

# END OF PROJECT EVALUATION REPORT

---

## Strengthening the Economic Resilience of Female Garment Workers during COVID19 – Phase 2



-

**Disclaimer**

All opinions expressed in this evaluation report are that of the evaluator (Real-Time Evaluation (RTE), Ratha Lork and Justin Flurschein) or those interviewed (where indicated) and do not necessarily reflect the views of CARE International in Cambodia (CIC).

## Table of Contents

<b>ACRONYMS</b>	<b>2</b>
<b>EXECUTIVE SUMMARY</b>	<b>3</b>
<b>1. INTRODUCTION</b>	<b>5</b>
DESCRIPTION OF PROJECT	5
PROJECT BACKGROUND	5
OBJECTIVE OF EVALUATION	5
METHODOLOGY	6
DEMOGRAPHICS OF SURVEY	7
ETHICAL CONSIDERATIONS	8
COVID-19 PRECAUTIONS	8
LIMITATIONS	9
<b>2. FINDINGS</b>	<b>10</b>
<b>3. CONCLUSION AND RECOMMENDATIONS</b>	<b>21</b>
<b>ANNEX 1: REFERENCES</b>	<b>23</b>
<b>ANNEX 2: EVALUATION QUESTIONNAIRES</b>	<b>24</b>
<b>ANNEX 3: CASE STUDIES</b>	<b>25</b>

## List of Figures

Figure 1: Age Distribution of Survey Respondents (n=362) .....	8
Figure 2: Respondents' Perception of Satisfaction of Humanitarian Assistance (n=232) .....	13
Figure 3: Respondents' Humanitarian Needs During the Project .....	15

## List of Tables

Table 1: Summary of Data Collection Sample Sizes .....	6
Table 2: Summary of Demographics for the Factory Worker Survey .....	7
Table 3: Distribution of Humanitarian Support Targets and Actual .....	15

## Acronyms

CAPI	Computer-Assisted Personal Interviewing
CWPD	Cambodian Women For Peace and Development
GBV	Gender Based Violence
KII	Key Informant Interview
LA	Local Authorities
MEL	Monitoring, Evaluation and Learning
NGO	Non-Governmental Organisation
NSSF	National Social Security Fund
PE	Peer Educators
PwD	Person Living with Disability
SER	Strengthening the Economic Resilience of Female Garment Workers during COVID19

## Executive Summary

This is the End of Project Evaluation Report for the Strengthening the Economic Resilience of Female Garment Workers during COVID19 – Phase 2 (SER) Project which was implemented in Phnom Penh, Kandal and Kampong Speu provinces. The Project commenced in July 2021 and concluded in February 2022. The goal of the project was to strengthen the economic resilience of female garment workers who are socially and economically marginalized in Cambodia to cope with the negative impacts of COVID-19. In order to conduct the evaluation, data was collected through a comprehensive literature review and fieldwork. The literature review was conducted reviewing reports and documents from the SER Project and also other relevant external publications. The evaluation interviewed 400 people and was conducted in January 2022.

### Findings

<b>Relevance</b> <i>The extent to which the project is suited to the priorities and policies of the target group.</i>	<b>The project is highly relevant to and was specifically designed to address the needs of the project participants (factory workers), in particular across the spectrum of the short, medium and long term. The project activities directly responded to needs identified by the project participants themselves, resulting in the provision of humanitarian and economic resilience support that was very practical and beneficial.</b>	Rating 5/5
<b>Effectiveness</b> <i>The extent to which the project achieves its objectives.</i>	<b>The project was able to fully achieve five out of six indicators (83%). The one indicator that was not technically achieved was more a reflection the project's short time period. Nevertheless, the project overall was very effective and had met all its other outcome and output/progress indicators. In terms of achievements, the project addressed and supported humanitarian needs with reported high level of satisfaction from project participants, while also increasing awareness of GBV.</b>	Rating 4/5
<b>Efficiency</b> <i>Measures the outputs of the project in relation to the inputs. Were activities cost-effective and achieved on time?</i>	<b>The project is projected to spend 98% of its budget, which is a very positive result especially given the administrative delays encountered that delayed the start of the project and the challenges to implementation such as COVID-19 restrictions and lack of reliable means of communication with project participants. A delayed start to the project however meant not all activities could be completed on time.</b>	Rating 4/5
<b>Impact</b> <i>Significant changes in the target population, positive or negative, intended or unintended, brought about by the project's interventions.</i>	<b>The project has been able to provide much need emergency humanitarian support and impart practical knowledge about social protections, financial management and GBV with factory workers. Additionally, the project has fostered the creation of networks between the project stakeholders and built the capacity of the project's service providers (peer educators and CWPDP).</b>	Rating 5/5
<b>Sustainability</b> <i>Benefits of the project that are likely to continue after donor funding has been withdrawn.</i>	<b>Despite being projected aimed providing short term emergency humanitarian support, the project was designed to build sustainability within the project participants (through economic resilience training) and through the infrastructures peer educators and local NGO partners (building their capacity to implement such project interventions).</b>	Rating 5/5
	<b>Total Rating</b>	<b>23/25 92%</b>

## Key Lessons Learned

- It should be noted that the project was not wholly a humanitarian type intervention project, which tend to have a short implementation period, rather the project had knowledge, capacity and resilience training elements which require a longer timeframe to implement. For this reason, as well as the delay to the start of the project and the impact of the COVID-19 pandemic, project staff were faced with a high workload within a challenging environment. Specifically, a longer time period would have given more time to prepare for project interventions such as the training, baseline and rapid situation assessment of the labour market. With more time the baseline and rapid situation assessment of the labour market could have been used to better tailor and inform the development of the training materials and curriculum.
- The focus on social protections in the project interventions was a relative new topic especially for factory workers, who are mostly only aware of the NSSF and the IDPoor. As highlighted as an unexpected result of the project, many project participants directing enquiries to local authorities about social protections. While local authorities are aware of social protections in general, they do not have detailed knowledge, especially since many social protections are administered at the national level and not at the village level. Therefore, more cooperation with local authorities should have been sought in order to prepare the local authorities for this situation.
- The delay in the signing the project's administrative contract, caused the project to miss opportunities to use the findings of the baseline survey and the rapid situation assessment of the labour market to better inform the development of the project's training activities.
- The evaluation found that while knowledge of GBV improved, the same was not the case for sexual harassment. Indeed, respondents who could not identify sexual harassment increased from 32% (114/356) at the baseline to 38% (139/362) at the endline. Project staff reported that this was not an unexpected finding as CARE's previous sexual harassment projects had encountered similar such resistance to changing attitudes.

## Recommendations

1. CARE should consider continuing to use or producing more video training resources on topics such a financial literacy and social protection as these tools were well responded to by project participants. They also can easily be shared via social media and the internet for easy reference by project participants. To aid in the dissemination of such resources, the creation of Messenger or Telegram groups, should also be considered.
2. A hybrid project's like this that include humanitarian and capacity building elements should not have such a short project period (8 months). To ensure the sustainable effectiveness of the project and also to expand the scope and reach of such project, a period of at least 2 or 3 years should be considered.
3. A similar project that focuses on training the community on social protections, should involve cooperation and collaboration from multiple levels of government (local, sub-national and national). Given the social protection schemes involve a multitude of government departments and levels, incorporating widespread government collaboration, will ensure that each level is able to participate actively and effectively in the project.
4. Future projects that involve trainings on GBV and sexual harassment, should assess the time and focus allocated to sexual harassment by trainers. Given that that evaluation found sexual harassment understanding to have worsened, future project designs need to reconsider how to best improve the curriculum's ability to address gender norms and cultural bias.

# 1. Introduction

## Description of Project

<b>Project Name:</b>	Strengthening the Economic Resilience of Female Garment Workers during COVID19 – Phase 2 (SER)
<b>Project Period:</b>	July 2021 – February 2022 (8 months)
<b>Project Implementing Partner:</b>	Cambodian Women For Peace and Development (CWPD)
<b>Project Area:</b>	Phnom Penh, Kandal and Kampong Speu, Cambodia
<b>Project Participants:</b>	4,500 female and 500 male workers who have been suspended, laid-off or are working reduced hours in the garment factories
<b>Project Objective:</b>	<p>To strengthen the economic resilience of female garment workers who are socially and economically marginalized in Cambodia to cope with the negative impacts of COVID-19.</p> <p><i>The project will prioritise working with <b>female garment workers who are socially and economically marginalised during the pandemic</b>. This includes ex-garment workers who have lost their jobs/are suspended, those who are working but on reduced working hours and income and those in lockdown and quarantine.</i></p>
<b>Outcomes:</b>	<p><b>Outcome 1:</b> Female garment workers have increased knowledge and skills to cope with the economic impacts of COVID19</p> <p><b>Outcome 2:</b> Female garment workers have improved access to skills building and alternative livelihood opportunities</p>

## Project Background

The COVID19 situation in Cambodia has shifted significantly since February 2021, with rising cases in Phnom Penh and elsewhere, and the implementation of new government restrictions on everyday life. Restrictions have been extended into September and some restrictions may continue for many months. COVID-19 has resulted in significant loss of income for female garment workers – with many being suspended and losing their jobs. While factories have started to open again, there are still a significant number of ex-garment workers who remain out of work. CIC will remain adaptive, implementing what is possible during periods where restrictions are in place and collaborating closely with local authorities to ensure the safe and efficient delivery of activities.

The project aims to strengthen the economic resilience of female garment workers who are socially and economically marginalized in Cambodia to cope with the negative impacts of COVID-19. Funded by GIZ, CARE International in Cambodia will work with a local partner to support to 4,500 female garment workers alongside 500 men and boys. Participants will be workers who have been suspended or laid-off from factories, those that are working in the factories but on reduced hours and income, and workers in quarantine and living in red zones, under three provinces Phnom Penh, Kandal and Kampong Speu.

## Objective of Evaluation

The objective of the evaluation is to have a better understanding on impacts of the project on COVID-19 pandemic affected garment factory workers. The evaluation will measure the changes and impact of the project in the short implementation period. It is also aiming to provide a set of recommendations for the future interventions for the impacted groups and especially factory workers.

To conduct the end of project evaluation to measure changes based on the baseline value of indicators, and assess the project implementation based on evaluation criteria – relevance, effectiveness, efficiency, impact and sustainability.

## Methodology

### Desk Review

The baseline commenced with a desk review of key documents shared by CARE covering the SER project. See Annex 1 for a list of these reference documents. The desk review helped familiarise the evaluation team with the SER project and informed the design of the research methodologies.

### Evaluation Sample Size

A mixed method approach was utilised, consisting of a household survey and key informant interviews (KII) through computer-assisted personal interviewing (CAPI) (See Table 1 below). In total 400 project participants, stakeholders and project staff were interviewed for this evaluation. The survey sample size of factory workers was 362, which represents a 95% confidence level and 5% of margin error for a total beneficiary population of 4,500 factory workers. Only workers participating in Phase 2 of the project were interviewed (not workers who participated in Phase 1). The survey was conducted across three provinces: Phnom Penh (50%), Kandal (25%) and Kampong Spue (25%). The evaluation employed a longitudinal study (aiming to collect data from the same respondents for the baseline survey) in order to compare and measure changes in the beneficiaries and measure the impact of the project.

**Table 1: Summary of Data Collection Sample Sizes**

Type of Beneficiaries	Sample Selection	Survey			KII
		Phnom Penh	Kandal	Kampong Spue	
Factory Workers (female)	Purposive	178	83	73	-
Factory Workers (male)	Purposive	6	6	16	-
Peer Educators (PE)	Purposive	4	2	3	9 (9 female)
Local Authorities (LA)	Purposive	2	-	4	6 (2 female)
Humanitarian Assistance Selection Committee	Purposive	-	-	-	4 (4 female)
CARE Project Staff	Purposive	-	-	-	3 (2 female)
CPWD Project Staff	Purposive	-	-	-	1 (1 female)
<b>Total</b>		<b>190</b>	<b>91</b>	<b>96</b>	<b>23</b>

Data collection was conducted in January 2022.

Based on the TOR and consultation with project staff the following data collection tools were developed for the baseline (see Annex 2):

1. Survey for Factory Workers
2. KII for Peer Educators and Local Authorities
3. KII for Humanitarian Assistance Selection Committee



## Demographics of Survey

The majority of survey respondents were female (92%), married (58%) and an average age of 32 years. Only 18% of respondents had an ID Poor card and only 2% were living with a disability. Notably....

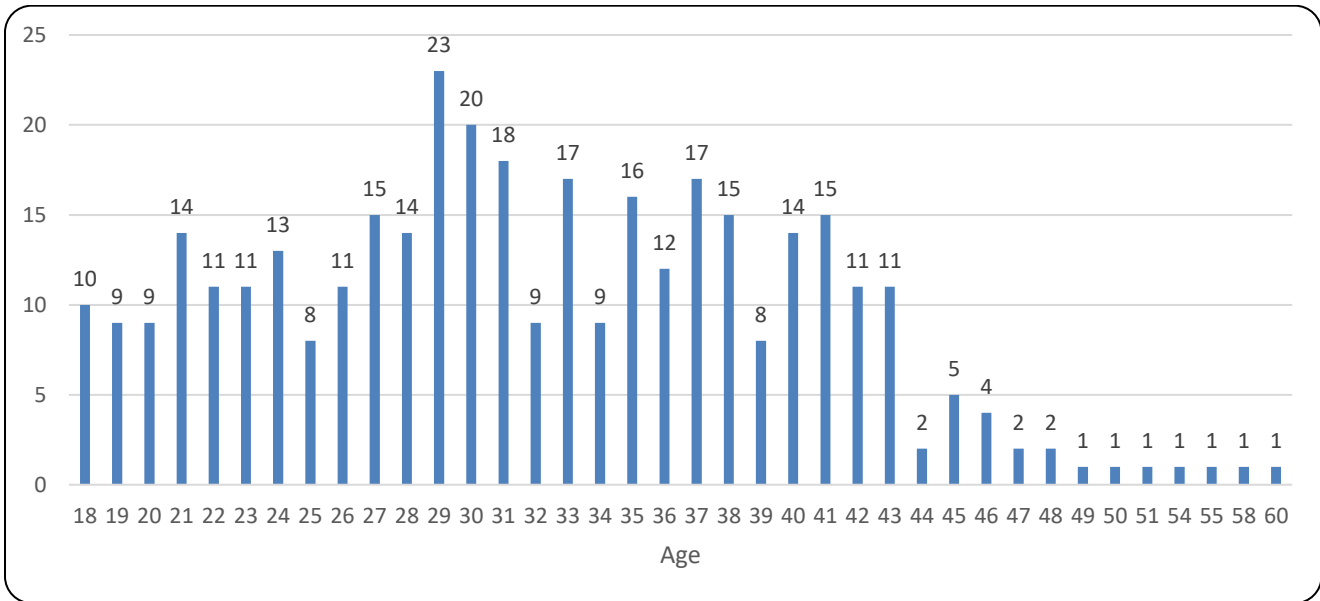
6

**Table 2: Summary of Demographics for the Factory Worker Survey**

<b>Respondents</b>	Total: 362 Female: 334 (92%) Male: 28 (8%)
<b>Age</b>	Average: 32 years Min: 18 years Max: 60 Standard deviation: 8.1
<b>Marital status</b>	Married/domestic partnership: 193 (53%) Married/live far away 16 (4%) Single: 87 (24%) Single mother with children 37 (10%) Divorced: 13 (4%) Widowed: 16 (4%)
<b>Highest education Level</b>	Incomplete primary: 163 (45%) Incomplete lower secondary: 112 (31%) Completed primary: 24 (7%) Incomplete upper secondary: 15 (4%) Complete lower secondary: 12 (3%) No formal school: 23 (6%) Complete upper secondary: 10 (3%) Higher than secondary: 3 (1%)
<b>Location</b>	Kampong Spue: 89 (25%) Kandal: 89 (25%) Phnom Penh: 184 (50%)
<b>ID Poor</b>	Total: 64 (18%) Level 1: 22 (6%) Level 2: 42 (12%) Kampong Spue: 10 (3%) Kandal: 29 (8%) Phnom Penh: 25 (7%)
<b>Person living with disabilities (PwD)</b> (As indicated in at least one category of the Washington Set Questions)	Some difficulties: 151 (362) A lot of difficulties: 8 (2%)
<b>COVID-19 vaccination status</b>	3 shots: 255 (70%) 2 shots: 86 (24%) 1 shot: 10 (3%) 0 shots: 11 (3%)

Most respondents were in the age group 30-44 years (54%) and 18-29 years (40%) with the remainder in the 45-64 years (6%) age group.

**Figure 1: Age Distribution of Survey Respondents (n=362)**



## Ethical Considerations

The evaluation was conducted the data collection adhering to ethical protocols including following CARE’s policy on the Prevention of Sexual Harassments Exploitation and Abuse (PSHEA) to ensure the safety of all respondents. Protocols included:

- Obtaining and documenting full and informed consent (oral) from respondents prior to commencing interviews.
- Ensuring respondents understand the research, its objectives and purpose and who it benefits.
- Adhering to a “Do no harm principle” to avoid exposing people to additional risks through the actions of the research.
- Adhering to anti-harassment policy to ensure that enumerators treat respondents with the utmost respect and do not harass respondents on the basis of race, color, religion, sex, sexual orientation, national origin, age, disability, marital status, parental status, political affiliation or any other basis.
- Informing respondents that participation is totally voluntary, that they do not have to answer specific questions if they feel uncomfortable and that they can stop the interview at any time without giving reason.
- Given the sensitive nature of some questions referring to gender-based violence, the interviews included further information regarding the possibility of discussing difficult topics that may make them feel sad or uncomfortable. Further information was made available to the respondent in the form of referrals to counselling, protection and medical services. Contact details of relevant NGOs referrals will be printed on small discreet cards for the respondents to take with them.
- Interviews tools incorporate questions from CARE’s Feedback and Accountability Mechanism (FAM) Assessment Guide, explicitly providing respondents with a confidential opportunity to provide feedback, commentary or report any inappropriate conduct by project staff. The evaluation team was also trained on reporting protocols, understanding how to receive and report any such complaints.

## COVID-19 Precautions

In order to ensure the safety of the data collection team and respondents being interviewed COVID-19 protection measures were adhered to during the field research, such as:

- Wearing of face masks by all data collectors and all respondents.
- Interviews where possible to be conducted in an open-air space or in a room with no more than 3 people present.
- Social distancing to be observed by all data collectors, keeping 1.5 metres away from others and respondents
- Avoid any physical contact such as handshaking, hugs etc.
- Observe good hand, sneeze and cough hygiene.
- Data collectors to be provided with alcohol-based hand rub to be used before and after each interview.
- Eating of meals must be outside with no shared food or utensils.
- All data collectors to have at least two doses of a COVID-19 vaccination.
- At the first sign of suspicious symptoms, the data collectors will undertake a COVID-19 rapid test to ensure that the respondents and data collection teams are safe.

## Limitations

The evaluation methodology had initially aimed to employ a longitudinal study (aiming to collect data from the same respondents for the baseline and endline surveys) in order to compare and measure changes in the beneficiaries and measure the impact of the project. It was anticipated that some respondents for the baseline may move or not be contactable. To mitigate this risk enumerators were specifically trained to explain to respondents the required commitment to the longitudinal study (i.e. being surveyed again in Jan 2022) and how it will greatly assist in improving the garment factory workers. Nevertheless, during the endline survey of factory workers 24% (87/362) of respondents were not contactable (phone disconnected, alternative phone number given or respondent was busy). To mitigate the loss of directly comparable data, the research team found replacement respondent who all were project participants and therefore had knowledge and were directly impacted by the project activities.

## 2. Findings

The findings of the evaluation are presented in the table below addressing the evaluation criteria (relevance, effectiveness, efficiency, impact, sustainability and key lessons learned) and the relevant key evaluation questions for each criterion. Based on the findings of the evaluation an indicative rating is given for each of the main evaluation criterion (relevance, effectiveness, efficiency, impact and sustainability), to provide an assessment of the project’s achievement. A five-point scale is utilised to reflect the ratings:

1	Fail – does not satisfy any evaluation questions/criterion
2	Poor – satisfies some evaluation questions/criterion
3	Adequate – average level of satisfying evaluation questions/criterion
4	Good – satisfies most of the evaluation questions/criterion
5	Very good – satisfies all of the evaluation questions/criterion

<b>Evaluation Question</b>	<p><b>Relevance – Rating 5</b></p> <p><i>The extent to which the project is suited to the priorities of the project beneficiaries.</i></p> <p><b>The project is highly relevant to and was specifically designed to address the needs of the project participants (factory workers), in particular across the spectrum of the short, medium and long term. The project activities directly responded to needs identified by the project participants themselves, resulting in the provision of humanitarian and economic resilience support that was very practical and beneficial.</b></p>
<b>Evaluation Question 1: Relevance</b>	Is the project relevant to the project participants and does it respond to their needs?

As outlined in the SER project’s proposal the impact of the COVID-19 pandemic has resulted in significant loss of income for female garment workers (either being suspending, losing jobs, or working reduced hours). This situation has opened up workers to abuse of their workers’ rights, not receiving their legal entitlements (such as severance pay) or accessing social protections; forcing workers to find alternatives income sources; increased their vulnerability to gender-based violence (GBV) and suffering under strict government lockdown restrictions.

The project’s baseline survey, was able corroborate and support this situation analysis, finding that 97% of respondents had either lost their jobs (or their partner did), had reduced work hours/days or were temporarily suspended when the COVID-19 pandemic hit in February 2020. In additional to job loss, the respondents faced hardships such living in a red or yellow lockdown zone (71%) or being in quarantine (50%) during the COVID-19 lockdown periods; as a result, respondents were spending lots of their time worrying (40%) or not being able to afford to buy food (38%) and not being able to repay loans (36%). The main (non-financial) humanitarian needs of respondents were non-food items (42%), sanitary products (41%), food (40%) and medicine (37%). With regards to gender most respondents (67%) did not know what is meant by gender or what is meant by GBV (65%).

The evaluation has found that the SER project is highly relevant to the needs of the project participants. In particular, the project activities appropriately addressed the various needs of the project participants, through the short, medium and long term:

- (Short term) Providing small grants (for essential supplies, food, child support, sanitary products) to the most marginalised/vulnerable workers to meet their humanitarian needs as identified by the situation analysis and baseline survey.
- (Medium term) Building economic resilience in workers through training on their workers’ rights, awareness of social protections, financial management and prevention of GBV. This training directly addresses the identified needs of worker who are made vulnerable through job loss and income insecurity.
- (Long term) Conducting a rapid situation assessment of the labour market to better understand the medium-long term impact of COVID-19 on the labour market in Cambodia. This assessment will provide insights into the job and self-employment opportunities for female urban migrants living in and around Phnom Penh. This activity addresses the long-term need for workers to make informed decisions about their future livelihoods.

The evaluation survey also found that 99% of the respondents had little or no previous knowledge of the training topics, with 99% of respondents reporting satisfaction in the training given by the project. Furthermore, 96% reporting that they have already been able to practically use the skills/knowledge that they learned. The topics of financial management (95%) and gender-based violence/sexual harassment (64%) being the most utilised.

*“This project was timely in really helping to alleviate the difficulties experienced by workers, as well as facilitating activities conducted by the Royal Government to address problems in society.”*  
[CWPD, KII]

*“If they [the workers] know how to manage their finances, and spend incorrectly it will impact to the family's economic situation. The project training provided to them more knowledge to help them know how to spend their money correctly and make their family economics better.”*

*The project helped [workers] know about social protection services when they get sick, if they have ID Poor and NSSF it will help them not spending their money for hospitals.*

*In my community there is more violence related to gender, and they also need more support when problems happen in their family.”*  
[LAs, KII]

<b>Evaluation Criteria</b>	<b>Effectiveness – Rating 4</b>  <i>The extent to which the project achieves its objectives.</i>  <b>The project was able to fully achieve five out of six indicators (83%). The one indicator that was not technically achieved was more a reflection the project’s short time period. Nevertheless, the project overall was very effective and had met all its other outcome and output/progress indicators. In terms of achievements, the project addressed and supported humanitarian needs with reported high level of satisfaction from project participants, while also increasing awareness of GBV.</b>
<b>Evaluation Question 2: Effectiveness</b>	To what extent has the project achieved its outcomes?

Achievement of the project’s outcomes for the purposes of this evaluation are measured below with regards to a selection of relevant indicators as agreed with project staff. It is noted that the SER project is part of a broader project that incorporates interventions in Cambodia and Vietnam. The wider project indicators (that are not measured in this evaluation) encompass output-based indicators from the CARE International Global Indicators (CI-GI) relating to interventions for the wider project that is also conducted in Vietnam. It is also noted that the project indicators used for the evaluation do not have relevant targets, as the targets were set for the wider project and are not specific to Cambodia.

Project Outcome	Indicators	Baseline	Endline
<b>Outcomes 1:</b> Female garment workers have increased knowledge and skills to cope with the economic impacts of COVID19.	<b>Outcome 1 Indicator:</b> # and % people satisfied with <u>safety, adequacy, inclusiveness, and accountability</u> of humanitarian assistance and/or protection services provided by CARE and partners. (CI-GI#19)	N/A. Not specifically measured.  Knowledge measurements: -52% heard of social protections -46% heard of NSSF -35% heard of ID Poor	An average of 82% of respondents were satisfied.  Knowledge measurements: -99.7% heard of social protections -99.7% heard of NSSF -97% heard of ID Poor

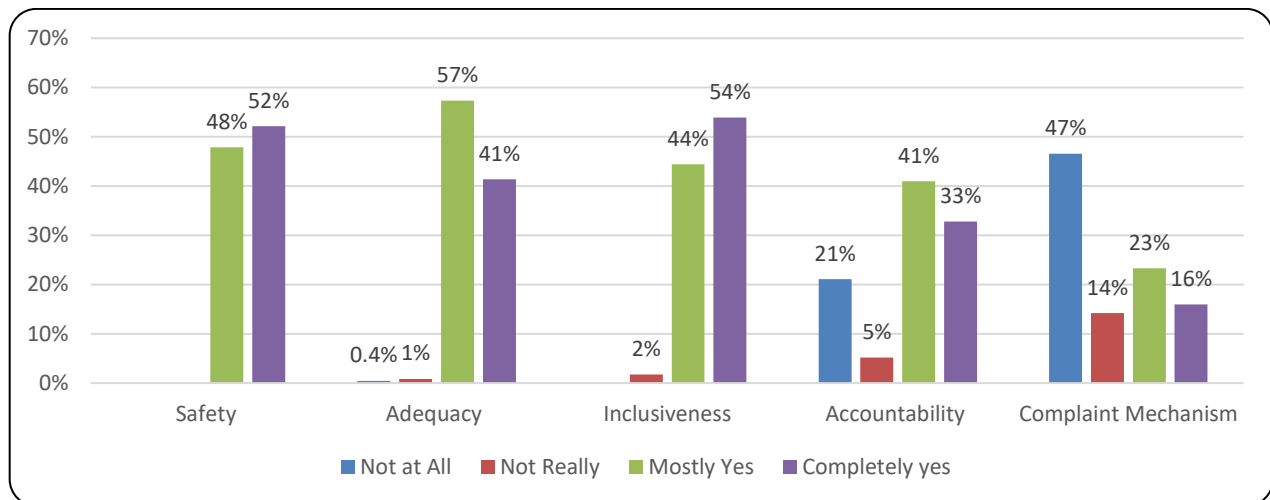
To measure this indicator, the evaluation adapted the methodology of the relevant CARE International Global Indicator (CI-GI) that this project indicator was based on. The CI-GI 2030 Indicators Guidance provided definitions for the concepts of safety, adequacy, inclusiveness, and accountability with reference to satisfaction levels of the provision of humanitarian assistance. Humanitarian assistance for the project being small grants provided in the following categories: cash assistance for vulnerable persons (\$85), food assistance (\$35), child (<2) support (\$20), women hygiene/sanitary support (\$8). The adapted definitions (in relation to the provision of humanitarian assistance) that were used for this evaluation were:

- SAFETY: assistance was not harmful, secure, with no negative effects, no physical or psychosocial risks/problems.
- ADEQUACY: assistance was relevant, useful and needed by the recipient.
- INCLUSIVENESS: assistance was equally accessible for all people including men, women, people with disabilities, poor, single, married, ethnic minorities etc.
- ACCOUNTABILITY: provision of assistance was transparent, with no corruption, favouring or discrimination.
- COMPLAINT MECHANISM: (an additional element added for this indicator) If you had a suggestion for, or a problem with the humanitarian assistance, do you think you could freely make that suggestion or lodge a complaint.

Respondents who received humanitarian assistance (232 out of 362 respondents, 64%) were asked to rate the humanitarian assistance they received with regards to the above elements, commenting if they perceived the assistance they received as being safe/adequate/inclusive/accountable/able to give feedback. Responses allowed were: Completely Yes; Mostly Yes; Not Really; and Not at All. On average 82% of respondents reported positively (Mostly Yes or Completely Yes) to these five elements. The strongest elements in terms of positive responses were Safety (100%), Adequacy (99%), Inclusivity (98%). Despite these strong respondents from the survey, there were reported weaknesses. The elements of Accountability (74%) and Complaint Mechanism (39%) were highlighted by respondents as areas where they were not wholly satisfied. The results indicated that 26%

of respondents (who received assistance) didn't feel that the provision of assistance was transparent and 61% felt that they couldn't freely make a complaint if they wanted to. See figure below for perception responses.

**Figure 2: Respondents' Perception of Satisfaction of Humanitarian Assistance (n=232)**



With regards to the reported weaknesses in terms of accountability, notably no respondents reported a complaint through the survey's FAM protocols. Furthermore, the evaluation found that members of the humanitarian assistance selection committee, determined the provision of assistance to the project participants without discrimination for all people including men, women, people with disabilities, poor, single, married etc. The selection committee was supplied with complete profile information on potential recipients from project staff, which they then carefully reviewed before making the decision to award them the small grants. In particular, prioritising vulnerabilities such as disability and pregnancy. Project staff reported that peer educators (who provided project training to the workers), as well as CWPD staff were highlighted to project participants (during the training activities) as being focal points who were able to receive complaints or feedback on the humanitarian assistance distribution process. Anecdotal evidence, suggests that some respondents were unhappy due to a perception that certain workers received more humanitarian assistance than others. In many of these cases peer educators clarified with workers about the selection process and the varying levels of vulnerability that determined the selection criteria and process, to which they then understood the process better. Notably however CARE's formal FAM protocols, which provides project participants with explicit notice of a confidential complaint mechanism, through a QR code and subsequent online google document complaint form, was only officially approved and launched in late January 2022. So far, no complaints were reported as being received through this formal mechanism.

It was unfortunate that the FAM QR code protocol was only launched so late in the project, as it represented a means to lodge a complaint in a confidential, private and non-face-to-face manner. While it appears, the project was transparent and accountable to a set selection criterion, as well as providing a means for project participants to give feedback/complaints through peer educators or CWPD staff (and did receive some feedback); the evaluation found that there was a lack of a confidential and private means in which to provide feedback or complaints. The dissatisfaction reported by the respondents in the survey, likely could be a reflection of jealousy or unhappiness amongst some workers that they didn't receive more humanitarian assistance compared to others, with no evidence to suggest corruption or inappropriate behavior on behalf of the project staff (CARE, CWPD or PEs).

The evaluation find that this indicator has been achieved with a majority (82%) of respondents reporting their

satisfaction with the safety, adequacy, inclusiveness, and accountability of humanitarian assistance provided by the project.

Project Activity	Indicators	Baseline	Endline
<b>Activity 1.1:</b> Economic Resilience Training	Indicator 3. # and % women and girls who access GBV response services. (CI-GI#4)	- 2 out of 356 respondents	- 2 out of 362 respondents

This indicator aimed to measure the number of female project participant that accessed clinical, medical or health services, protection services, safe spaces, as well as legal services and/or economic and police support, in response to an incident of GBV. It is noted again that this indicator was drawn from the CI-GIs and does not have a specific target, as it is more reflective of a regional program indicator.

The data reflects very minimal access by respondents to GBV response services across the period of the project (2 at the baseline and 2 at the endline). However, even in the absence of a specific target for this indicator, this does not necessarily reflect poor achievement. The evaluation found that at the baseline 3% (11/356) of respondents and at the endline 5% (19/362) of respondents reported they were experiencing GBV. This small increase in the reporting of experiencing GBV corresponds with an increase in knowledge/awareness of GBV. At the baseline 65% (231/356) of respondents did not know what GBV was, while at the endline only 8% (30/362) of respondents reported not knowing what GBV was. This is a positive finding, highlighting heightened exposure and understanding of GBV within the project participants.

Notwithstanding this, there wasn't a corresponding increase in the accessing to GBV response services. This may well be a reflection of the time period in which the figures have been collected, November 2021 (baseline) and January 2022 (endline), which was quite a short period (due to the short project period and delays to the start of the project – see Evaluation Question 3 below) and therefore this does not appear to have allowed for observations in corresponding changes in behaviours of survivors of GBV.

The evaluation finds this indicator while not specifically achieved, reflects a modest positive outcome for the project.

Project Activity	Indicators	Baseline	Endline
<b>Activity 1.5:</b> Provide essential supplies for garment workers quarantined and in lockdown during COVID19	Indicator 10. # and % people (as % of People in Need where applicable) who obtained (directly/indirectly) humanitarian support and/or protection services provided by/with support from CARE and partners in line with global standards of lifesaving & quality assistance (CI-GI#20)	N/A. Not specifically measured  Top Humanitarian Needs: -92% money -42% non-food items -40% food -37% medicine -36% medical care -32% education support	64% (232/362)  Top Humanitarian Needs: -71% money -24% education support -20% food -22% medicine -17% medical care -14% non-food item

This indicator aimed to measure the number of project participants that were supported by the project, in particular to address crisis support needs and also food insecurity, that were experienced as a result of COVID-19 restrictions in the target provinces. Humanitarian support for the project being small grants provided in the following categories: cash assistance for vulnerable persons (\$85), food assistance (\$35), child (<2) support (\$20), women hygiene/sanitary support (\$8).



According to project tracking data the following project beneficiaries received humanitarian support. Overall the targets were exceeded and reflected effective implementation of this activity.

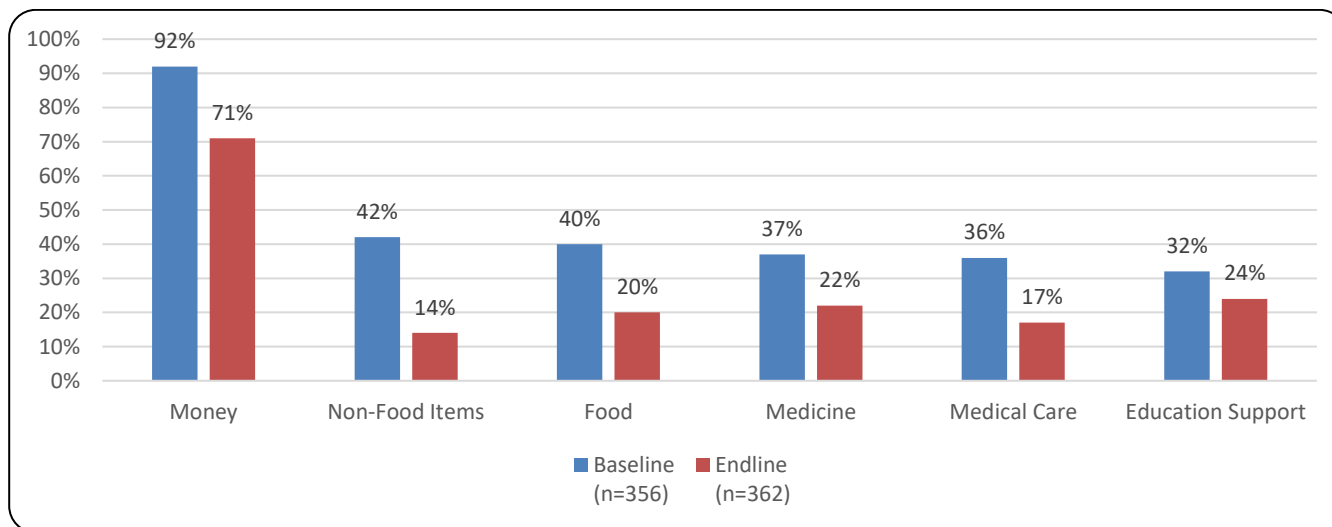
**Table 3: Distribution of Humanitarian Support Targets and Actual**

Type of Humanitarian Support	Target	Actual
Cash assistance for vulnerable persons (\$85)	580	1126 (198 PwD)
Food assistant (\$35)	2100 (330 PwD)	2518 (113 PwD)
Child (<2) support (\$20)	330	298
Women hygiene and sanitary support (\$8)	2100	2018
<b>Total Workers Receiving Humanitarian Support</b>	<b>2000</b>	<b>3644</b>

The evaluation found that a majority of respondents (64%) were provided with humanitarian support, with project participants that were experiencing a variety of hardships and shocks being provided such support. Shocks and hardships included: loss of employment, temporary suspension, reduced hours, lockdown hardships, pregnancy, single mother, persons with disabilities, large households and no access to social protection. The project’s activity tracking reports that 3,644 small grants were provided, exceeding the project target of 2,000 by 82%. The evaluation further tracked how the humanitarian needs of the respondents changed between the baseline and endline. On average the top six humanitarian needs (shown in the figure below) were reduced by 43%, with the largest decreases being for non-food items<sup>1</sup> (67%), medical care (53%) and food (50%).

These are all very positive results, highlighting the project’s practical effectiveness to support the project participants. The evaluation finds that this indicator had been achieved.

**Figure 3: Respondents’ Humanitarian Needs During the Project**



Project Activity	Indicators	Target	Achievement
<b>Activity 1.1: Economic Resilience Training</b>	1. # women participating in training to strengthen economic resilience (by	4500	4520

<sup>1</sup> Non-Food Item means: essential household items such as mattresses, blankets, plastic sheets, containers for water, cooking utensils and hygiene kits.

	module and by face to face or online)		
	2. Number of peer leaders receiving Train the Trainer training	45	63 (40F)
<b>Activity 1.3: Engaging men and boys to create an enabling environment</b>	# of males receiving training (by module and by face to face or online)	500	573

According to project tracking data, the implementation of training activities were also exceeded, in all the three categories. This again is a reflection of the project’s effective implementation.

<b>Evaluation Criteria</b>	<p><b>Efficiency – Rating 4</b></p> <p><i>Measures the outputs of the project in relation to the inputs. Were activities cost-effective and achieved on time?</i></p> <p><b>The project is projected to spend 98% of its budget, which is a very positive result especially given the administrative delays encountered that delayed the start of the project and the challenges to implementation such as COVID-19 restrictions and lack of reliable means of communication with project participants. A delayed start to the project however meant not all activities could be completed on time.</b></p>
<b>Evaluation Question 3: Efficiency</b>	How have the project interventions been efficient, including value for money and outcomes of interventions in the coverage areas?

The financial report for the project was not available at the time of writing this evaluation report, however project staff estimated the burn rate for the project to be close to 98%. This is very positive achievement, particularly given the project’s very short project period (8 months) and also considering that the project’s administrative contract was only officially signed in September 2021. Due to internal administrative delays the project was only officially financed in September 2021. This meant that while CARE project staff could work on preliminary and preparatory project activities, such as planning, preparing purchase orders and preparing the training manuals and curriculum, no money could be spent to action the project activities (field work, training, small grant disbursement, engaging consultants to conduct the baseline and market survey etc.). A notable consequence of the delayed start of the project was that the project’s baseline and rapid situation assessment of the labour market, was not completed earlier in the project’s cycle so that the results could have been used to tailor and inform the development of the project’s training materials and curriculum.

Additionally, the impacts of COVID-19, that is the need to reduce large gatherings and some project staff contracting COVID-19 or being close contacts and needing to isolate, generally meant that the project was challenging to implement. A further challenge was managing communications with the project participants. Given that the factory workers were facing financial hardships, many of them did not have access to mobile phones, instead using friends or a landlord’s phone number as a point of contact, which meant that project participants were not easily contactable to notify them of project activities or verify information and send funds with regards to the providing the humanitarian support. This means that project staff had to work at nights and weekends in order to maintain contact with project participants. Despite these challenges and as a result of the

project staffs' hard work and resilience, the project was able to conduct its training activities and provide the small grants in a timely manner within the project period.

<b>Evaluation Criteria</b>	<b>Impact – Rating 5</b> <i>Significant changes in the target population, positive or negative, intended or unintended, brought about by the project's interventions.</i>  <b>The project has been able to provide much need emergency humanitarian support and impart practical knowledge about social protections, financial management and GBV with factory workers. Additionally, the project has fostered the creation of networks between the project stakeholders and built the capacity of the project's service providers (peer educators and CWPD).</b>
<b>Evaluation Question 5: Impact</b>	What were the key impacts of the project?

- Despite the short project period, a large number of factory workers (4,503) and peer educators (104) were engaged by the project's training. Providing them with knowledge and information on the project's very practical and relevant topics of social protections, financial management and GBV. Notably 99% of respondents reported that the training provided to them was useful in helping them cope with find support for the impacts of the COVID-19 pandemic. Financial management was reported by respondents as being the most relevant and useful topic (95%, 328/362) that they learned about, with financial literacy knowledge increasing from 62% of respondents who could choose 3 or more good loan circumstances at the baseline to 76% at the endline.
- Given the crisis situation created by the COVID-19 pandemic, much needed humanitarian support was provided to project participants (5,414). While the humanitarian support given were relatively small amounts to each person, the support was able to provide some relief and help alleviate and reduce some of the burdens of financial and food insecurity that were being faced by the factory workers.
- CARE's work with local partner CWPD helped to build the experience and technical capacity of a local NGO in Cambodia. While CWPD had extensive experience working with factory workers, the provision of emergency humanitarian support was a new and unique experience, which expanded their skills set within a supportive and nurturing environment.
- The confidence and technical capacity of the peer educators has been improved, in particular on practical topics that can provide tangible support to garment workers and also themselves during these challenging times of the COVID-19 pandemic.
- Project participants were made more aware of very practical topics that were very relevant to their needs and could easily be put into practice. In particular: knowledge of their worker's rights and social protections that are available to them, so that they can avoid being exploited and have access to social assistance and insurance; knowledge of financial literacy, so that they have a better understanding of their households finances, learning how to save and spend responsibly especially during crisis periods; and knowledge of GBV issues, so that they can identify incidents of violence and harassment, both at home and in the factories.

*"The project helped the workers who always spend more money without saving to understand and know*

*how to save their money, they also know about the bad things of using violence in the family.”*  
*[Peer Educator, KII]*

*“Changes such as having a good job, reducing domestic violence, better budget management, better knowledge of social services.”*  
*[Local authority, KII]*

*“Participants better understand their own actions or the actions of others acting on whether or not they are involved in harassment.”*

*“The knowledge of financial management is really important to help the workers have more understanding in spending to the right thing and needs, to help them reduce the expenses to unnecessary things.”*  
*[CWPD, KII]*

<b>Evaluation Question 6: Impact</b>	Were there any unintended consequences or unexpected results that may occur during or after the course of intervention?
--------------------------------------	---

- The project was designed to work through peer educators as they would be mobilised and deliver information and training to the project participants. It was envisaged that the peer educators would be the main focal and contact point for the factory workers to draw information about the project topics (humanitarian support, social protections, financial management and GBV), however many factory workers directed their enquiries to local authorities. Project staff reported that local authorities were not always able to provide adequate responses to these enquiries, often having limited knowledge of the NSSF or social protections. This was an unintended result of the project’s activities and it is suggested that any similar future project should involve local authorities in the trainings to help increase their knowledge and capacity on the relevant topics.
- In contrast to the above situation, the project activities also provided opportunities for peer educators, local authorities and factory workers to interact, communicate and network. These safe spaces to interact created by the project, helped connect these parties and drive more communication and exchanges of ideas and information. Each becoming more aware of available government resources (that they can refer people to or access themselves), especially during this challenging period during the COVID-19 pandemic.
- Anecdotal evidence from project staff provided an illustration of some unexpected positive incidents from the project related to peer educators. One incident involved a peer educator, who after attending the train the trainer (TOT) workshop with CWPD, in particular learning about GBV, realised that she herself was experiencing GBV. She then found the courage to confront her husband and divorce him. Another incident saw a peer educator who after attending the TOT workshop was only able to commit to providing a short amount of training to factory workers due to her work commitments. However, after returning to work, she would put a table and chair outside her shop front displaying information about available social protections and worker rights. She reported that everyday many passersby would stop at her shop to drink teas and ask about the displayed information. The peer educator said that she continues to display the information and disseminate the knowledge to her shop customers.

<b>Evaluation Criteria</b>	<b>Sustainability – Rating 5</b> <i>Benefits of the project that are likely to continue after donor funding has been withdrawn.</i>
----------------------------	--

	Despite being projected aimed providing short term emergency humanitarian support, the project was designed to build sustainability within the project participants (through economic resilience training) and through the infrastructures peer educators and local NGO partners (building their capacity to implement such project interventions).
<b>Evaluation Question 7: Sustainability</b>	What is the level of sustainability in the project interventions and smooth hand over to key related stakeholders? What project interventions will continue beyond the life of the project?

Given the short time period of the project (8 months), the aim of the project was to provide humanitarian support but also at the same time build resilience amongst factory workers that would be sustained beyond the project period. So, despite providing very short-term emergency support, the project was designed with training and education interventions that were very practical and which the evaluation has found to be highly sustainable. The evaluation found that 99% of respondents would continue to use the knowledge and skills learned from the project, with financial management (71%) reported as being the most useful topic that would continue to be used by the project participants. The project therefore, while address immediate emergency needs, it also has empowered the project participants to be more shock resistant to economic changes.

The project also utilised peer educators and a local implementing NGO partner, which has provided the project sustainable roots. The use and empowerment of peer educators, who are known and respected amongst the factory workers will remain focal points in their community, being able to continue to disseminate knowledge and information on the issues of social protections, financial management and GBV. The anecdotal story (above in Evaluation Question 6) of a peer educator disseminating information from her shop front to customers, perfectly illustrates the nature of how sustainable the role of peer educators is within their community. Furthermore, partnering with CPWD has strengthened their capacity to deliver emergency humanitarian support, a technical skill that will benefit them for any similar future interventions.

Resource wise the project was also able to create a financial literacy training video which is a very useful resource to continue using within CARE’s future projects, particularly given the positive feedback generated by project participants on the practical and sustainability of those financial literacy skills. Additionally, the project’s rapid situation assessment of the labour market, will help CARE adapt and tailor additional future project that support alternative livelihoods for factory workers. The research will provide useful data for use by both CARE and future project participants.

<b>Lessons Learned</b>	<b>Lessons Learned</b> <i>What worked well? What did not work?</i>
<b>Evaluation Question 8</b>	What are the key lessons learnt to improve future project intervention?

- Communication with some factory workers (especially that facing serious financial hardship) was challenging, especially when they did not have access to a consistent phone number, rather provide phone numbers of friends, neighbours or landlords. CARE should determine better alternative means in which to communicate

with project participants if a similar situation is faced. Perhaps requiring the collection of multiple points of contact.

- It should be noted that the project was not wholly a humanitarian type intervention project, which tend to have a short implementation period, rather the project had knowledge, capacity and resilience training elements which require a longer timeframe to implement. For this reason, as well as the delay to the start of the project and the impact of the COVID-19 pandemic, project staff were faced with a high workload within a challenging environment. Specifically, a longer time period would have given more time to prepare for project interventions such as the training, baseline and rapid situation assessment of the labour market. With more time the baseline and rapid situation assessment of the labour market could have been used to better tailor and inform the development of the training materials and curriculum. Similarly, a longer time frame would have allowed for more details monitoring and tracking of outcomes and impacts of the project's interventions.
- The focus on social protections in the project interventions was a relative new topic especially for factory workers, who are mostly only aware of the NSSF and the IDPoor. As highlighted as an unexpected result of the project, many project participants directing enquiries to local authorities about social protections. While local authorities are aware of social protections in general, they do not have detailed knowledge, especially since many social protections are administered at the national level and not at the village level. Therefore, more cooperation with local authorities should have been sought in order to prepare the local authorities for this situation. Similarly, factories are a focal point for factory workers to seek information about social protections and cooperation with factory managements to supply them with more information on social protections (not just the NSSF) should also have been sought.
- Given the project's primary emergency humanitarian purpose, the project's Gender Marker only met minimal gender requirements and was reported as being Gender Sensitive (Score 2). One potential issue that contributed to this gender score was that the project designed peer educators to be the instigators of change for the project participants. To promote more agency the project should have been designed to have more empowerment of factory workers to be their own agents of change, to access services on their own be it social protections or GBV response services.
- The delay in the signing the project's administrative contract, caused the project to miss opportunities to use the findings of the baseline survey and the rapid situation assessment of the labour market to better inform the development of the project's training activities.
- The evaluation found that while knowledge of GBV improved, the same was not the case for sexual harassment. Indeed, respondents who could not identify sexual harassment increased from 32% (114/356) at the baseline to 38% (139/362) at the endline. Project staff reported that this was not an unexpected finding as CARE's previous sexual harassment projects had encountered similar such resistance to changing attitudes. Such resistance again could be a reflection of the short project period, embedded gender norms that insist women attract sexual harassment or that project participants do not fully understand what sexual harassment is.

### 3. Conclusion and Recommendations

The SER project aimed to strengthen the economic resilience of garment workers affected by the negative impacts of COVID-19. The aim of the project was to address the short and medium to long term needs of project participants, through providing humanitarian assistance to address emergency needs and hardships; and building economic resilience through training on workers' rights, awareness of social protections, financial management and prevention of GBV, which would assist project participants to make better informed decisions about their future livelihoods. The evaluation found that project, despite experiencing a delayed start and being impacted by COVID-19 restrictions and staff illness, was implemented in a manner that was highly relevant, effective, efficient, impactful and able to be sustained beyond the life of the project. The project is awarded an evaluation score of 92% (23/25).

The evaluation found that the project's design was very considered and deliberate at taking into account the needs of factory workers, with CARE's long history of working with factories and research in the industry, helping it better understand the impact COVID-19 would have on the garment industry. The well designed project interventions contributing to the relevance of the project to directly respondent to humanitarian and economic needs of the project participants.

In terms of meeting its objectives, the project performed very well, fully achieving 83% (5/6) of its indicators. The evaluation found that a majority (64%) of vulnerable respondents received relevant and much needed humanitarian assistance. While there were some highlighted concerns for the lack of a confidential and private complaints mechanism, the evaluation found that that the humanitarian assistance was distributed in a structure, fair, transparent and accountable process, without any corruption or inappropriate conduct. Furthermore, respondents reported resounding satisfaction (82%) with the humanitarian assistance they received. The project only recording some non-fulfilment of objectives in terms of respondents accessing GBV responsive service. However, given the short timeframe of the project and monitoring data this finding is not surprising.

The project is expected to spend almost all of its budget, which is very positive given the delay encountered in starting the project. The administrative delay in signing the project's contract did affect the timing and implementation of some activities (baseline survey and the rapid situation assessment of the labour market), however overall it did not stop the project from being effective. The project in terms of impact was still able to work with peer educators and local partner CWPD to address the emergency humanitarian needs of the factory workers and strengthen their economic resilience, in particular their financial literacy, which will continue to be use by them in the long term. The project also leaves a legacy of knowledge and skills with the peer educators and CWPD, ensuring that they will be able use them beyond the life of the project.

#### Recommendations

1. Training and education on social protection and financial management were new and innovate topics, highly relevant and highly regarded by the factory workers. Useful and practical skills that are additional very sustainable. CARE should consider integrating these topics into future project interventions.
2. Should CARE wish to continue working with factory workers requiring on-going communication or longitudinal studies, protocols to ensure consistent and continued means of communication need to be designed. Circumstances where factory workers do not have access to a consistent phone number may well

arise again and pose challenges to project staff to keep in contact with them. One suggestion may be to collect multiple contact points for each project participant.

3. CARE should consider continuing to use or producing more video training resources on topics such as financial literacy and social protection as these tools were well responded to by project participants. They also can easily be shared via social media and the internet for easy reference by project participants. To aid in the dissemination of such resources, the creation of Messenger or Telegram groups, should also be considered.
4. A hybrid project's like this that include humanitarian and capacity building elements should not have such a short project period (8 months). To ensure the sustainable effectiveness of the project and also to expand the scope and reach of such project, a period of at least 2 or 3 years should be considered.
5. A similar project that focuses on training the community on social protections, should involve cooperation and collaboration from multiple levels of government (local, sub-national and national). Given the social protection schemes involve a multitude of government departments and levels, incorporating widespread government collaboration, will ensure that each level is able to participate actively and effectively in the project.
6. Future projects that involve trainings on GBV and sexual harassment, should assess the time and focus allocated to sexual harassment by trainers. Given that that evaluation found sexual harassment understanding to have worsened, future project designs need to reconsider how to best improve the curriculum's ability to address gender norms and cultural bias.



## Annex 1: References

### CARE Documents

- SER Phase 2 proposal;
- SER Activity Tracking System Report December 2021;
- SER Inception Workshop minutes October 2021;
- SER Training Manual September 2021;
- SER MEL Plan October 2021;
- CARE Feedback and Accountability Mechanism (FAM) Assessment Guide;
- CARE, Rapid Gender Analysis for COVID (2020);
- CARE, Garment Workers Needs Assessment During Covid-19 Report (2020).
- CARE International Global 2030 Indicators Guidance (#4, #19, #20)

### Reports and Publications

- People in Need, DanChurch Aid and World Relief, COVID-19 Rapid Assessment: Lockdown situation in Phnom Penh (2021);
- World Vision, Survey on the Impact of COVID-19 on Vulnerable Households in Cambodia (2021);
- Centre for Policy Studies, The COVID-19 pandemic and workers in Cambodia: magnitude of impact on suspended workers and implication for policy and programme intervention (2021);
- GIZ, Assessment of Initial Performance of the Cash Transfer Program for Poor and Vulnerable Households during COVID-19 (2021)
- AusAID, TAF, Microfinance in Times of COVID-19 (2021);
- UNICEF, Programme Guidance: Strengthening Shock Responsive Social Protection Systems (2019);
- CENTRAL, Challenges of Cambodian Migrant Workers During the COVID-19 Outbreak (2021);
- Asia Floor Wage Alliance, Money Heist Covid-19 Wage Theft in Global Garment Supply Chains (2021);
- Asia Floor Wage Alliance, A Stitch in Time Saved None (2020);
- ILO, Operational Review of the Cambodian National Social Security Fund (2017);
- OECD, Social Protection System Review of Cambodia (2017);
- Cambodian Government's National Social Protection Policy Framework 2016-2025 (2017).

## Annex 2: Evaluation Questionnaires

Please see separate files.

## Annex 3: Case Studies

**Seng Lyna, is 29 years old and works as a storage controller in a garment factory in Phnom Penh**

In her words:

I am married and have one child who is almost 2 years old. I live with my family and my father and mother.

I enjoy my job as we can earn some money for supporting our family. In addition, I have a good working place and have no conflict with anyone.

When the COVID-19 pandemic occurred in Feb 2020, my income decreased as there was not much works to do, the factory reduced the working days and hours. On the other hand, I was also concerned about the getting COVID-19. My family face hard economic challenges.

We tried our best to save money and not buy the unnecessary things, but sometime I had to borrow money to support our family. Fortunately, I only faced the challenge of a reduced number of days and hours working, and didn't completely lose my job.

I heard about the project from a peer educator in my factory. Before attend the training, I didn't know what social protection was and didn't know what services were available for the social protection. I knew a little about gender and saving money before but not very much.

I learnt about the financial management, social protection and violence related to gender. After the training, I know the ID Poor, NSSF and COVID-19 cash transfer are the social protection services. The training was very useful to help me to manage my finances, I know what I should spend or not to spend on to reduce our expenses, know how to record the income and expenses to avoid the debt. In addition, it's useful to let me know about the sexual harassment, how people just joke or should not talk about that. I also learnt about the social protection to make me know about the services that I should receive and when to use it.

The financial management is really important for me to record the income and expense daily and monthly to see what I can reduce the expenses and save money for our daily life and avoid bad debts. I know what are the benefits from NSSF and when should I use it to reduce our family expenses.



**Art Channy, is aged 32 years old, she works as a garment worker in Kandal province.**

In her words:

I am single and live with my father and mother. During March 2020, the factory closed because they were concerned about COVID-19. I faced some challenges such as lack of money to support my daily life as well as money for our family health care.

I had to borrow money from a private lender to pay my debts and support my family's health care. We faced some hard situation as we borrowed the money with a high interest rate.

I manage to get the NSSF card that the factory registered for me, and I got covid19 cash transfer from the government during my suspended job.

I heard about the project from the peer educator in my factory as they came to my factory for dissemination, otherwise I wouldn't have attended the training.

I learnt about the financial management, social protection and violence related to gender. That training was very useful to help me to manage my finances well and I could identify which was a bad type of debt, know what I should spend or not to reduce our expenses. In addition, it helped me to manage and save the money to support our family in the future.

I've never knew about these topics before. I think the financial management and debt management was the most helpful to me as it let me know what and when I should spend or not, otherwise I will have a bad debt for our family. The humanitarian assistance was also very important as I helped me to support my family in a difficult situation to buy the food and medicine.



**Ear Sarom, is 60 years old and she works as cleaner in a factory in Phnom Penh.**

In her words:

I am a widow and have five children and I live with my fourth daughter and their family.

I am enjoying with my job as we can earn some money for supporting our family. I am concerned that I am too old to find the new job. I faced the challenges as the factory closed and I didn't have enough money to buy food and support the family. In addition, I needed money to buy medicine for my health care.

I also faced the challenges when going to the health center, they didn't treat us as they were concerned about COVID-19 and they asked me to go back home.

I had to borrow money from neighbors. The only thing that I had hope for was to use my NSSF card, but they didn't treat me during COVID-19.

Before attend the training, I heard from other people about social protections but I didn't know what are they were until I received training. The training was very useful to let women know about the violence related to gender, and helped me to know how to record the income and expenses for financial management the daily life. In addition, I also got some small grant support as well. The knowledge related to financial management is really useful for me to record the income and expense daily. I also know more about the benefits of NSSF than before.

I think social protection was the most helpful to me as I'm always sick and it's better to know what services and benefits from NSSF I can use.



