, commencement report, mid-term report, final report, mid-term evaluation report, final evaluation report were reviewed to analyze the design, action plan formulation, implementation process, results of the projects, and issues reported in the mid-term and final evaluation.
- b. Reports from international organization such as World Bank, ADB, UNDP were reviewed to understand related issues such as UN MDGs, gender, environment, micro-credit, policy and strategies on rural development in Cambodia, poverty and rural development, ...etc.

6.5. Direct Observation

- a. Direct observation was useful to understand current situation of the project results. Although the evaluation team got survey results from interviewees, the direct observation was helpful to understand and analyze the survey results more clearly. The direct observation results could fill the unseen dimension of questionnaire survey results.

b. Direct observation were made in the following facilities and institutions.

- For rural development project
 - Community hall, library facilities and the loan records
 - Farm machineries and machine utilization records
 - VDC activities
 - Micro-credit book keeping and the record of loan borrowers
 - Water reservoir maintenance and utilization
 - Drinking water pump maintenance & utilization
 - Village road maintenance situation
- For micro-credit project
 - Loan record books
 - Economic activities of farmers availing the loan
 - VCC composition & activities



Evaluation of The Rural Development Project



3

Evaluation of The Rural Development Project



1. Relevance

1.1. ODA Policy of KOICA and the Needs of Recipient Country

- a. Rural development project in Batheay district is relevant to the objective of ODA policy of KOICA, which addresses the importance of poverty alleviation and assisting the recipient country to achieve MDGs through agricultural and rural development.
- b. The project also meets the demand of Cambodian government policy, which pursues to achieve the Cambodian Millennium Development Goals (CMDGs) and rural development through Rectangular Strategy, National Strategic Development Plan, and Rural Development Policies and Strategies.
- c. The project emphasizes the importance of infrastructure building projects such as road, water reservoir; improving living environment projects such as community hall, safe drinking water development; and income generating projects such as micro-credit, farm mechanization, ...etc.

1.2. Project Selection and Formulation

- a. The project was recommended by the Cambodian government through diplomatic channel, and sent to KOICA through Korean Embassy in Cambodia. KOICA selected the project properly according to the due course of KOICA project

selection process in 2005. The Project Managing Company (PMC) was selected in September 2006 through open bidding process, and project manager (PM) was dispatched in December 2009.

- b. The project was designed to share the Korean experiences on rural development, in particular the experience of Saemaul Undong. However, the project adopted the participatory approach of World Bank, FAO...etc. for action plan formulation and project implementation.

Korean experience on rural development addresses the importance of people's participation in the process of identifying development needs, action plan formulation, project implementation through the contribution of labor and finance. The project adopts the participatory approach to the action plan formulation. However, the participatory approach was not realized in the process of project implementation since infrastructure building was made directly by the contracting companies.



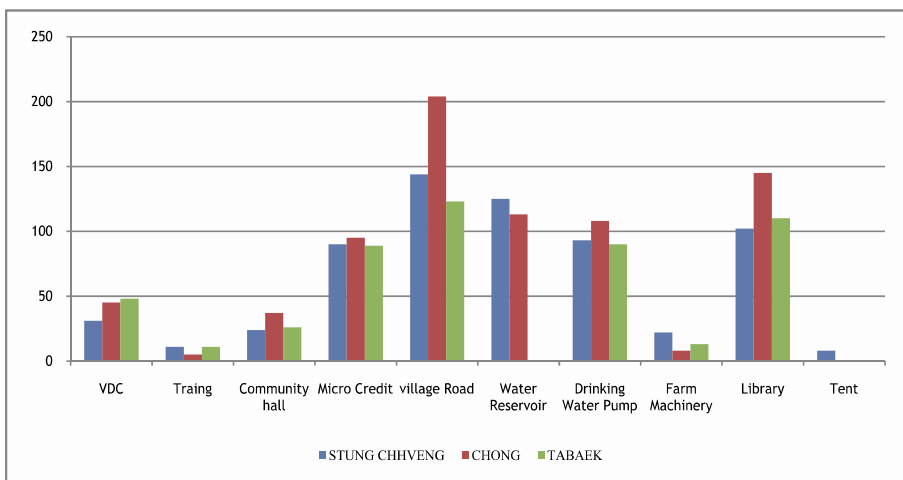
■ 2. Effectiveness:

2.1. Goal Attainment

- a. In general, the project achieved the targets which were driven mostly by the people's needs. PM organized a workshop to listen to the people's need and tried to respond to these needs through the action plan. In general, it is clear that the project contributed to the increase in income and improved living standard of the people in the project areas. However, the action plan did not indicate the goals and target which must be measured at the end of the project. Since there were no indicators stated from the start of the project, measuring the goals attainment through these indicators was not realized.

- b. Among the sub-projects, road development, supplying farm machineries, developing drinking water pump, and establishment of micro-credit were highly valued and the satisfaction rating of the people was high.
- c. Suggested goals and targets of the project in action plan were too ambiguous to grasp the practical indicators to measure the result of the project. Goals and targets must be measurable and therefore, measurable indicators must be suggested in practical ways in the form of PDM when the project begins.

<Figure 1> People’s Satisfaction on the Project Result



2.2. Poverty Reduction & CMDGs

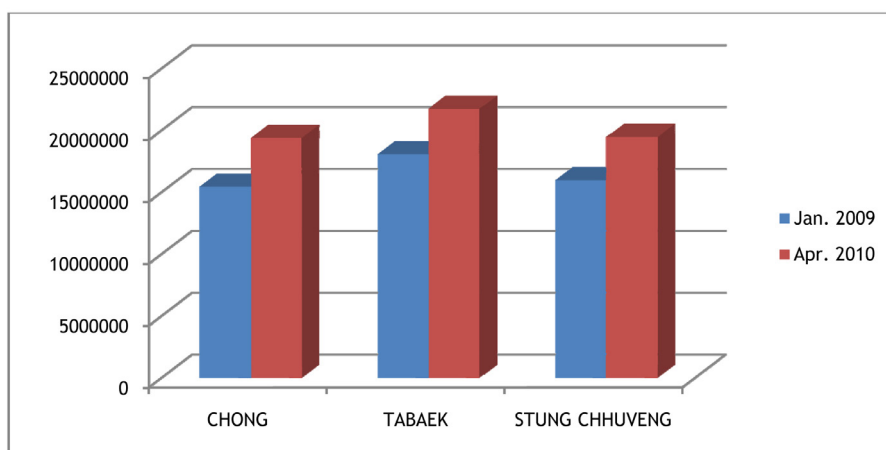
- a. The project contributed to the income increase, and poverty reduction in the impact areas through the improvement of water reservoir, supplying farm machines, providing micro-credit, ...etc.

<Table 9> The Change of Farming System in the Three Villages

	Chung		Tabaek		Stung Chuveng	
	2006	2010	2006	2010	2006	2010
Rice paddy (wet season)	215 ha	250 ha	208 ha	50 ha	-	-
Rice paddy (dry season)	340 ha	340 ha	52 ha	52 ha	205 ha	292 ha
Rice Productivity (wet season)	1.5T/ha	2.5T/ha	1.5T/ha	2.0T/ha	-	-
Rice Productivity (dry season)	3.0T/ha	3.5T/ha	3.0T/ha	3.0T/ha	3.0T/ha	3.0T/ha

b. By the improvement of water reservoir in Chong and Stung Chuveng villages, rice productivity has been increased by 25~30%, and rice cultivation acreage in dry season has been increased by 42.4% in Stung Chuveng village. The seed money of micro-credit increased by 22.5 percent in three villages of Batheay district.

<Figure 2> Seed Money Increase of Micro-Credit in the Three Villages



2.3. Sustainable Development

- a. The project established Village Development Committee (VDC), Village Development Fund (VDF) in the three villages to facilitate their development activities. VDC functioned as the main decision making body in the process of village development. VDF is the driving force of VDC since it provides funds for village development activities.
- b. VDC collected fees from the village common facilities and common properties such as road, farm machines, water reservoir, water pumps and community hall. The collected fees were deposited to the VDF. By April 2010, the VDF funds of Chong, Tabaek and Stung Chuveng were 2,862,400, 5,551,000, 1,255,900 KhR respectively. Interests earned from the micro-credit also became a part of the VDF funds.
- c. However, the fee collection has been reduced, because the collection system did not work as it was designed. Chong village stopped collecting water fees from the water reservoir. The villages also had similar problem regarding the fee collection from water pump, water reservoir, farm machines, community hall, and even from the micro-credit project.
- d. Through the VDC and VDF establishment, the village development activities became more visible, and people's awareness for the need of development activities was strengthened. However, the VDC leadership has been challenged seriously by the conflicts among village people and interest groups managing the common properties and facilities. Additional training and consulting services from KOICA are necessary to assist VDC members for sustainable maintenance and managing the created project system.

<Table 10> Micro-credit Operation Result (Unit: KhR)

	Chong		Tabaek		Stung Chhveng	
	2009.1	2010.4	2009.1	2010.4	2009.1	2010.4
Seed money	15,404,944	19,353,244	18,047,560	21,719,560	15,939,840	19,433,330
Loan provided	14,200,000 (92.2%)	19,300,000 (99.7%)	12,800,000 (70.9%)	19,500,000 (89.8%)	14,760,000 (92.6%)	16,997,193 (87.5%)
Number of household borrower	140	193	64	156	123	141
Interest income (A)	426,000	579,000	384,000	585,000	442,800	509,900
Expenditure (B)	170,400	231,600	153,600	234,000	177,120	204,000
Profit(A-B)	255,600	347,400	230,400	351,000	265,680	305,900
Profit accumulated	1,501,200		1,490,400		1,550,800	



■ 3. Efficiency

3.1. Budget allocation

- a. The project invested 49.3 percent of its budget to the pilot project development. Out of this budget, 55.3~68.6 percent was invested to the three projects such as community hall construction, water reservoir improvement and village road development.
- b. Only 2.2 percent of the budget was invested to training & education of the farm people. There was no budget allocated for the activities of income generation directly. Supplying farm machines and improving water reservoir, credit providing through micro-credit were the indirect ways of income generation. Also, the project provided little budget for supporting the economic activities generated from the farm mechanization, water reservoir and micro-credit operation.

3.2. Project Management & Execution

- a. The project was implemented directly by the PM, who was stationed in Cambodia during the project period. The Project Office (PO) opened at the beginning stage of the project, but eventually closed soon after the project initiated since the experts from the Cambodian government were not dispatched as it was planned. If the PO operated as it was planned, the project should have been implemented more efficiently with the support of Cambodian rural development experts.
- b. All infrastructure facilities such as road, community halls, and water reservoir built by the Cambodian engineering companies, were done through open bidding system. These projects were executed under the supervision of PM and experts dispatched from Korea.
- c. PM invited trainers from an agricultural university in Cambodia to teach farmers how to generate income from the various activities implemented by the project. The invited government officials from PDRD provided lecture to the farmers on the establishment and organization of VDC. However, the 4 days training was not enough to understand all the information regarding income generation and the background of VDC organization and operation. Farmer's satisfaction on the result of training was relatively low compared to other projects.
- d. The PM formulated an action plan according to the needs of people and the priority of the communities. Infrastructure building was made according to the tradition and the socio-economic and cultural condition of the community. Water pump for drinking was installed to prevent the damage of inundation and arsenic pollution, which is pervasive in Mekong river side. The community hall was also designed according to the traditional Khmer construction style. The road was improved to prevent inundation, and widened so that two cars can cross along the road.

- e. However, the project planning was made during dry season since the PM was dispatched in December 2006, and therefore, the infrastructure building started in rainy season. This should have done the other way since the construction work could have been made during dry season.

3.3. People's Participation and Resource allocation

- a. The preposition of this project is people's participation, which means that community people participate not only in the process of project selection, but also in the process of implementation with contribution of labor and finance, and even in the process of monitoring and evaluation. However, infrastructure building was executed by engineering companies in Cambodia, and therefore, there was little opportunity for community people to participate in the process of infrastructure building.
- b. Action plan was formulated according to the people's need. However, the need assessment was not properly done and as a result, the resource of the project was not properly allocated to each village. Farm machineries were not properly distributed according to the farm size and the need of farmers, and therefore, the water pump in the three villages were mostly left idle. The motor tillers were rented to farmers who were interested to borrow these equipments on a yearly basis. Two out of ten water pumps were no repaired in Tabaek village, and were left unused.
- c. Community hall was built to serve as meeting place and as venue for facilitating community development activities. However, the community hall was not used as it was planned. The village library, which was in the community hall, was likewise not utilized properly. Three trucks were provided to the three villages to improve their marketing system. However, the trucks were rented to other individuals and utilized these for a different purpose.



4. Impacts

4.1. Expansion of the Project Result

- a. When the project was completed, the PM organized a one-day national workshop. PM also summarized the project results and published the output titled “A Model for Rural Development Project” in Khmer language.
- b. Officials from the Ministry of Rural Development (MRD), Provincial Department of Rural Development (PDRD) of each province, international organizations such as World Bank and ADB were invited to the national workshop. The main purpose of the workshop was to introduce the rural development model results of the pilot project, and eventually expand the model to other provinces. However, the model was not introduced to the provincial level, and there was no evidence that MRD adopted the project results to the rural development policy of MRD.

4.2. Gender Equality

- a. The project has contributed greatly to the gender equality through the organizations of VDC and micro-credit operation.
- b. Among the VDC members, 30 percent were female including the chief, deputy chief, and the accountant of the micro-credit. During the project implementation, women participation was strengthened through VDC and micro-credit activities.

4.3. Environment Protection & Preservation

- a. In general, arsenic pollution is pervasive along the side of Mekong River.

Therefore, people in the project areas face arsenic pollution problem in their drinking water. Safe and arsenic free drinking water are important for the people in these communities. Among 34 drinking water pumps supplied by the project, 32 water pumps supplied arsenic free water to the community people. As a consequence, the project has contributed to the supply of sanitized and arsenic-free drinking water to the community people.

- b. The project also improved water reservoirs in two villages by increasing the height of the reservoir bank by 1m, and dredging the bottom of the reservoir. As a result, the project contributed to minimize the damage of inundation, which impacted negatively to the rice production.



■ 5. Sustainability

5.1. Project Facilities and Institutions

- a. The project has contributed to the village development in three ways:
 - 1) Establishing community institutions such as VDC, VDF, micro-credit system,
 - 2) Building infrastructure such as roads, water reservoirs, community halls and drinking water pumps,
 - 3) Providing instruments and materials such as farm machineries, trucks, books and shelves.
- b. The project also contributed in organizing the VDC, thereby creating the institution which manages the community development, community facilities and properties and should, therefore, be highly valued by the people in the project areas. VDF is also an important community institution since it administers the money collected from community facilities which is intended to eventually sustain the operation of the project.

5.2. Strengthening the Project's Sustainability

- a. Although the project developed an excellent institution for managing the community system and facilities, the project duration was not enough to strengthen its operation and making the people involved to be self-sufficient. The project term of three years was enough only for building the infrastructure. Therefore, the duration of the rural development must be extended.
- b. VDC as a community institute is facing challenge in overcoming the conflicts created by community members and community interest groups. Therefore, the sustainability of the project is dependent on the capabilities and leadership of VDC members.
- c. After service is necessary for the proper operation of the VDC and VDF, micro-credit system, farm machinery use, and for the village maintenance of the common service facilities and properties. It is therefore, necessary to dispatch experts for consulting after the project completion.
- d. It is also important that the Cambodian government should dispatch officials to monitor and supervise the project results. Likewise, consulting service is necessary and consultants should be provided accordingly.



Evaluation of The Pilot Project for Micro-Credit

1. Relevance

1.1. ODA Policy of MOFAFF and the Needs of Recipient Country

- a. Micro-credit is an important component of the rural development which is necessary to facilitate the economic activities and to reduce poverty. In particular, the micro-credit is important for the people in developing countries since they have very limited access to this kind of credit system. The project is relevant to the ODA policy of MOFAFF of Korean government, since the policy emphasizes supporting poor rural people to overcome poverty and to achieve CMDGs.
- b. Cambodian government also prioritized rural development and is currently utilizing the existing systems such as rural micro-credit scheme. The micro-credit sector in Cambodia has been rapidly developing since the 1990s to support and facilitate small businesses in improving the living standards of poor people in rural areas. Therefore, the project is relevant to the Cambodian rural development policy.

1.2. Project Selection and Formulation

- a. The project was selected through public invitation by MOFAFF. KREI applied to the public invitation and MOFAFF selected the project as the ODA project of 2009. After the project selection, KREI contacted Cambodian government to discuss the execution of the project.

- b. KREI implemented a KOICA project titled “the Formulation of Rural Development Policy and Strategy for Cambodian Government” in 2007-2009, where the idea of pilot project for micro-credit came from. Therefore, even though the project was formulated by KREI in 2009, the necessity of micro-credit project was already discussed between KREI and MRD of Cambodian government during 2007-2009.
- c. KREI established Korean Micro-credit System (KMP) within the framework of the Ministry of Rural Development Micro-credit Scheme (MRD CS), which was established by the support of AUSAID. In general, the rules and regulations of operating KMP followed the MRD CS. Since the KMP operation was within the framework of MRD CS where well trained people were involved, smooth and efficient project implementation was realized. However, since KMP follows the MRD CS rules and regulation, the sharing the Korean experiences were not realized in the process of project planning and implementation.



■ 2. Effectiveness

2.1. Goal Attainment

- a. It was difficult to measure the goal attainment of this project since its expectation to maximize the ODA effects and upgrade the country’s status, was too ambiguous. Targets to be achieved and indicators to be measured in determining the goal attainment were not indicated in the project inception and final report.
- b. It is clear that providing micro-credit will contribute to facilitate economic activities and increase in income of households needing that kind of service. Therefore, providing the micro-credit will definitely play a big role in increasing the income and in poverty reduction of the farmers in Krouch Chmar and

Tboung Khmum districts. However, the effects of the project should be measured using quantifiable indicators.

- c. Although KMP loan was operated for only about one year (April 2010 to June 2011), the seed money of KMP has increased by 29.6 percent. However, the increased seed money of KMP was not the goal or target of the project. The overall goal of the project must be to support the rural people in Cambodia in alleviating poverty. Therefore, KMP must establish how the increase in people's income has affected or alleviated the people's poverty level.

2.2. Poverty Reduction & CMDGs

- a. The result of the survey showed that 99.5 percent of the respondents believed that KMP is helpful in increasing the income and in facilitating the economic activities of individual household. Also, 92.8 percent of respondents said that they got economic benefits by using KMP. Only 6.2 percent of respondents did not answer the question while 1.0 percent of respondents answered that there were not benefits derived in using KMP.

<Table 11> The Contribution of KMP to the Income Increase & Facilitating Community Economic Activities

		Yes	No	Total
Villages	No.2	31(100.0)	0(0.0)	31(15.5)
	No.3	40(100.0)	0(0.0)	40(20.0)
	No.5	32(100.0)	0(0.0)	32(16.0)
	Trapaing Dom	47(97.9)	1(2.1)	48(24.0)
	Khloang	21(100.0)	0(0.0)	21(10.5)
	Tabos	28(100.0)	0(0.0)	28(14.0)
	total	199(99.5)	1(0.5)	200(100.0)
Sex	Male	58(98.3)	1(1.7)	59(29.5)
	Female	141(100.0)	0(0.0)	141(70.5)
	Total	199(99.5)	1(0.5)	200(100.0)

- b. Considering the positive response of the respondents in the project areas, it can be concluded that KMP contributed to the poverty reduction and in CMDGs by:
- Increasing income and productivity through facilitating economic activities of the households who availed of KMP loan.
 - Eliminating the link between the money lenders and borrowers.
 - Capacity building for the village credit committee members (VCC) through the operation of the credit system.

<Table 12> Benefits by Using the KMP

	No.2	No.3	No.5	T.D	Khloang	Tabos	Total
Yes	10	12	9	30	11	18	90
No	1	0	0	0	0	0	1
No answer	0	1	3	0	2	0	6
Total	11	13	12	30	13	18	97

2.3. The Change of Attitude & Awareness

- a. Since KMP is operated under the framework of MRD CS which is at the macro level, the awareness of KMP in the micro level of the project areas is low. Although the respondents answered that KMP is useful for income generation, about 3~30 percent of the respondents said that they were not familiar with the KMP. This means that people were just aware that KMP is one of the credit organizations that are being operated in the project areas. Around 7 other micro-credit organizations were operating in the project areas and compete with KMP.
- b. Therefore, the project needs to have special training program for publicizing what KMP is; the purpose of its establishment and the methods of its operation. The training also has to provide education programs for loan

borrowers on how to properly utilize the loan to operate small business and agricultural farms. The training should also educate the borrowers to pay back the loan together with interest to the lending institution.



■ 3. Efficiency

3.1. Budget Allocation

- a. The project invested 53.6 percent of total budget for the operation of KMP. Out of this budget, 91.4 percent was allocated to the loan lent, and 8.6 percent was used for KMP operation such as the salary and the travel expenses of credit officers in MRD and Kampong Cham province. As shown in the results, KMP could be operated with minimal expenses.
- b. The Village Credit Committee (VCC) was paid around 25,000 Khr (US\$ 6.25) per month as an honorarium for VCC members in a VCC. However, the payment did not come from KMP, but from the MRD CS. The honorarium were divided into each member according to the rules and regulation of each VCC. However, in the long run, the honorarium for VCC should be paid by KMP, when KMP earns enough profit.
- c. The operational cost of KMP is low because KMP is operated under the supervision of MRD CS. However, KMP lost its identity since it was operated under the same rules and regulations of MRD CS. KMP should have its own identity differentiating it from MRD CS and other credit organizations operating in the project areas.

3.2. Project Management and Execution

- a. Project management cost of KMP was only 8.6 percent out of the total KMP budget. KMP was also operated under the MRD CS, following its credit rules and regulations. With this set-up, KMP was not able to establish its own operational rules and regulations in the project areas, thus, the community people not able to differentiate KMP from the MRD CS.
- b. The role of field officer and VCC members of MRD CS in the province are important in the decision making for granting loan. They can affect the amount of loan granted and the number of loan receivers. Therefore, it is desirable to introduce a “loan granting quarter system” to each village in the project areas and set loan ceiling for the loan granted to borrowers.

<Table 13> Loan Amount and Borrowers by Village

District	village	Loan Amount(000, Riel)			Number of loan Borrowers			Borrowers (ratio to total households)
		Mortgage Loan	Mutual Trust	Total	Mortgage Loan	Mutual Trust	Total	
Krouch Chmar	No.2	131,100 (35.8)	-	131,100 (31.0)	26 (36.1)	-	26 (13.9)	260 (10.0)
	No.3	139,000 (38.0)	-	139,000 (32.8)	21 (29.2)	-	21 (11.2)	332 (6.3)
	No.5	65,900 (18.0)	-	65,900 (15.6)	17 (23.6)	-	17 (9.1)	319 (5.3)
	total (A)	336,000 (91.8)	-	336,000 (79.4)	64 (88.9)	-	64 (34.2)	
Tboung Khmum	Trapaing Dom	10,500 (2.9)	35,000 (61.0)	45,500 (10.7)	3 (4.2)	70 (60.9)	73 (39.0)	279 (26.2)
	Khloang	10,000 (2.7)	5,400 (9.4)	15,400 (3.6)	2 (2.8)	11 (9.6)	13 (7.0)	118 (11.0)
	Tabos	9,500 (2.6)	17,000 (29.6)	26,500 (6.3)	3 (4.2)	34 (29.6)	37 (19.8)	119 (31.1)
	total (B)	30,000 (8.2)	57,400 (100.0)	87,400 (20.6)	8 (11.1)	115 (100.0)	123 (65.8)	
Grand Total (A+B)		366,000 (100.0)	57,400 (100.0)	423,400 (100.0)	72 (100.0)	115 (100.0)	187 (100.0)	

* () is the ratio to the total

- c. Since KMP service areas are the same with MRD CS, and other micro-credit organizations being operated by other NGOs in the area, the KMP must consider the following points:
- Provide KMP service to the areas where micro-credit services are not available.
 - Provide KMP loan mainly to the poor farm households for them to avail of better access to micro-credit.
 - Provide KMP to the small farmers who are innovative and have the willingness to invest the loan to small farm businesses.

3.3. People's Participation and Resource Allocation

- a. KMP lent the credit to 187 households in the project areas. Among these households, 34.2 percent belong to Krouch Chmar district and 65.8 percent belong to Tboung Khmum district. However, 34.2 percent of borrowers in Krouch Chmar district utilized only 79.4 percent of KMP loan granted to them, and 65.8 percent of borrowers in Tboung Khmum district used only 20.6 percent of KMP loan.
- b. By the rules and regulations of KMP, the maximum amount of allowable loan was up to US\$ 3,000 for each borrower. The loan borrowers in Krouch Chmar requested for a larger amount of loan since they want to invest KMP loan to a large scale farm businesses. Therefore, in Krouch Chmar mortgage loan type was applied, while the mutual trust loan type was used in Tboung Khmum. The interest of mortgage loan in Krouch Chmar was lower than the mutual trust loan of the poor people in Tboung Khmum.
- c. The intention of micro-credit is to provide loan to the poor households whose access to finance is limited. KMP loan in Tboung Khmum followed the basic principle in micro-credit, since KMP loan borrowers in Tboung Khmum were mostly poor households and the loan was as in a form of mutual trust. However, the KMP loan in Krouch Chmar was in the form of mortgage

loan, and the loan borrowers were mostly rich farmers.

- d. About 7.0 percent of the total households in the three communities of Krouch Chmar district, while 23.8 percent of total households in the communities of project areas in Tboung Khmum were benefitted by the loan given to the various households. Consequently, the KMP loan in Krouch chmar provided to a few rich farmers who needed the loan for large farm businesses, while the KMP loan in Tboung Khmum were granted to poor families who need the loan for small farm businesses or those who would simply want to buy farm inputs.



■ 4. Impacts

4.1. Expansion of the Project Results

- a. Since the project has only invested the 1st stage by April 2010, and ready to continue the 2nd stage of investment in 2011, measuring the impacts of KMP is still early. However, based on the results of the survey conducted, 100 percent of respondents answered that they are still interested to be part of the KMP again. This means that KMP has a potential for expansion if it will be operated continuously.
- b. Based on the feedback from the farmers who availed of the loan in the project areas, borrowing loan from KMP is more convenient than borrowing from other credit institutions operated by NGOs. Loan transaction in KMP are made in the villages, where KMP credit officer visits the villages once a month while in other micro-credit organizations borrowers go to the credit companies for the loan application and receive.

4.2. Gender Equality

- a. The project has contributed greatly to the gender equality through the VCC and micro-credit operation. Among the VCC members of KMP, 50 percent of them were female.
- b. In the case of three villages in Tboung Khmum district, 88.7 percent of the loan borrowers were female. Through KMP operation, the role of women in economic activities and socio-economic status has been strengthened. However, in the case of Krouch Chmar, the loan borrowers were mostly men, since the amount of loan was higher, and the economic initiation for bigger farm investment was made mostly by men.



■ 5. Sustainability

- a. Although KMP is operated under the supervision of MRD CS, KMP will be sustainable even after the project's completion. However, there is a strong possibility that KMP might be merged into the MRD CS system unless KMP has created its own operational rules and regulations.
- b. The project had one day workshop to provide information on the KMP operation to MRD CS officials and VCC members. The most important issue in the operation of micro-credit is the process of repayment of the loan. Therefore, the workshop or training for the loan borrowers must be focused on this aspect to help further the borrower's economic activities. The project needs more training activities in facilitating the economic activities of loan borrowers, and publicizing the KMP operation.



Conclusion and Recommendations



1. Conclusion

1.1. Relevance

- a. The two projects are relevant to the ODA policies of KOICA and MOFAFF since the projects are targeting to support poverty alleviation, rural development in attaining the CMDGs in Cambodia. In this context, two projects are also relevant to the rural development policies of the Ministry of Rural Development of Royal Government of Cambodia.
- b. Rural development project of KOICA was formulated and selected using KOICA's project formulation and selection process. The Ministry of Foreign Affairs of RGC suggested the project and sent the project proposal to KOICA through Korean Embassy in Cambodia. However, the Pilot Project for Micro-Credit of MOFAFF was selected through public invitation. KREI applied to the invitation, and was selected through open competition.
- c. Although the two projects had a proposition to share Korean experience, little attention was given to the sharing of Korean experience in the process of project formulation and execution. Rural development project followed the participatory approach of World Bank, while KMP followed the guideline of MRD CS of Cambodia.

1.2. Effectiveness

- a. In general, two projects have contributed to the income generation and poverty reduction in the project areas and provided means to achieve CMDGs for Cambodian government. However, it is early to say that two projects achieved the goals of the project, since both projects did not set the indicators in measuring the goals and targets when these projects were initiated. Therefore, it was difficult to measure the achievement of goals or target of the project, when these projects were completed.
- b. However, there were good evidences that rural development projects contributed to the income generation, improving living environment and the quality of life as a whole for the people in the project areas. Water reservoir contributed to increase rice productivity and the acreage of rice cultivation in dry season; micro-credit facilitated economic activities and income generation; farm machineries contributed to save farming cost and provided conveniences of farm work; community hall, drinking water pumps and road development contributed to the improvement of quality of life.
- c. KMP also contributed to facilitate economic activities and income generation by providing credit to those who need it. The community people responded in the questionnaire survey that KMP has contributed to boost income and community development activities.

1.3. Efficiency

- a. KOICA selected PMC, and PMC dispatched project manager (PM) to implement the rural development project in Cambodia. PM stayed at the project areas until the project completion and implemented the project under his supervision. However, dispatching the PM was made in December 2006, while the project was approved in 2005. It means that it almost took one year to dispatch

- the PM to the project areas.
- b. MOFAFF selected the project in April 2009, however, the 1st loan was provided in November 2009, and 2nd loan was provided in April 2010. This means that it took KMP almost one year to launch the project properly.
 - c. Rural development project was implemented under the direct supervision of PM, while KMP was implemented the project under the supervision of MRD CS. Considering the budget for project management, which was 50.7 percent for rural development project, and 46.4 percent for KMP respectively, the managing system of rural development project was more efficient than the managing system of KMP. Rural development project dispatched one PM for 18 months, 2 experts for 6 months, 3 junior experts for 5 months. KMP on the other hand dispatched 2 experts for 4 weeks during the project period to provide consulting services and to organize a workshop for one day.
 - d. However, the budget for rural development project was invested mainly to infrastructure building, while the budget portion for income generation and capacity building were almost negligible. This was the result of project intended to increase the income indirectly. Considering that the project was an integrated rural development one, more budget should have been allocated to the capacity building and income generation activities of the project.
 - e. In the case of KMP, 91.4 percent of budget was allocated to credit loan, and 8.6 percent for KMP operation. However, the portion of budget for capacity building and supporting loan borrower's economic activities were negligible.

1.4. Impacts

- a. It is a general evaluation that both projects were implemented successfully. However, the project results have not been extended yet to other rural areas in Cambodia. Rural development project had a national workshop in 2009 with an intention of the extension of rural development model to

other rural areas, however, there was no evidence that Cambodian government adopted the model as Cambodian model for rural development.

- b. Although KMP is operated under the supervision of MRD CS, it does not mean that the effects of KMP have been extended to the rural development policy of Cambodian government or micro-credit policy. Micro credit in Cambodia has been an important rural development policy since the 1990s for poverty reduction and facilitating the rural economy, and therefore, it is hardly to say that KMP has influenced the micro-credit policy of Cambodia.
- b. Therefore, it is important when Korean government formulates and initiates an ODA project in rural development project in Cambodia, there must be an effective device to extend the project results to other rural areas through the policy channel of rural development of Cambodian government. It is also important that responsible ODA agencies of Korea must prepare post consulting programs for supporting Cambodian government to adopt the project results to other rural areas through the policy channel of rural development.

1.5. Sustainability

- a. Rural development project of KOICA prepared excellent measures for the sustainability of project results, such as the establishment of VDC, VDF, and micro-credit system. However, these measures have been weakened because of weak leadership and capacity of VDC members. It is necessary to provide additional consulting service as a post project scheme for leadership training, solving the community conflicts, and building capacity for managing project facilities. The consulting service as a post project scheme must be short and be continued at least for more than 3 years.
- b. KMP will be sustainable even after the project completion since KMP is operated under the supervision of MRD CS, and the officials of MRD CS

are well trained for operating KMP. However, it is clear that KMP will be merged into the MRD CS if KMP will not have its own identity and operational rules and regulations. Therefore, it is desirable that KMP must have its own implementation mechanism with established rules and regulations.



■ 2. Recommendations

2.1. Evaluation Indicators

- a. Rural development project must have evaluation indicators to measure the attainment of goals and targets. Without evaluation indicators, measuring the impacts of project results is impossible. Evaluation indicators must be identified at the initial stage of project as a form of project design metrics (PDM) or other types of social indicators. There were no such indicators for both projects.
- b. Rural development project must also show the target or goals to be attained at the planning stage. Without the measurable targets or goals, it is impossible to measure whether the project attained the goals/target or not. In both of projects, there were no such targets or goals to be measured.

2.2. Project Period and Post Consulting Service

- a. Rural development project in Cambodia implemented by KOICA had an excellent system and institutions for sustainable development of the project results. However, the leaders, particularly the VDC members have not been

acquainted yet to the new system and institutions. Therefore, it is necessary to have post consulting service to sustain the project results. In the case of Batheay district of Cambodia, the project established an excellent project management system. However, the system did not work as expected due to weak VDC leadership. There were conflicts among village people and interest groups, and the VDC members could not cope with the conflicts.

- b. It is strongly recommended to provide post consulting services to sustain the results of the project. The post consulting service could be implemented by dispatching experts on a short-term basis continuously for 3 years or until the project results are working well under the community people's leadership and capacity.
- c. In rural development project, the 3 years project duration was too short. The three years period of implementation was spent mostly in building the infrastructure facilities. However, rural development project should not only focus on infrastructure building, but also teach farmers to use and operate the new facilities and new system. This will takes a long time especially if the new system or institutions are just newly introduced in the area. It takes a long time for community people to learn the system and internalize the new mechanism. The term of rural development project has to be extended from 3 years to at least 5 years.

2.3. Integrated Rural Development Program

- a. In most cases, rural development project takes an integrated approach, consisting of an income generation, infrastructure development, improving living environment, health and sanitation, education, and capacity building of the community people and organizations.
- b. Rural development project of KOICA implemented in Batheay district of

Kampong Cham province was an integrated approach. However, since the project focused on infrastructure building, income generation project and capacity building activities were not given much attention. As a result, the VDC members in the project areas problems coping with and managing problems regarding the community facilities installed in the project areas.

- c. Therefore, when an integrated rural development project is introduced to a certain area, it should consider a balanced development plan taking into account the integration of the income generation activities, infrastructure building, improving living environment, health and sanitation, and capacity building of the community people.

2.4. Participatory Approach and Korean Experience of Rural Development

- a. Participatory approach in rural development refers to the community people participating not only in the process of identifying development needs and project selection, but also in the process of implementation. The people should also provide labor and finance contribution in implementing the project. They should also participate in the project's monitoring and evaluation. However, in the rural development project in Batheay district, the participation was realized only during in the process of identifying development needs. People did not participate in the process of infrastructure building and did not contribute to the labor and in financing their own properties and facilities. As a consequence, there were inefficiencies in the course of distribution of farm machineries and in providing budget for building common facilities such as community hall and library.
- b. The Korean experience of rural development, in particular, the Saemaul Undong methodology, requested the community people to provide monetary contribution to finance the project. When community people become involved

even in project financing, the government or project donors continue to provide the necessary assistance to them. In the case of Saemaul Undong in the 1970s, poor Korean rural people contributed 49 percent as investment for the Saemaul Undong project, and this resulted to exceptional project results. Both cases in Cambodia and in Korea provided lessons that “free lunch is inefficient”.

- c. If ODA provides what community people want, then these people usually request for more which may sometimes be a not urgent need. Even if the experts assess the people’s needs, these people usually insist that the needs are urgent for their daily lives. This evaluation proves that even when the action plan was established based on the people’s need, but if the community people would not participate in the course of action planning and implementation process, the resources provided to created impact to the community would be inefficient. If people participate in the process of project implementation and contribute labor and finance, it means that the project is important to them.
- d. Therefore, if the rural development project is designed to adopt the Korean rural development experience, the project must consider the participation of community people not only in the process of development need identification and action plan formulation, but also in the process of implementation with the physical and financial contribution as it was implemented in the Saemaul Undong project in Korea.

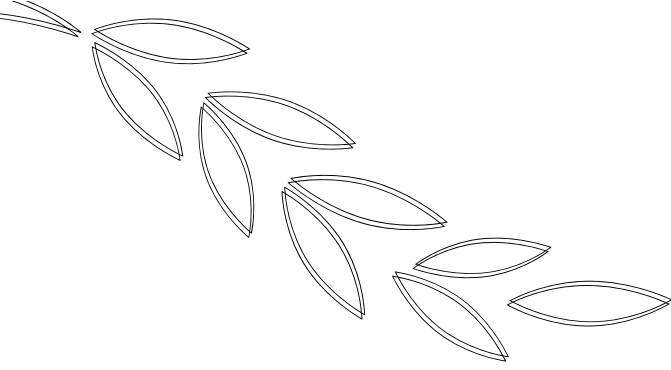
2.5. Project Site Selection

- a. For pilot rural development program, the project site selection is important since this will serve as the project demonstration area. One of the villages selected for the rural development project in Batheay district, was an inundated area. For 3 months, the area was inundated, and during rainy

season it became inaccessible to the village people.

b. Therefore, when a pilot rural development project is selected, the community must consider the accessibility of the area to the urban center. Accessibility of the project site to the urban center is essential since this area serves as the place of innovation diffusion. In addition to the area accessibility, followings are also important for the project site selection.

- ① Economic affordability
- ② Willingness of the village people to provide financial contribution
- ③ Strong leadership and community activities to accomplish the development programs
- ④ Self-help and cooperation among community people



Reference



Reference

- Office of Prime Minister, 2010, The materials of Public hearing on the Presidential Decree of the Law on the Official Development Assistance,
- Office of Prime Minister, 2011, Basic Plan of the Saemaul Undong ODA, Internal documents of the office of Prime Minister
- MOFAFF, 2009, ODA Development Plan in the Agriculture, and Fishery Sector, Internal documents,
- MOFAFF, 2010, Report on the Pilot Project for Micro Credit in Cambodian Rural Villages (Interim Report),
- KOICA, 2006, Report on the Feasibility Study of Rural Development Project in Kampong Cham Province, Cambodia
- KOICA, 2006, Record of Discussion on the Rural Development Project in Kampong Cham Province, Cambodia,
- KOICA, 2006, Action Plan for Rural Development in Kampong Cham Province, Cambodia,
- KOICA, 2008, Development Cooperation Evaluation Guideline, KOICA
- KOICA, 2008, Interim Evaluation Report on the Rural Development Project in Kampong Cham Province, Cambodia,
- KOICA, 2009, Manual for the Joint Evaluation on the Development Cooperation
- KOICA, 2009, Final Report on the Rural Development Policy and Strategies in Cambodia,
- KOICA, 2009, Final Evaluation Report on the Rural Development Project in Kampong Cham Province, Cambodia,
- KOICA, 2009, Project Planning, Monitoring and Evaluation,
- KOICA, 2011, Proposal on the KOICA-MOFAFF Joint Evaluation Project,

KRC, 2011, An Action Plan for ODA Program in 2011, Internal Documents

KREI, 2009, Project Proposal on the Pilot Project for Micro Credit in Cambodian Rural Villages,

KREI, 2011, Country profile, Cambodia,

KRC, 2006, Inception Report on the Rural Development Project in Kampong Cham Province, Cambodia,

KRC, 2008, Final Report on the Rural Development Project in Kampong Cham Province, Cambodia,

KOICA, 2011, Direction of the ODA in Agriculture Forestry and Fishery Sector, <http://www.koica.go.kr/dev/>

CCRD, 2007, Policy and Strategies in Microfinance Sector, Credit Committee for Rural Development,

Credit Committee for Rural Development(2007), Policy and Strategies in Microfinance Sector

Government of Cambodia, National Strategic Development Plan : Update 2009-2013

Ministry of Rural Development, 2004, Project Request Form, Royal government of Cambodia

Ministry of Rural Development, Credit Procedures for MRD Credit Scheme, MRD internal documents, Royal government of Cambodia

Ministry of Rural Development, Policy for MRD Credit Scheme, MRD internal documents, Royal government of Cambodia

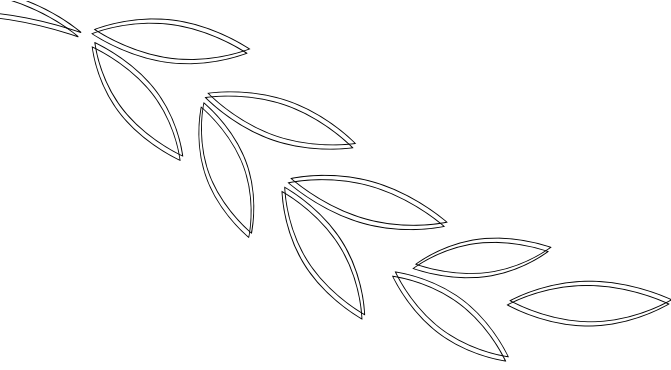
Ministry of Rural Development, VDC Guideline for the Pilot Project(Draft), MRD internal documents, Royal government of Cambodia

Royal Government of Cambodia, 2000, Seila Program Documents 2001-2005, Seila Task Force, Phnom Penh

Royal Government of Cambodia, 2005, National Strategic Development Plan: 2006-2010,

The Office of the Council of Ministers(2004), The Rectangular Strategy for Growth, Employment, Equity and Efficiency in Cambodia

World Bank, 2004, Cambodia's Seila Program: A Decentralized Approach to Rural Development and Poverty Reduction, Scaling Up Poverty Reduction: A Global learning Process and conference, Shanghai, May 25-27, 2004



Appendix



Appendix



Attached I .

Memorandum of Understanding

Council of Agriculture and Rural Development (here in after CARD) of the Office of the Council of Ministers of the Royal Government of Cambodia and Korea Institute for Rural Development (herein after KIRD) of the Republic of Korea agreed upon on the implementation of Joint Evaluation of ODA projects implemented by Korean Government in Cambodia as followings.

1. CARD will arrange and implement the interview survey for two projects: one is Rural Development Project in Bathaey district and other one is Micro Credit Pilot Project in Khrouch Chmar and Tboung Khmum district in Kampong Cham Province.
2. The TOR of the interview survey of the joint evaluation is as follows:
 - A. Prepare survey questionnaires in Khmer language, print and have pre-survey to test the appropriateness of the questionnaires.
 - B. Make a list of sample households from the population. The size of samples for interview are as follows;
 - Rural development project: 129 households
 - Micro credit pilot project: 214 households
 - C. Conduct interview survey in the two project areas in two weeks.
 - D. Check the survey result, and conduct supplementary survey, if necessary.

- E. Analyzes the questionnaires by using SPSS or other available software.
3. KIRD will pay total amount of money US\$ 5,000 for the above services including one interpreter during the survey, and pay by following procedure.
- A. The advanced payment (US\$ 3,000) will be made when both parties made an agreement and sign in this MOU.
- B. Final payment (US\$ 2,000) will be made when CARD submit the draft of survey analyzing tables and data files including coding sheet by the 26th of July.

14 July March 2011

Mr. Lao Sokharom

Deputy Secretary General

CARD

Mr. Ki Whan Chung

President

KIRD



Attached II .

Questionnaire for the Evaluation of Cambodia Rural Development Project

- Date of Interview: _____ July, 2011
- Name of Respondent: _____
- Village: (1) Chong (2) Tabaek (3) Stung Chhveng
- Name of Interviewer: _____

I . Village Development Council (VDC)

- 1-1. Do you think that VDC is useful organization for your village development?
(1) Not very useful (2) Not useful (3) Moderate (4) Useful (5) Very useful
- 1-2. How do you evaluate the current activities of VDC in this village?
(1) Very inactive (2) Inactive (3) Moderate (4) Active (5) Very active
- 1-3. Do you think the VDC activities have been strengthened after project?
(1) Yes (2) No
- 1-4. If yes, please specify the major activities performed by VDC in your village since 2009.
(1) _____
(2) _____
(3) _____
(4) _____

1-5. If no, why do you think so?

- (1) Lack of fund
- (2) Lack of interest
- (3) Lack of leadership
- (4) Lack of development issues
- (5) Lack of solidarity among villagers
- (6) Others _____

1-6. How do you think about the future of VDC?

- (1) Will be disappeared soon
- (2) Will exists, but not active
- (3) Will be strengthened and active.
- (4) I do not know

II . Micro Credit Project (MCP)

2-1. Do you think that MCP is useful for your village development?

- (1) Not very useful
- (2) Not useful
- (3) Moderate
- (4) Useful
- (5) Very useful

2-2. How do you evaluate the current situations of MCP in this village?

- (1) Very inactive
- (2) Inactive
- (3) Moderate
- (4) Active
- (5) Very active

2-3. Do you think MCP will be continued in this village?

- (1) Yes
- (2) No

2-4. If no, why do you think so?

- (1) Lack of fund
- (2) Lack of interest
- (3) Lack of leadership
- (4) Lack of credibility among villagers
- (5) Lack of justice in operation
- (6) Lack of transparency
- (7) Others _____

2-5. How do you evaluate the micro credit project? Please check for all of following statements.

(1) Strongly disagree (2) Disagree (3) Moderate (4) Agree (5) Strongly agree

A	The loan was very useful for income increase.	(1) (2) (3) (4) (5)
B	There are strong competitions to obtain the loan.	(1) (2) (3) (4) (5)
C	It is easy for the poor to obtain the loan.	(1) (2) (3) (4) (5)
D	The loan is operating properly and objectively according to the regulation.	(1) (2) (3) (4) (5)
E	The interest rate is reasonable.	(1) (2) (3) (4) (5)
F	The loan is properly provided for those who need it.	(1) (2) (3) (4) (5)
G	The loan was provided in time.	(1) (2) (3) (4) (5)
H	The procedures to obtain the loan are clear.	(1) (2) (3) (4) (5)
I	There are some complaints among the villagers in using the loan from the MCP.	(1) (2) (3) (4) (5)
J	MCP will not be sustainable.	(1) (2) (3) (4) (5)

2-6. Do you think that the MCP has been contributed to strengthen the credibility among people?

(1) Yes (2) No

2-7. Have you ever borrowed the loan from the village MCP?

(1) Yes **(then, go to the question 2-8 to 2-10)**

(2) No **(then, go to the question 2-11)**

2-8. Was it helpful to increase income?

(1) Yes (2) No

2-9. How many times have you borrowed the loan from the MCP?

(1) Once (2) 2~3times (3) 4~5 times (4) more than 5 times

2-10. How much did you borrowed and earn money from the loan you borrowed from MCP the most recently?

Amount of money borrowed _____ Riels,

Monthly interest rate _____ %

The amount of money earned _____ Riels

2-11. Why you did not borrow the money from the MCP?

- (1) The access was difficult, and I lost the chance for borrowing money from KMP.
- (2) KMP is not useful because the amount of money from KMP is small compared to the money I need.
- (3) I can borrow money from KMP, but I could not find the use of the loan for earning income.
- (4) I need to obtain the loan, but I don't have collateral or did not find the necessary group member.
- (5) I did not need to borrow the loan.
- (6) Others. Please specify _____

2-12. Have you observed the injustice cases in operating MPC? If any, please describe them.

- (1) _____
- (2) _____
- (3) _____

III. Road Development Project (RDP)

3-1. Do you think the road development project was appropriate for village development?

- (1) Not very appropriate (2) Not appropriate (3) Moderate
- (4) Appropriate (5) Very appropriate

3-2. Do you agree that the road has been properly managed by the community people after project completed?

- (1) Strongly disagree (2) Disagree (3) Moderate
(4) Agree (5) Strongly agree

3-3. Do you think that the road development has contributed to your village development? Please, **give the priority according to the degree of contribution.**

- () (1) Income increase by improved accessibility to market.
() (2) Increase community amenity and safety
() (3) Improve transportation inward and outward.
() (4) Vitalize farm activities
() (4) Others. Please specify_____

IV. Rehabilitation of Water Reservoir project (For Chong & Stung Chhveng)

4-1. Do you think the water reservoir rehabilitation project has contributed to increase your income, agricultural development and village development?

- (1) Yes (2) No

4-2. If yes, how does the water reservoir rehabilitation contribute to you? Please, **check all if you agree to the following answer.**

- () (1) Improve the capacity of water reserved.
() (2) Improve the agricultural productivity.
() (3) Expand paddy farming in dry season.
() (4) Introduce new agricultural technologies by the use of water
() (5) Others. Please specify_____

4-3. If no, why do you think so?

- (1) The water reservoir did not function properly.
- (2) The water reserved has not increased.
- (3) The reservoir has been destroyed after that.
- (4) The water has increased, but not much as expected.
- (5) Others. Please specify _____

4-4. Last year, did you use the water from the reservoir for your farming?

- (1) Yes
- (2) No

4-5. Do you agree that you are benefited from the water reservoir rehabilitation project?

- (1) Strongly disagree
- (2) Disagree
- (3) Moderate
- (4) Agree
- (5) Strongly agree

4-6. Do you agree that the water reservoir is well managed by the community?

- (1) Strongly disagree
- (2) Disagree
- (3) Moderate
- (4) Agree
- (5) Strongly a

V. Community Hall Project

5-1. Do you think the community hall project was appropriate for the village development?

- (1) Not very appropriate
- (2) Not appropriate
- (3) Moderate
- (4) Appropriate
- (5) Very appropriate

5-2. Do you agree that the community hall is being well maintained by the community?

- (1) Strongly disagree
- (2) Disagree
- (3) Moderate
- (4) Agree
- (5) Strongly agree

5-3. How is the community hall utilized for? Please, **give the priority according to the degree of utilization.**

- () (1) Providing village meeting place.
- () (2) Providing rest place for people.
- () (3) Providing study rooms for students.
- () (4) Providing a workshop for farm machinery.
- () (5) Others. Please specify_____

5-4. Do you agree that community hall is well utilized?

- (1) Strongly disagree (2) Disagree (3) Moderate
- (4) Agree (5) Strongly agree

5-5. How many times you participated to the village meetings organized in the village hall by VDC in 2010?

- (1) Never participated (2) one times (3) 2~3 times
- (4) 4~5 times (5) More than 5 times

VI. Hand Pump Project

6-1. Do you think the hand pump project is useful for getting clean water for drink?

- (1) Yes (2) No

6-2. Do you use the water from the pump for drinking purpose?

- (1) Yes (2) No

6-3. If yes, the water supplied from the pump is enough to drink for your house need?

- (1) It is enough to meet our home consumption as drinking water.
- (2) It is not enough, therefore, I have to bring the water from other areas
- (3) It is not enough. Therefore, I have to buy mineral water from shops.

6-2. If no, why do you think so?

- (1) Water is not enough.
- (2) Water is polluted.
- (3) Water is not clean enough to drink.
- (4) Pump is out of order.
- (5) Others. Please specify _____

6-3. Do you agree that hand pump projects have been contributed to reduce water-driven diseases in your village?

- (1) Strongly disagree (2) Disagree (3) Moderate
- (4) Agree (5) Strongly agree

6-4. Do you agree that the hand pumps are being well maintained after projects?

- (1) Strongly disagree (2) Not agree (3) Moderate
- (4) Agree (5) Strongly agree

VII. Village Library Project (VLP)

7-1. Do you think that VLP in this village is useful for you and your children?

- (1) Yes (2) No

7-2. If yes, how is VLP useful for you?

- (1) Getting knowledge.
- (2) Getting agricultural skills.
- (3) Providing study materials for children.
- (4) Others. Please specify _____

7-3. If no, why is it not useful?

- (1) Books are outdated.
- (2) Books are not enough.
- (3) Library is not open properly.
- (4) Others. Please specify_____

7-4. How do you agree the following statements for VLP? Please check for all of each statement.

- (1) Strongly disagree (2) Disagree (3) Moderate
- (4) Agree (5) Strongly agree

A	The number of users of VLP has been increased.	(1) (2) (3) (4) (5)
B	The number of books to read in VLP has been increased.	(1) (2) (3) (4) (5)
C	The user group of VLP becomes diversified.	(1) (2) (3) (4) (5)
D	The facilities for VLP have been improved.	(1) (2) (3) (4) (5)
E	The VLP is well operating.	(1) (2) (3) (4) (5)

VIII. Farm machinery Project

8-1. Do you think that each following farm machineries donated by KOICA is useful for your farming?

- (1) Not very useful (2) Not useful (3) Moderate (4) Useful (5) very useful

A	Motor tillers	(1) (2) (3) (4) (5)
B	Pump for irrigation	(1) (2) (3) (4) (5)
C	Thresher	(1) (2) (3) (4) (5)
D	Truck	(1) (2) (3) (4) (5)

8-2. How many times you rent/used the farm machineries donated by KOICA in 2010?

- (1) Never used (2) one times (3) 2~3 times
 (4) 4~5 times (5) More than 5 times

A	Motor tillers	(1)	(2)	(3)	(4)	(5)
B	Pump for irrigation	(1)	(2)	(3)	(4)	(5)
C	Thresher	(1)	(2)	(3)	(4)	(5)
D	Truck	(1)	(2)	(3)	(4)	(5)

8-3. How much has the farm machineries been contributed to improve your farm operation?

- (1) Never (2) Not much (3) Moderate (4) Much (5) Very much

A	Motor tillers	(1)	(2)	(3)	(4)	(5)
B	Pump for irrigation	(1)	(2)	(3)	(4)	(5)
C	Thresher	(1)	(2)	(3)	(4)	(5)
D	Truck	(1)	(2)	(3)	(4)	(5)

8-4. Do you agree that the farm machineries are being well maintained by the community?

- (1) Strongly disagree (2) Not agree (3) Moderate
 (4) Agree (5) Strongly agree

8-5. How have farm machineries been contributed to your village development?

Please, choose one which is the most agreeable.

- (1) Villagers can use farm machines for farming with reasonable rental fee.
 (2) Villagers can save money / labor by using the machines
 (3) Agricultural productivity is enhanced
 (4) It contributed to enhance the people's awareness of farm mechanization.
 (5) Others. Please specify _____

IX. General Evaluation

9-1. In your opinion, which projects are beneficial to you? Please **give an order** from top to 5, as you value.

- | | |
|--|--|
| <input type="checkbox"/> (1) VDC establishment | <input type="checkbox"/> (2) Training program |
| <input type="checkbox"/> (3) Community Hall construction | <input type="checkbox"/> (4) Micro-credit |
| <input type="checkbox"/> (5) Village road development | <input type="checkbox"/> (6) Rehabilitation of water reservoir |
| <input type="checkbox"/> (7) Hand pump | <input type="checkbox"/> (8) Village library |
| <input type="checkbox"/> (9) Farm machinery | <input type="checkbox"/> (10) Tent for village events |

9-2. Which projects have mostly contributed to your village development?

Please give an order from top to 5, as you perceived.

- | | |
|--|--|
| <input type="checkbox"/> (1) VDC establishment | <input type="checkbox"/> (2) Training program |
| <input type="checkbox"/> (3) Community Hall construction | <input type="checkbox"/> (4) Micro-credit |
| <input type="checkbox"/> (5) Village road development | <input type="checkbox"/> (6) Rehabilitation of water reservoir |
| <input type="checkbox"/> (7) Hand pump | <input type="checkbox"/> (8) Village library |
| <input type="checkbox"/> (9) Farm machinery | <input type="checkbox"/> (10) Tent for village events |

9-3. Which projects are being maintained/operated well in your village development?

Please give an order from top to 5, as you perceived.

- | | |
|--|--|
| <input type="checkbox"/> (1) VDC establishment | <input type="checkbox"/> (2) Training program |
| <input type="checkbox"/> (3) Community Hall construction | <input type="checkbox"/> (4) Micro-credit |
| <input type="checkbox"/> (5) Village road development | <input type="checkbox"/> (6) Rehabilitation of water reservoir |
| <input type="checkbox"/> (7) Hand pump | <input type="checkbox"/> (8) Village library |
| <input type="checkbox"/> (9) Farm machinery | <input type="checkbox"/> (10) Tent for village events |

9-3. How do you agree the following statements? Please check for all of each statement.

- | | | |
|-----------------------|--------------------|--------------|
| (1) Strongly disagree | (2) Disagree | (3) Moderate |
| (4) Agree | (5) Strongly agree | |

A	I know how much are saved in village fund.	(1) (2) (3) (4) (5)
B	The village fund is regularly open to the villagers.	(1) (2) (3) (4) (5)
C	The villagers are well cooperating to save the village fund.	(1) (2) (3) (4) (5)
D	The saved village fund is using for the communal purposes.	(1) (2) (3) (4) (5)

X. Information about Respondents

1. Age _____

2. Sex (1) Male (2) Female

3. Educational Background

(1) University or higher (2) High school (3) Middle school

(4) Elementary school (5) Non education (6) Illiterate

4. Economic Activities

(1) Agriculture (2) Agricultural Laborer (3) Business

(4) Government official (5) Non employed (6) Others _____

5. Living standard among village people in terms of household income?

(1) Upper high (2) High (3) Middle (4) Low (5) Lower

6.

A	I have been a member of VDC.	(1) (2) (3) (4) (5)
B	I have borrowed loans from micro credit.	(1) (2) (3) (4) (5)
C	I have participated in agricultural training.	(1) (2) (3) (4) (5)
D	I have used the agricultural machineries donated by KOICA.	(1) (2) (3) (4) (5)
E	I have borrowed the books from village library.	(1) (2) (3) (4) (5)

Thank you very much for your kind response. Your responses will be used only for the evaluation of KOICA Rural Development Projects.



Attached III.

Questionnaire for the Evaluation of Cambodia Micro Credit Project

- Date of Interview: _____ July, 2011
- Name of Respondent: _____
- Village: No . 2 No. 3 No.5
 Tropaing Dom Khlounng Trabos
- Name of Interviewer: _____

I . General perception

1-1. Do you know Korean Micro Credit Program (KMP) has been implemented in this village?

(1) Yes (2) No.

1-2. Do you agree with the following statement about the KMP? Please check for all of statements.

(1) Strongly disagree (2) Disagree (3) Moderate
(4) Agree (5) Strongly agree

A	KMP is useful organization for your village development.	(1) (2) (3) (4) (5)
B	The operation scheme of KMP is easy to understand comparing to other micro credit	(1) (2) (3) (4) (5)
C	There are strong competitions to obtain the loan.	(1) (2) (3) (4) (5)
D	It is easy for the poorest to obtain the loan.	(1) (2) (3) (4) (5)

E	The loan is operating properly and objectively according to the regulation.	(1) (2) (3) (4) (5)
F	The interest rate of KMP is reasonable.	(1) (2) (3) (4) (5)
G	The loan was properly provided for those who need it.	(1) (2) (3) (4) (5)
H	The procedures to obtain the loan are clear.	(1) (2) (3) (4) (5)
J	There are some complaints among the villagers in using the loan from the KMP.	(1) (2) (3) (4) (5)
J	The VCC members in this village are working hard for the successful operation of KMP.	(1) (2) (3) (4) (5)
K	The chief of KMP and the committee members are composed with credible persons.	(1) (2) (3) (4) (5)
M	The interest rate of loan-lender competing to the KMP is now decreasing.	(1) (2) (3) (4) (5)

1-3. What kinds of difficulties are there in obtaining the credit? Please, choose the most difficult reason as you think.

- (1) High competition among villagers
- (2) Strict regulation on the eligibility of loan borrow
- (3) Unfair selection process
- (4) Short terms of loan to payback
- (5) High rate of interest
- (6) Others. Please specify _____

1-4. Do you think that Korean Micro Credit Program (KMP) is necessary to increase income of individual household and to facilitate economic activities of this village?

- (1) Yes
- (2) No.

1-5. If no, why you do you think so?

- (1) KMP shall increase the debt to the village people.
- (2) Village people have no idea for using the KMP and to increase income.
- (3) KMP is good idea for increasing, but accessibility to the credit is limited.
- (4) The loan is accessible for those who have networks with KMP.

1-6. If you need money for borrowing, which credit organization you would like to use? Please give the number of your priority for credit organizations.

- (1) MRD ()
- (2) KMP ()
- (3) Other NGO micro credit system around the village ()
- (4) Agricultural Bank
- (5) Private loan ()

II . Loan Borrow

2-1. Have you borrowed the loan from the KMP during 2009-2011?

- (1) Yes
- (2) No

2-2. If you answered no, why you did not borrow?

- (1) The access to the loan was difficult, and I lost the chance for borrowing money from KMP.
- (2) KMP is not useful because the amount of KMP loan is small compared to the money I need.
- (3) I can borrow money from KMP, but I could not find the use of the loan for earning income.
- (4) I need the loan, but I don't have any mortgage or did not find the members for loan guarantors.
- (5) I did not need to borrow the loan.
- (6) Others. Please specify_____

※ Please, only the loan borrowers respond to the questions in this section.

2-3. How much have you borrowed, and where did you use the money?

A. How much? _____ Riels

B. Where did you invested?

(1) Agriculture. Specify _____

(2) Animal husbandry. Specify _____

(3) Fisheries. Specify _____

(4) Marketing & food processing. Specify _____

(5) Shop operation. Specify _____

(6) Manufacturing. Specify _____

(7) House construction, latrine, or kitchen improvement.

(8) Education for children.

(9) Using for paying debt

(10) Others. Specify _____

2-4. How was the investment, if it was for income earning? Was the return of the investment good as much as you expected? (1) Yes (2) No.

2-5. If yes, how much you earned? _____ Riel

2-6. How do you agree with the following statement about the KMP? Please check for all of following statements.

(1) Strongly disagree (2) Disagree (3) Moderate

(4) Agree (5) Strongly agree

A	The procedure of loan was fair and easy to apply.	(1) (2) (3) (4) (5)
B	The loan was provided in time.	(1) (2) (3) (4) (5)
C	The loan was very useful for income increase.	(1) (2) (3) (4) (5)
D	I paid the interest back in time.	(1) (2) (3) (4) (5)
E	My income has been increased by the loan borrow.	(1) (2) (3) (4) (5)

2-7. What is your direct benefit from the loan? Please, choose one the most beneficial ().

- (1) Cash earning
- (2) Enlarge farm size
- (3) Applying agricultural inputs
- (4) Hiring labor
- (5) School tuition for children
- (6) Others. Specify _____

2-8. Would you like to borrow loan again from KMP? (1) Yes (2) No

2-9. If you answered yes, why?

- (1) The access for getting KMP loan is easy when it is need.
- (2) KMP loan is trustful.
- (3) The interest of KMP loan is lower compared to other loans.
- (4) Others, please specify _____

2-10. If you answered no, why?

- (1) The access for getting KMP loan is not easy.
- (2) KMP loan is not trustful.
- (3) Interest of KMP is high compared to other loan.
- (4) The opportunity for loan must go to other people.
- (5) Others, please specify _____

III. Information about Respondents

1. Age _____

2. Sex (1) Male (2) Female

3. Educational Background

- (1) University or higher (2) High school (2) Middle school
(4) Elementary school (5) Non educated (6) Illiterate

4. Are you the member of KMP in your village?

- (1) Yes (2) No (3) I do not know

5. Living standard among village people in terms of household income?

- (1) Upper high (2) High (3) Middle (4) Low (5) Lower

6. Economic Activities

- (1) Agriculture (2) Agricultural Laborer
(3) Business (4) Government official
(5) Non employed (6) Others _____

7. If engaging in agriculture,

A. Total area for cultivation _____ ha.

B. Among them

- (1) Rice paddy _____ ha
(2) Double cropping _____ ha, single cropping _____ ha
(3) Vegetables and upland crops _____ ha
(4) Orchard _____ ha
(5) Livestock
Item 1. _____ heads
Item 2. _____ heads
Item 3. _____ heads

8. Have you observed / heard any injustice operation of KMP? If yes, please describe them.

9. Please, write down if you have any suggestion for the successful operation of KMP in your village.

Thank you very much for your kind response. Your responses will be used only for the evaluation of KOICA Rural Development Projects.

General Background of Respondents

<Table 1-1> Respondents for Rural Development Project(%)

		Chhveng	Chung	Tabeak
Age	Less than 30s	27.9	41.2	42.9
	40s	32.6	15.7	28.6
	50s	20.9	15.7	22.9
	Over 60s	18.6	27.5	5.7
	Total	100.0	100.0	100.0
Sex	Male	74.4	35.3	54.3
	Female	25.6	64.7	45.7
	Total	100.0	100.0	100.0
Education Level	Over high school	9.3	15.7	2.9
	Middle school	20.9	27.5	25.7
	Primary school	48.8	31.4	51.4
	Non education	16.3	23.5	20.0
	No response	4.7	2.0	0.0
	Total	100.0	100.0	100.0
Living Standard	Low	11.6	15.7	11.4
	Middle	72.1	52.9	80.0
	Upper	7.0	11.8	0.0
	No response	9.3	19.6	8.6
	Total	100.0	100.0	100.0
Experience of VDC Member	Yes	20.9	13.7	12.5
	No	76.7	82.4	87.5
	No response	2.3	3.9	0.0
	Total	100.0	100.0	100.0

		Chhveng	Chung	Tabeak
Experience of Loan Borrowers	Yes	44.2	54.9	48.6
	No	55.8	43.1	48.6
	No response	0.0	2.0	2.9
	Total	100.0	100.0	100.0
Experience of Training	Yes	18.6	45.1	25.7
	No	81.4	54.9	68.6
	No response	0.0	0.0	5.7
	Total	100.0	100.0	100.0
Experience of farm machine rent	Yes	37.2	29.4	82.9
	No	62.8	64.7	17.1
	No response	0.0	5.9	0.0
	Total	100.0	100.0	100.0
Experience of Book Borrow	Yes	14.0	25.5	20.0
	No	86.0	70.6	80.0
	No response	0.0	3.9	0.0
	Total	100.0	100.0	100.0

<Table1-2> Respondents for Micro Credit project

		No.2	No.3	No.5	TD	Khloang	Tabos
Age	Less than 30s	29.0	23.8	33.3	50.9	36.4	60.0
	40s	38.7	28.6	36.1	24.6	31.8	23.3
	50s	16.1	28.6	13.9	17.5	18.2	10.0
	Over 60s	16.1	19.0	16.7	7.0	13.6	6.7
	Total	100.	100.	100.	100.	100.	100.
Sex	Male	19.4	33.3	52.8	24.6	13.6	26.7
	Female	80.6	66.7	47.2	75.4	86.4	73.3
	Total	100.	100.	100.	100.	100.	100.

		No.2	No.3	No.5	TD	Khloang	Tabos
Education Level	Over High School	0.0	23.8	8.3	3.5	18.2	3.3
	Middle school	16.1	28.6	22.2	5.3	13.6	20.0
	Primary School	61.3	28.6	61.1	42.1	40.9	40.0
	Non-education	22.6	19.0	5.6	45.6	27.3	36.7
	No response	0.0	0.0	2.8	3.5	0.0	0.0
	Total	100.	100.	100.	100.	100.	100.
Living Standard	Low	22.6	14.3	11.1	8.8	18.2	3.3
	Middle	58.1	57.1	63.9	78.9	77.3	66.7
	Upper	19.4	28.6	16.7	3.5	0.0	13.3
	No response	0.0	0.0	8.3	8.8	4.5	16.7
	Total	100.	100.	100.	100.	100.	100.
KMP Loan Experiences	Yes	36.5	31.0	33.3	52.6	59.1	60.0
	No	64.5	66.7	66.7	45.6	36.4	40.0
	No response	0.0	2.4	0.0	1.8	4.5	0.0
	total	100.	100.	100.	100.	100.	100.



Attached V.

List of Sample Households

1. List of Sample Households in Batheay District

○ Stung Chhveng Village

No	Name	No	Name
001	Keut Meng Hour	023	Leak Yarn
002	Hang Ny	024	Orn Than
003	Him Sameth	025	Choy Sal
004	Hang Sophal	026	Nuth Yon
005	Yar Sin	027	Yem Nark
006	Yun Yoearn	028	Phoearn Phal
007	Yem March	029	Morn Meng Hour
008	Long Lim	030	Kourm Ros
009	Proearn Touch	031	Dim Mom
010	Kheng Pheap	032	Ourk Meng Hak
011	Hang Rom	033	Deum Dim
012	Kem Sina	034	Chhang San
013	Phan Phoearn	035	Theng Kahjan
014	Chhoeun Proearn	036	Son Thouch
015	Tun Lun	037	Sor Sen
016	Ven Soearn	038	Nourng Neang
017	Phoearn Phea	039	Chhim Sreng
018	Lath Mean	040	Kourm Tror
019	Chea Chhnok	041	Phorn Pheng
020	Noearn Narn	042	Carb Kem
021	Proearn Saron	043	Eng Chheang
022	Roearn Koeurn		

○ Chung Village

No.	Name	No	Name
044	Oum Yart	069	Nam Kren
044	Buth Non	070	Tob Sorth
045	Touch yourn	071	Chhun Sitha
046	Ghem Ton	072	Pharn Oun
047	Tim Vy	073	Khem Veasna
048	Oum Yarn	074	Ven Sim
049	March Marng	075	Chhim Lour
050	Chourn Chem	076	Khim Kheng
051	Pres Sarun	077	Chhin Soth
052	Chhourn Yarn	078	Mao Son
053	Heng Lun	079	Nou Rom
054	Sorn Moeun	080	Chea Chin
055	Chea Reth	081	Meach Khem
056	Pech Kroun	082	Seng Soy
057	Kren Loth	083	Chhourn Chharn
058	Phouk Sareth	084	Von
059	Kourm Sim	085	Un Yim
060	Seng Khourn	086	Heng
061	Leng Sophorn	087	Lour Larng
062	Yin Sal	088	Tim Sourn
063	Soy Phearun	089	Khom
064	Buth Nol	090	Dy Ourn
065	Kheum Khim	091	Kung Noeun
066	Yean Yun	092	Mory Kor
067	Choi Khorn	093	Ath Ang
068	Phat Phin		

○ Tabaek Village

No	Name	No	Name
094	Prak Kim Hark	112	Phin chreb
095	Lueng Marb	113	Phin Ean
096	Lueng Srey Phourng	114	Harn Sokeang
097	Prim heng	115	Chhao Savorn
098	Meth Maly	116	Lor Nimul
099	Marng Srey Reun	117	Outh sohean
100	Heng Srey Touch	118	Reach Sam ath
101	Tim Srey Loth	119	Sourng Channy
102	In Sokhom	120	Pouv Chhon
103	Ket Kheang	121	Mark Muth
104	Horm thyda	122	Sam Hourn
105	Yarn srey Sam	123	Oeur Khorn
106	Tourn Socheat	124	Yarn Pheng
107	Som Srey Na	125	Ket Koy
108	Kung srey tam	126	Yun Yoth
109	Pouv koeun	127	Mom Khoeurn
110	Ek Sophorn	128	Noi Nak
111	Ren Srey thy	129	Chrek Sreang

2. List of Sample Households in Khrouch Chhmar District

○ Village No. 2

No	Name	No	Name
001	But Pun	016	Rein Yet
002	Chorn Vandy	017	Chhim Vanthouen
003	Lorng Sopheap	018	Kruach Sro Em
004	Hin Yi	019	Pov Sitha
005	Pov Mab	020	So Vuach Leng
006	Hak Bopha	021	Phiak Muy Khim
007	But Tan	022	Sao Peang

No	Name	No	Name
008	Suan Nimit	023	Chanthou
009	Soeun Channy	024	Sin Heng
010	Seng Cham	025	Vorn Chim
011	Nit Onn	026	Toch Chhoy
012	Sun Sitha	027	Sok Hiak
013	Nut Youn	028	Chrin Chhunly
014	Hor Kunseng	029	Touch Song Hay
015	Chhim Koeun	030	Nhe Seang

○ Village No. 3

No	Name	No	Name
032	Tak Thida	053	Ky Chanthet
033	Kison Chamroeun	054	Nuan Sily
034	Chea Yath	055	Sorm Chruy
035	Toeu Kimsreang	056	Suy Sok Leang
036	Hor Kimsry	057	Chay Hunkeng
037	Chhaily Taing Ean	058	Nuan Theam Hor
038	Yors Kimneang	059	Sin So Nan
039	Chhaily Taing Ou	060	Khim Mary
040	Hok Vuthy	061	Long Thoeun
041	Koch Kim Chray	062	Chhay Hun Sok Kov
042	Chhroeum Seng Yun	063	Tik Pisey
043	Ork Vichar	064	Sok Nov
044	Ty Kimkhun	065	Chhayly Phally
045	Mom Bonny	066	Sok Phorn
046	Srun Tre	067	Sok Hor
047	Srong Kanha	068	Chuch Kan
048	Thida Lay-Heng Sopheap	069	Keng Seang
049	Khim Nary	070	SengLymeth
050	Hor Seng Kea	071	Koch Eng
051	Seang Long	072	Chheng Horng
052	Mang Sao	073	Toy Channy

○ Village No. 5

No	Name	No	Name
074	Ke Koeun	092	Cheng onn
075	Hok Chein	093	Lok Seng Huan
076	Sian Bola	094	Kuan Peng Leang
077	Sroeung Sinoeun	095	Chin Hua
078	Hiak Chhunly	096	Sian Theara
079	Tuach Sokpov	097	Min Meng Sroy
080	Bian Noeun	098	Kuan Seang
081	Hiak Len	099	Lay Phany
082	Chin Sinly	100	Toch Pi
083	Hor Chheang	101	Uang Sao Leng
084	Sok San	102	Bin Thy
085	Hong Leang	103	Chruan Sok Phon
086	Hun Vutha	104	Seng Trit
087	Ping Toch	105	Niv Ny
088	Sok Nay	106	Soy Hoy
089	Ban Nhanh	107	Seng Chenda
090	Ve Chhen Hong	108	Sian Kim Khy
091	Tuy Silorn	109	Khorn Chan Thy

3. List of Sample Households in Tboung Khmum District

○ Trapaing Dom Village

No	Name	No	Name
110	Soeung Savoeng	139	Phat Sorl
111	Yeth Yong	140	Mil Khein
112	Srun Try	141	Yein Ravuth
113	Sorn Chhengleap	142	Pho Pum
114	Khorn Khai	143	Phat Khorn

No	Name	No	Name
115	Phuang Phanry	144	Dorn Ream
116	Ul Nan	145	Pot Neng
117	Chhorn Rein	146	Phorn Art
118	Ly Chhoeun	147	Hy Pho
119	Chorn Sokhoeun	148	Born Naysort
120	Ron Sokhorn	149	Yein Rom
121	Srin Seap	150	Phlok Phat
122	Mok Mao	151	Lorn Khim
123	Moch Nat	152	Sak Sokha
124	Duch Soeun	153	Sok Khy
125	Chhnok San	154	Yen Hou
126	Duch Nin	155	Chrik Hoeun
127	Phuang Lida	156	Thein Mas
128	Veng Ly	157	Por Onn
129	Mean Kheang	158	Son Thuan
130	Phuak Pheng	159	Chhorn Soy
131	Ngam Pi	160	Phorn Phat
132	Veng Im	161	Thoeun Theavy
133	Phoeuk Yeng	162	Sak Sokhea
134	Phak Chhai	163	Hart Kong
135	PhoeukYe	164	Chrik Savorn
136	OI Sokheng	165	Eng Huat Toueng Leang
137	Tuy Mom	166	Taing Seak
138	Chrik Saveth		

○ Khloang Village

No	Name	No	Name
167	Phean Oeun	178	Yak Phal
168	Thorn Mok	179	Lorn Chrib
169	Seak Nhor	180	Tith Pich

No	Name	No	Name
170	SaAng Ron	181	Ban Savon
171	Chun Khemera	182	Niang Sok
172	Van Chantha	183	Ven Pheng
173	Ban Boeun	184	Som Yong
174	Chunhean Khemera	185	Chrik Sea
175	Sreng Sim	186	Hut Saroeun
176	Chorn Hean Vibon	187	Hean Sinorn
177	Doeun Sreytoch	188	Teab Yim

○ Tabos Village

No	Name	No	Name
189	Sok Ly	204	Phe Chheun
190	Puth Sambath	205	Chrik Mak Ly
191	Sum Srorn	206	Meu Dy
192	Von Deth	207	Trea Sun
193	Bin Mol	208	Puth Heng
194	Cheang Phal	209	Chin Nan
195	Yang Phan	210	Tuy Yeth
196	Khuan Lom	211	Team Yein
197	Kong Chea	212	Phon Hian
198	Muy Kea	213	Norl Savoeun
199	Nim Norng	214	Rin Nary
200	Khuan Thun	215	Tha Phoeun
201	Tim Soy Yuth	216	Trea Seap
202	Nguan Chanthet	217	Seam Nhoeun
203	Cheang Onn	218	Rong Saran

업무자료 사업평가 2012-12-033

**KOICA -MOFAFF Joint Evaluation Report on
Rural Development in Cambodia**

Copyright © 2011 by KOICA

Published by the Korea International Cooperation Agency(KOICA)

825 Daewangpangyo-ro, Sujeong-gu, Seongnam-si,

Gyeonggi-do, Korea 461-833

C.P.O Box 2545

Tel: 82-31-740-0114, Fax: 82-31-740-0655

Website: <http://www.koica.go.kr>

ISBN: 978-89-6469-092-5 13320