



ECONOMIC LIVELIHOODS 10
SURVEY ANALYSIS

METHODOLOGY | RESULTS | LESSONS LEARNED







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# **EXECUTIVE SUMMARY**

housands of Cambodians are now affected or infected with HIV/AIDS, and the economic impact for many is crippling, calling for the widespread scale-up of care, support, and treatment programs. While mainstream treatment and care schemes are prolonging lives, many individuals lack the resources or skills to sustainably stabilize, improve their living conditions and provide for their families. HIV/AIDS-affected women, caregivers, orphans, vulnerable children (OVC) and youth are particularly at risk for food insecurity and malnutrition, economic dislocation, and typically have little access to training or community economic or agricultural resources. With increased economic vulnerability, individuals are more likely to engage in risky behavior, thereby decreasing the effectiveness of treatment and care, further reducing economic utility and worsening social stigma. KHANA HIV/AIDS prevention, treatment and care programs have achieved strong successes mitigating both the risk and the negative health and social costs associated with HIV at the household level. As KHANA's mission expands to a broader development focus, espousing positive behavior change around economic livelihoods is now of equal and critical importance.

KHANA works closely with an Implementing Partner (IP) network of 39 local nongovernmental organizations (NGOs) to provide vital, high quality care and support services available to over 100,000 people living with, or affected by, HIV¹. In early 2010, KHANA entered into partnership with DAI — a U.S. based development organization with extensive experience in creating and implementing economic development and empowerment programs for vulnerable communities — to build capacity of KHANA newly engaged livelihoods staff to design, implement and manage economic strengthening and livelihoods programs throughout KHANA's extensive network.

The long-term goal for KHANA livelihoods programming is to empower its network to integrate context appropriate livelihoods activities into their health care and prevention portfolios that target vulnerable households. The focus of activities begins with increasing household asset retention and food security, and facilitating improvements to farm and non-farm business performance. By improving overall economic livelihoods and stability, and reducing key vulnerabilities at the household level, KHANA will be able to help households build economic self respect, reduce aid dependency, engage in more productive behaviors to increase income, and build basic financial and business literacy that is vital for sustaining income generating activities over the long-term. These steps become the fundamental building blocks to more advanced levels of economic development.

As DAI tries to demonstrate from the results of this survey, integrated HIV/AIDS and livelihoods programming in Cambodia requires not only identification and adaptation of the traditional livelihoods approaches to mitigate the economic impact of HIV/AIDS on the poorest households and communities, but it also demands quality access to data to effectively guide KHANA livelihoods programming. While the links between livelihoods development activities and household asset stabilization are clearly drawn in the economic growth sector, Cambodian health practitioners have yet to properly integrate livelihoods interventions into HIV/AIDS programming to improve overall economic resilience of their beneficiaries. Providing cash-grants for income generation is not an effective livelihoods approach on its own. Cambodia's most vulnerable households must possess a basic livelihoods foundation.

KHANA and DAI completed this national livelihoods survey to obtain a clear understanding of the specific economic opportunities and needs of these distinct beneficiary groups, and identify an applicable national economic livelihoods approach (with clearly delineated performance targets) that will be used to allocate scarce livelihoods programming and support, and measure future livelihoods impacts and results. This report will outline the methodology, results and lessons learnt from the 2010 KHANA Network Household Economic Livelihoods Survey. Recommendations for future action are documented in the accompanying report Putting Analysis into Action — A Household Asset Based Livelihoods Approach that will serve as the guiding programmatic principles for KHANA's livelihoods program.

¹ 102,000 includes: Most at Risk Populations (MARP) - 18,979; People Living with HIV/AIDS (PLHIV) - 13,369; Orphans and Vulnerable Children (OVC) - 22,543; and Other Affected Family Members - 51,103.

## METHODOLOGY/ PROCESS

imeline. After the successful recruitment of a four person livelihoods team, KHANA, leveraging technical support from DAI, commence livelihoods activities in early 2010. In March 2010, KHANA and DAI adapted and tested<sup>2</sup> a Khmer language based livelihoods assessment methodology and survey. The survey was an adaption of DAI's successful livelihoods survey methodology employed through its global portfolio of HIV and livelihoods programs. KHANA's livelihoods team and implementing partners (IP) network were trained in the survey methodology and processes in May 2010, and the national livelihoods survey was completed for 1,136 households between June and July 2010.

yet scalable, household economic needs assessment combines household surveys, focus group discussions, and simple market opportunity analysis to identify the underlying conditions that determine economic opportunities and constraints linked to HIV/AIDS-vulnerability<sup>3</sup>. The survey measures levels of food and water insecurity (including household meal frequency and diversity); agricultural and non-farm income, productivity, access to key services; finance and savings behaviors; household asset levels (including asset utilization); and general wellbeing. The survey includes 144 questions, grouped into eight main sub-categories:

- 1. Household Demographics
- 2. Food Security
- 3. Household Assets
- 4. Income Generation
- 5. Agriculture Production

- 6. Microbusiness / Income Generation Activities
- 7. Household Savings and Access To Credit
- 8. General Wellbeing and Health

To support the facilitation and implementation of the national assessments, DAI developed two guidelines in Household Economic Assessments and Household Economic Assessment Analysis that were disseminated in April 2010 and July 2010 respectively. These guidelines outline specific steps, tools and process for KHANA practitioners and IPs to complete household economic assessments, effectively use the household economic assessment tool, and complete the comprehensive post-assessment data collection and analysis.

rocess. KHANA engaged its IP network of 36 implementing partners across 49 program offices to mobilize 1 to 2 field support officers each to carry out the assessment (See Table 1 next page for a list of all participating IPs by region). The decision was made to use IP staff instead of professional enumerators because of the very limited budget assigned to this activity. In the end, KHANA and DAI felt that although a level of overall rigor was lost by not employing professional enumerators, the utility of instilling this capacity within each IP outweighed any loss. Additionally, the team felt that being able to complete this extensive survey using a very cost effective manner not burdensome to KHANA or the IPs ensured replicablility of this exercise over the long-term.

<sup>&</sup>lt;sup>2</sup> The assessment survey and methodology was tested on 66 households throughout Pursat District in March 2010 by DAI and a team of KHANA student volunteers. The survey was revised and finalized in early April 2010.

<sup>&</sup>lt;sup>3</sup> Overall survey Methodology was highly influenced by international best practices, most notably the Save the Children's Practioners Guide to Household Economic Approach (HEA) (http://www.savethechildren.org.uk/en/ 54\_6781.htm) (published 2007). RHVP is a regional program working primarily in six southern African countries to improve short- and longer-term responses to hunger and vulnerability. It is funded by the UK Department for International Development (DFID) and Australian Aid (AusAid).

**Table 1**. Participating KHANA Implementing Partners (by region)

<b>Banteay Meanchey</b>		
CSDA	Cambodian Socio-Economic Development	and Democracy Association
KBA	Khmer Buddhist Association	
SEADO	Social, Environment, Agricultural Developr	nent Organization
Battambang		
AS	Aphiwat Strey	
BFD	Buddhism for Development	
BWAP	Battambang Women's Aids Project	
MHSS	Men's Health Social Service	
OEC	Operations Enfants de Cambodge	
SCC	Salvation Center Cambodia	
Pailin		
BWAP	Battambang Women's Aids Project	
Siem Reap		
MHC	Men Health Cambodia	
BFD	Buddhism for Development	
SCC	Salvation Center Cambodia	
MODE	Minority Organization Development Econo	omy
Pursat		
CSCN	Cambodian Save Children Network	
PCPS	Partner in Compassion	
Kampong Chhnang		
CPR	Community Poverty Reduction	
PC	Partner in Compassion	
Koh Kong		
MHC	Men Health Cambodia	
<del></del>		

#### **Western and Central Region**

Phnom Penh	
CARAM	Coordination of Action Research on AIDS and Mobility
KS	KorSang
KOSHER	Key of Social Health Educational Road
KDFO	Khmer Development of Freedom Organization
IDAPP	Indradevi Association
SFODA	Sacrifice Family and Orphans Development Association
SHCH	Sihanouk Hospital Center of Hope
VC	Vithey Chivet
WOMEN	Women Organization for Modern Economy and Nursing

Kandal	
SIT	Save Incapacity Teenagers
IDAKD	Indradevi Association
Kampong Speu	
NAPA	National Prosperity Association
WOSO	Women Service Organization
MHSS	Men's Health Social Service
Preah Sihanouk	
CUD	Community United for Development

#### **South and Eastern Region**

Kampong Cham	
BSDA	Buddhism and Society Development Association
KT	Kaksekor Thmey
NAS	Nak Akphivath Sahakum
MHC	Men Health Cambodia
Kratie	
KWWA	Kampuchea Women Welfare Action
<b>Kampong Thom</b>	
MODE	Minority Organization Development Economy
BFD	Buddhism for Development
Prey Veng	
CLA	Children and Life Association
CCASVA	Cambodian Children against Starvation and Violence
MHSS	Men's Health Social Service
WOMEN	Women Organization for Modern Economy and Nursing
Svay Rieng	
REDA	Rural Economic Development Association
Kampot	
AFD	Association of Farmer Development
Takeo	
AFD	Association of Farmer Development
PC	Partner in Compassion
RACHANA	Rachana

Households were selected randomly from a pre-defined beneficiary list, ensuring strong geographical representation throughout the IP coverage area<sup>4</sup> as well as maximizing equal representation between men and women respondents<sup>5</sup>. Only adults, 18 years or older were interviewed. The average age of survey respondents was 38 years.

Households selected for assessment were contacted by IP 24 hours before to ensure availability. IP staff were identified and matched with each household the day of the assessment and IP made arrangements for local transport. IP interviewers traveled to each household and spent approximately 1 hour with each selected party. Approximately 45 minutes was spent on conducting the assessment, and 15 minutes was spent answering questions and generally preparing the household for the questions. Respondents were not paid to participate in the survey, but in some cases IP staff provided water, cookies and bananas. Households were briefed before questioning began on who was conducting the survey, why the survey was taking place and what rights they had as a respondents to confidentiality (each participating household was asked to sign a confidentiality statement). If respondents chose not to participate in the assessment at any time before, during, or after the assessment, the IP staff ceased questioning immediately without discussion. To maximize efficiencies, IP staff completed all household assessments in one village before heading to another commune / village. Where necessary, arrangements were made between the IP and local authorities / community leaders if questions arose about the nature of the assessment.

While assessments were being conducted in any given village, other IP staff were also encouraged to conduct small focus group discussions (FGDs), and basic agriculture and market surveys with village elders to collect additional research for the IP beneficiaries' economic profiles. Although this was not required, it was highly recommended in order to give a broad perspective of the economic make up of the community. In the end, 18 FGDs were conducted nationwide (see Annex 2 for results of FGDs).

ata Collection. Data was collected on paper questionnaires managed by each IP interviewer. Each question was asked

and the answer was noted separately. Upon completion, all questionnaires were signed by the respondent and the interviewer. IP survey team leaders (identified before beginning the survey) collected all questionnaires at the end of each day, and reviewed each survey for accuracy and completion. When all household surveys were completed for an IP, a KHANA team member collected the questionnaires (and other related data from FGDs and market analysis) and brought the information to KHANA's headquarters in Phnom Penh for analysis. Data was inputted by a team of data entry staff into a central Economic Livelihoods database developed by DAI and managed by KHANA livelihoods staff. Summary results from the data analysis are found in Annex 1 broken down by national and regional averages.

ata Analysis and Reporting. Data collected during the assessment allows KHANA to better understand the underlying economic foundation and needs of its beneficiaries. Over time, this will result in increasingly tangible, scalable and sustainable livelihoods programming better suited to the specific needs of its target populations. The long-term result of this (and future) assessment is critically important. Equiped with this data and research experience, KHANA and its IP network will continue to:

- Develop simple economic and vulnerability profiles of its beneficiary population which are critical for the design and justification of KHANA future livelihoods support activities.
- Quantify economic vulnerabilities of beneficiaries to properly identify, develop and target appropriate livelihoods strategies.
- Start the longer-term process of carefully integrating core agriculture (including land, animal and water management and nutrition), savings, income generation, and market linkages activities into KHANA's broader HIV/AIDS prevention, treatment and care portfolio.
- Use data on core vulnerabilities of HIV- and AIDS-affected households to develop appropriate indicators and benchmarks to measure future impact of its livelihoods programming
- Develop and instill a new overarching philosophy in the way IPs think about and support livelihoods making programming predictive or forward thinking, rather than reactive to different donor needs.

 $<sup>^{\</sup>rm 4}$  2010 survey respondents came from hundreds of villages across 17 provinces.

<sup>&</sup>lt;sup>5</sup> Despite best efforts to interview an equal number of men and women, final results showed that women were the respondents for over 68% of all surveys.

# VULNERABILITY INDEX

verview. As of July 2010, KHANA's prevention and care programs supported a diverse group comprised of over 100,000 persons infected, or affected, by HIV/AIDS. These households are made up of people living with HIV/AIDS, OVCs, at-risk youth, low-income women and MARPs (including commercial sex workers (CSW) and men who have sex with men (MSM). Survey results have shown that KHANA's different beneficiary groups do face similar risks associated with food insecurity and malnutrition; economic dislocation and marginalization; access to training, community economic or agricultural resources; worsening social stigma; and current or potential ability to move up the development pyramid.

Despite these overarching similarities, KHANA's beneficiaries are not homogeneous in their overall livelihoods vulnerability. Upon initiation of the livelihoods assessment, KHANA asked DAI to developing a "vulnerability index" of its different beneficiaries, identifying broadly what percentages of beneficiaries were:

- Most vulnerable: Those who are almost totally dependent on donor support (medical, food, IGA, etc.) with little to no tangible or intangible skills or assets.
- Vulnerable: Those who are borderline stable, but disadvantaged or marginalized due to an inability to deal with economic, natural or social shocks.
- Less vulnerable: Those who are more entrepreneurial and stable, but because of lack of skills or knowledge are unable to move beyond the base of the economic pyramid.

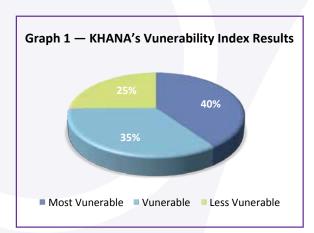
Although simplistic, the vulnerability index outlined below gives a macro-level prospective to help justify an integrated livelihood approach that meets the specific economic and agricultural needs of a diverse beneficiary population. Regardless of distinction — most vulnerable, vulnerable or less vulnerable — all populations noted in the index are inherently poor, with limited access to skills, land and assets that allow them to maximize stability or economic potential.

efining Vulnerability — Index Parameters. Defining vulnerability is a very complex and imperfect science. KHANA chose 22 demographic, agriculture, asset-based (physical and financial), health and economic indicators from the survey to use as filters to measure and determine different levels of vulnerability. Once indicators were selected, KHANA then assigned different scenarios to filter the data through to create the vulnerability index. Each of the 22 indicators is weighted equally. Table 2 below describes each indicator and parameters used for the filtering.

 Table 2.
 Vulnerability Index Parameters

	Most Vulnerable	Vulnerable	Less Vulnerable
# of People in Household (A.6) <sup>6</sup>	More than 6	Between 4 and 6	Less than 4
# of Earners (A.9)	1 or Less	2	More than 2
# of Weeks of Stored Food (B.2)	Less than 2	2 to 4	More than 4
Food Shortages (Annually) (B.3)	All Year	Quarterly	No Food Shortages
# of Meals daily (B.7 and B.8)	1 or Less	2	3 or more
Receive Food Assistance (B.9)	Yes	Yes	No
Home Ownership (C.1)	No / Don't Pay	Rent	Own
Months Water Insecure (C.16) <sup>6</sup>	More than 3	1 to 3	1 or Less
Transportation (C.17)	None	Bicycle	Motorbike / Car
Income Coverage (D.2)	Less than Half	About Half	More than Half
Livelihoods Support (D.6)	Yes	Yes	No
Grow Food (E.1)	Consumption Only	Consumption and Sales	Commercial Only
Amount of Land (E.2)	Less than 1.5 hectares	1.5 to 5 hectares	5 hectares or more
Water Shortage (Months)	More than 3 Months	1 to 3 Months	Less than One
Irrigation (E.8)	No	No	Yes
Livestock – Poultry (E.13)	No	No	Yes
Crop Sales Distance (E.25)	Less than 1 kilometer	1 to 5 kilometers	More than 5 kilometers
Microbusiness Ownership (F.1)	No	Yes	Yes
Main Savings Reasons (G.6)	Medical / Death	Marriage / Child	Business / Investment
Microcredit (G.11)	Consumption / Debt	Basic Investment	Commercial Investment
Health Costs vs. Income (H.8)	More than 50%	Approximately 50%	Almost None

It is important to note that this analysis was a practical, not scientific, exercise using a basic level of statistical rigor to help KHANA better identify and prioritize support. The above mentioned parameters and weight were primarily based on an internal KHANA brainstorm exercise prior to the survey with senior technical staff with decades of community-level knowledge and experience, and influenced by international best practices and tools in multidimensional poverty and food security measurement<sup>7</sup>.



ulnerability Index Results. Using the defined filters noted below, KHANA was able to estimate that approximately 40% of its core beneficiaries are most vulnerable in terms of food, water and economic security (See Graph 1 left). Approximately 35% of beneficiaries are vulnerable and highly shock sensitive, meaning that they lack the asset base or economic security to properly deal with human, economic or weather related shocks if they occur. The final 25% of KHANA's beneficiaries are estimated to be less vulnerable overall, needing minimal day-to-day support, but still lacking overall skills and capacity to significantly increase household income and consumption.

This information gives KHANA broad macro-perspective to help to design and define an overall integrated livelihoods approach. This exercise has confirmed to KHANA that its beneficiaries remain, on average, highly vulnerable, lacking a basic livelihoods foundation in savings mobilization and household production in farming, water and animal management. Being allocated in a vulnerability category does not preclude beneficiaries from support in any significant way, but it provides strong justification for prioritizing KHANA's direct livelihoods investment and support on addressing the root of household vulnerability for the 75% that are most vulnerable. For the 25% of beneficiaries considered less vulnerable, KHANA should not exclude them, rather use them as community champions to reinforce positive productive behaviors and facilitate their access to more advanced economic, financial or agriculture services, products and training / technical support with other support providers. See the accompanying report Putting Analysis into Action for specific approaches, interventions and technical activities developed from this survey's results

<sup>&</sup>lt;sup>7</sup> Three most influential methodologies utilized in the formation of this index were: "The Multidimensional Poverty Index" published by the Oxford Poverty and Human Development initiative (http://www.ophi.org.uk/policy/ multidimensional-poverty-index/); Save the Children's "Practioners Guide to Household Economic Approach (HEA)" (http://www.savethechildren.org.uk/en/54\_6781.htm) (published 2007); and "Acute Multidimensional Poverty: A New Index for Developing Countries", by Sabina Akire and Emma Maria Santos. OPHI Working Paper 38, July 2010 (http://hdr.undp.org/en/reports/global/hdr2010/papers/HDRP\_2010\_11.pdf).

### NATIONAL LIVELIHOODS SURVEY RESULTS

verview. KHANA's Livelihoods Survey was completed in over 1,136 households nationwide between June and July 2010. Due to low overall literacy and education among the survey's respondents, the average response rate per question (of select one answer questions) was 70%. The response rate of YES/ NO questions averaged near 100%. Questions related to agriculture, daily consumption habits, asset accumulation, education and health had 90% or higher response rates with more difficult subjects related to medium- to long-term future behaviors, understanding of financial products, concepts and behaviors, and microbusiness activities much lower, sometimes below 40% response rates depending on the difficulty of the question. Whenever possible, responses noted below are extrapolated based on a 100% response rate.

Results from the 144 questions are organized and discussed below by the eight primary categories in which they were asked. The summary does not discuss each individual question, rather provides a brief snapshot of what the data suggests. Throughout the document, responses to different questions have been integrated and summarized together. To see summary results to each individual question, please refer to Annex 1.

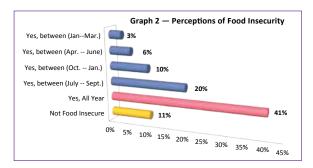
ommunity / household demographics. 67% of all respondents were women, with an average age 38 years. Overall, persons surveyed tended to be highly permanent, with over 66% noting they were "locals" of their community, living there for an average of 21 years. This is not surprising given that the surveys were conducted during the working day (Monday through Friday) and many of the more mobile working adults are noted to be working outside their local communities/villages. People who recently joined the communities in the past three years came either to join/rejoin family (36%) or to farm/trade (26%).

Although house sizes varied from a maximum of 14 members to as small as a single person, the average household consisted of 5 persons, including 2 adults 18-50 years, 2 children under 18 years, and 1 additional over-18 year old adult. Household sizes tended to remain stable with 70% of all households "not changing in size in the past three years". On average, there were 1.8 "earners" and 4 "dependents" per household—2 of which tended to be children under 18, 1 adult aged 18-50 years, and 1 elderly male or female aged 50 + years.

ood security. Data collected suggests that approximately 80% of KHANA beneficiaries are generally food insecure for a portion or most of the year due to access, availability and / or utilization issues<sup>8</sup>. As shown in Graph 2 below, 40% of respondents noted having a perception of food insecurity for the entire year (red) and 40% noted food insecurity on a quarterly or seasonal basis (blue). Overall, the majority of respondents noted their food insecurity was caused by "inadequate land" (32%), "lack of assets" (28%), or "lack of water" (9%). 21%

<sup>8</sup> Food insecurity is defined in this context as lack of food availability (insufficient quantities of food available on a consistent basis); food access (having insufficient resources to obtain appropriate foods for a nutritious diet); and food use (inappropriate use based on knowledge of basic nutrition and care, as well as adequate water and sanitation). World Health Organization 2010.

did not know or understand the root causes of their insecurity. It is interesting to point out that although only 3% noted food security issues because they did not have enough time to grow crops due to the demanding nature of contract work during the rice planting season, high seasonality food insecurity between July and September, as reported in FGDs, suggests otherwise.



Given this food insecurity, it is not surprising that 70% of all respondents noted receiving some level of "food aid or assistance", 73% of which coming from international donors or NGOs (only 5% noted receiving food assistance from the Cambodian government). Interestingly 21% did not know where aid was specifically coming from. The primary form of aid was rice, salt and cooking oil, with some receiving aid in the form of cash or vouchers. Typically, support was received on a monthly, or bi-monthly, basis. During FGDs, respondents noted that food and medical aid were the "most important support" that international donors and NGOs provide.

Generally respondents noted both they and their children ate, on average, two (40%) to three (60%) meals a day. Not surprisingly, 97% of households noted eating rice in the past seven days. Fish (94%) and pork (72%) were the most common proteins eaten with chicken (38%) and beef (36%) much less common (although eggs were at 73%). 90% of households ate vegetables (general) over a seven week period; fruit (including plantains) slightly less at 60%. Beans, potatoes and corn, although widely available, were noted to be eaten only around 30% of the time.

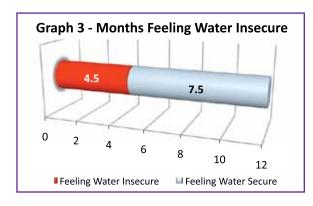
Although not specifically asked during the survey, questions related to agriculture / food production

and information collected during the FGDs did indicate that the percentage of net food buyers versus sellers varied by season, by location (urban versus peri-urban versus urban) and by overall vulnerability level. Most vulnerable KHANA beneficiaries with small farms with no animals typically are net food buyers; vulnerable farm families with some land and minimal livestock will swing between net buyers and net sellers depending on weather and market conditions, and less vulnerable households will almost always be net sellers except during severe drought or flood.

ater insecurity. Similar to food, survey results suggest that KHANA beneficiaries tend to be water insecure, both for personal consumption and for agriculture production. Respondents noted that they lacked access to water for consumption and agriculture approximately 4.5 months per year (see Graph 3 below). The root cause noted by respondents was high dependency on natural or rain water sources, rather than wells, municipal water piping systems or taps. For personal consumption, 31% noted that rainwater or lake / river /ponds as their main source of water, 28% noted community taps / wells, 18% piped water and 14% had private wells. 18% noted that purchased water was their main source. Only 53% of households noted having any type of rain water gutters or catchment system to collect and manage rain water.

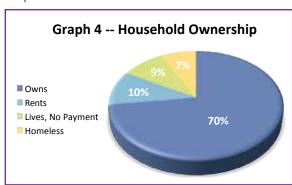
Households also reported not having adequate means to safely store water over long periods of time. On average, respondents noted having only 2.5 300 liter water pots<sup>9</sup> per household, providing safe water storage for approximately 3 days per container. This is notably reduced if water stored in pots is also used for agriculture. FGDs noted water borne illnesses were a "major" problem, especially during the dry season. 80% of households noted having to use water purification tablets throughout the year.

<sup>&</sup>lt;sup>9</sup> Stone or plastic water pots are the main mechanism for storing water in rural Cambodia.



Additionally, the majority of all respondents identified water and irrigation (31%) as the primary agriculture problem faced throughout the year. This is viewed not only as a water access issue, but also as a water management issue (knowledge of dry season irrigation techniques and flood management). Only 66% of respondents noted having formal water irrigation systems of any kind. 19% noted not knowing what an irrigation system was.

Although these percentages reflect annual averages, they are not consistent throughout the year as water access and utilization varies dramatically by season. During the dry season for example, community / personal wells, boreholes, and some rivers/lakes dry up, increasing the percentage relying on purchased water as the main source of water. During the rainy season, water is much more abundant but equally mismanaged. Many FGDs noted that too much water during the rainy season "was as much as a problem" as too little during the dry season. Other groups stated that "poor household and community water management practices" during the rainy season resulted in "major flooding that negatively affected water sources used for consumption and agriculture". Flooding was also noted as a major cause for crop destruction and animal death.

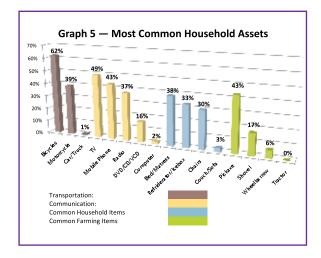


ousehold dwellings. A higher than initially expected 70% of respondents noted they "owned" their own homes, with 10% noting paying rent and 17.4% noting living in a dwelling but not paying rent or being landless (See Graph 4). For homes "owned", most were jointly (30%) or spouse-owned (30%), or owned by a relative (18%). Approximately 60% of home owners purchased their home in cash (42%) or with loans (6%), while 31% inherited their dwelling from a family member. It is important to note that the word and concept of "ownership" is complicated in the Khmer language; often times, simple presence in a dwelling justifies a statement of ownership despite any legal or commercial ties to a particular home or plot of land. This is a particular problem with landless poor and some disadvantaged ethic minority groups who believe they are entitled to "own" the home / land simply because they live there. In the eyes of the government though, these groups have no rights and can be removed without any warning or justification. Future surveys will revise language associated with this question to account for these cultural nuances.

Most dwellings are modest 1.5 room structures built on stilts made from either wood (48%) or grass/bamboo (32%) with tin roofing (63%). Only 15% noted having more advanced or secure structures made from stone, brick or cement. 59% of all dwellings do not have separate kitchen spaces, 37% do not have separate toilet facilities and 82% do not have tapped in water. Firewood (74%) was the most common source of fuel followed by charcoal (22%) and gas (17%). The majority of households had only intermittent electricity in any given 24-hour period and only 4% of all households noted using electricity for any type of cooking.

ousehold asset and amenities. Household assets and amenities were defined as any type of commonly found commodity that has utility, or object that can be sold for some level of value. Overall, most households reported having very few tangible assets of any value. KHANA implementing partners did note that respondents tend to

understate answers to this question for fear that they will be "perceived as too wealthy" and that their support / aid will be reduced. This may explain the very low numbers of assets reported. Most commonly owned assets are separated in three main categories noted in Graph 5:



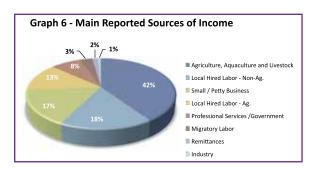
During FGDs, farm tool and tractor time sharing / pooling was noted as common, successful and in demand. Difficulties accessing markets outside their villages (on average 74% of respondents are not able to travel further than 3km to sell products) were also commonly discussed. Respondents noted the main reason for this was not being able to access motorbikes or trucks to transport agricultural goods or animals.

ncome generation. 78% of households reported earning some level of income, although 71% of respondents noted this income did not "cover at least half of their monthly expenditures". Only 22% of respondents noted having enough earned income "to cover half to all monthly financial needs". Please note that this was respondents' perception of how much of their monthly income covered expenditures. The survey did not collect and compare actual figures of income and expenditures for this graph.

When asked about their economic situation more broadly, 51% of households reported that their overall household economic, food and nutritional situation had worsened over the

past year; 21% said it had improved; and 19% noted they thought it stayed about the same. When asked about overall community economic growth, 38% reported a marked improvement in their community economic situation over the past year, 38% a marked decline, and 21% percent thought there had been no change. Respondents also noted that overall they felt they were "doing worse" compared the broader community. This perception was common throughout the entire survey as respondent noting having overall "higher vulnerability", "more daily struggles", "less options" than their community or neighbors.

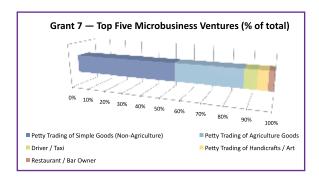
Looking at sources of income specifically, the majority of respondents (55%) reported receiving the majority of their income from agriculture (farming and livestock) or aquiculture related activities, followed by non-agriculture hired labor (18%) (mostly mining) and small / petty business (17%). Graph 6 below details main reported sources of income.



When asked which "income generating skills" generated the most household income, 28% of respondents reported "not having any skills at all". When households noted having individual or household skills, the top income generating skills that respondents noted are in farming (37%), followed by traditional petty business skills of cooking / food preparation (23%), tailoring/dress making (14%), and driving (11%). In terms of more advanced vocational-type, technical skills, 13% reported generating income from skills in construction and only 5% noted any level of potentially income generating skills in plumbing, carpentry, metalworking, electrical or mechanics<sup>10</sup>. Only 9% of respondents noted

having employable service, government or industrial sector specific skills.

Despite only 17% of respondents noting small business / income generating activities being the largest source of household income, 45% stated that at least one member of their household generated income from a business venture. 60% of respondents noting having a single business activity and 32% noted generating income from two or more business activities. On average, business activities were in operation for 2.4 years. Graph 7 below highlights the top five business ventures by KHANA beneficiaries.

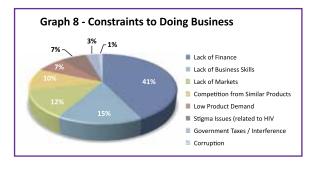


Virtually all noted businesses are extremely small, informal operations.<sup>11</sup> In terms of profits generated, 56% of respondents recorded an average of \$18.13 in weekly profits<sup>12</sup>, although admittedly this was virtually impossible for them to accurately calculate given the vast majority noted not having paper records of any kind. Surprisingly, 47% of respondents noted "having a formal business plan" although when asked where it was and how they used it, the vast majority said "the business plan was in their head". Only 5% of all business owners noted having a formal business license issued by the government. 7% of all respondents noted not knowing what a business plan was and 12% noted not knowing what a business license was.

Constraints to doing business (as noted in Graph 8 below) were mostly concentrated around broad business environmental issues such as

lack of access to finance and markets (54%), followed by product specific issues such as low demand, or inability to differentiate from common products (17%), and overall lack of basic business skills (15%). Lack of finance, to be discussed in more depth later, was interesting since many respondents were not able to specifically tell how they would use the financing other than to acquire more inventories.

Follow up questions regarding perceived weakness of potential markets clarified that their concern tended to relate less to the lack of markets themselves, but rather to the lack of knowledge of where potential markets were. The informal nature of most activities explained the low score for government taxation / interference. Interestingly, 7% of respondents reported that economic opportunities were constrained by their HIV+ status. Corruption, as a constraint, was surprisingly low (at 1%) and may warrant different questions in upcoming surveys.



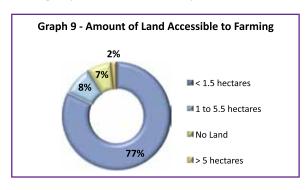
Although not noted as a specific business constraint, the utilization of business technology was very low. 66% of small business owners noted not using cell phones on a regular basis to support day-to-day income generation / business activities. For the 41% that did use cell phones regularly, utilization rates are as follows: communicate with potential buyers (51%). obtain market information (18%), to assess client satisfaction (12%), to sell or confirm sales (8%), to market and promote goods (5%), and to make money transfers (3%). 99% of respondents noted having never used a computer to help manage business activities.

<sup>&</sup>lt;sup>10</sup> 5% was calculated based on a 50%-50% survey response rate between men and women.

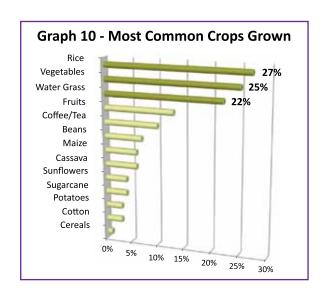
The large proportion of respondents who reported a lack of understanding of small business operations including profit, business planning, and formalization may explain the number of small and informal businesses.

Questions related to 'how much income your small business generated" was extremely difficult for respondents to understand and answers varied widely. 44% of all respondents noted having no idea how much profit was generated from their business activities in any given week. For those who did answer, it was rarely accurate.

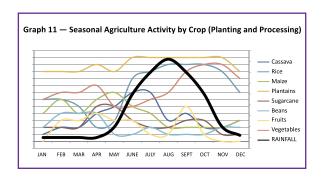
griculture production. As the most important source of income and food, agricultural production plays the most integral part in the overall livelihood of a KHANA beneficiary. As with home ownership, statistics on actual land ownership remain unreliable given questions did not properly account for Cambodian views on legal versus perceived ownership. The survey was able to measure that land accessible for agriculture is typically very small with over 75% of respondents noting having less than 1.5 hectares of land available for farming. 8% of all respondents noted not having any land at all (see Graph 9).



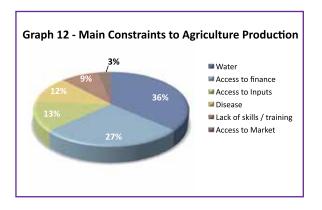
During FGDs it was noted that a "majority" of KHANA beneficiaries had "sold land in the past five years" to local commercial growers "for money for food and medicine". Exact statistics are not available, but it was a common topic of conversation and concern. It was also noted that many sold land to commercial farmers in exchange for permanent agriculture-related, contract labor (13% of all respondents noted their main income from contract farm labor). Surprisingly, 55% of respondents said they only used their land for consumption based agriculture, 37% for mixed consumption / commercial purposes, and 7.8% for only commercial agriculture. Of the 55% who noted only consumption agricultural activities, many noted they did sell excess crops sporadically, and without a formalized plan. The majority of all households noted they had been farming their plots for at least 5 years or more. Household kitchen gardens are also fairly common with 49% of households saying they maintain one regularly. Approximately 50% of respondents said they did not have enough land to have a kitchen garden.



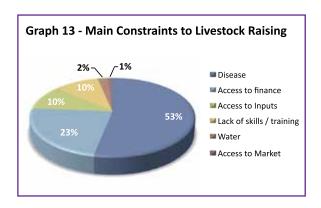
As mentioned above, overall agriculture was highly dependent on seasonal rain and focused primarily on staple crops noted in Graph 10. Rice, vegetables (various kinds), water grass and fruits were the most important crops grown (green), used for both consumption and commercial purposes. Other crops, such as coffee / tea, cotton and sugarcane were grown specifically for income (light green). In Graph 11 below, seasonal crop growing patterns are depicted based on seasonal calendar data collected during FGDs. Rice and vegetables are the most common rainy season crops, with the majority of all other crops planted primarily in the late rainy season, harvested in early / mid dry season. Some crops, most notably plantains, are grown throughout the year. Agriculture production drops sharply in the late dry season.



The most important noted constraint to agriculture activity was inconsistent access to water (see Graph 12 below for full list constraints). 36% noted having little to no access to water 4.5 months out of the year. 65% of farmers have never had access to, or utilized, any type of irrigation system to grow their crops. Second to water, 26% of respondents said they lacked the financing needed to obtain the most minimum agricultural necessities, including seeds (33% of households either noted using leftover seeds from previous harvests). Despite contradictory data / responses noted below, lack of access to markets was not seen as a primary constraint as it was in microbusiness activities. Inability to access markets, especially more profitable markets further from the village market, were also widely discussed during FGDs.



Farming practices overall are very basic with the majority of households using hand or animal labor and simple tools and processes for the majority of all production. Use of fertilizer was inconsistent throughout the year and depended heavily on a household income stream at the time. 72% of all households noted using fertilizers of which 41% noted using purchased fertilizer compared to 32% who noted using organic composting or homemade fertilizer. 8% noted not being able to afford fertilizer at all. In terms of pesticides, 43% of respondents noted using pesticides on a regular basis. 49% noted not being able to purchase pesticides.

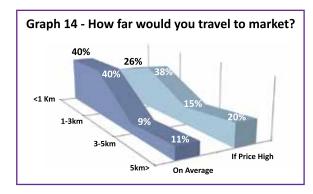


Raising livestock is very important to households for both income and for consumption with 54% of households noted owning livestock - with poultry (60%), bovines/cows (20%) and pigs (17%) being the most common. For the 41% of households who wanted to own livestock but did not, "lack of adequate land" was noted as the primary reason for not investing (43%), followed by "could not afford" (38%) and "did not have the proper animal husbandry / raising skills" (13%) Only 5% of all households said they did not want to raise animals. Constraints to raising livestock noted in Graph 13 highlights that disease is by far the biggest constraint noted by farmers (53%) with estimates of 50% of all animals dying of disease per growth cycle. This is followed by access to finance (for purchasing animals and feed / medicine / vaccines).

Although market access (for both agriculture goods and livestock) was not noted as one of the primary constraints, FGDs were dominated by discussions on how to either increase market access, become more competitive at market (i.e. through product differentiation or value added processing), or identify more profitable markets outside their main village.

Most crops/animals are sold very close to home farm. 76% of respondents sold crops / animals on a regular basis in local markets (37%) or directly from their households / farms (38%). 24% noted they did not sell their agricultural goods on a regular basis — only when they needed extra cash. On average, 80% of respondents sold their crops to either buyers / collectors (46%) or directly to individual consumers (43%) at a market. Only 11% of respondents noted having

any type of longer-term, contractual relationships with "stores" or "restaurants" to sell their crops/animals. Very few noted having any contractual buying relationships of any kind, only "selling their crops/animals when they had them".



Although not specifically asked, the majority of all agricultural goods sold were unprocessed and unpackaged. Animals were either sold live or dismembered into individual selling pieces. Products that were not sold were either thrown away or brought back for consumption. One respondent in Pursat noted her family "sold what they could and then ate what was left". Only a minority of KHANA beneficiaries noted having skills in value added processing such as drying or curing.

Given KHANA beneficiaries' lack of transportation, 95% of all crops / animals were sold within 3 kilometers of their home carried by hand or motorbike. (See Graph 14 above). 35% noted that when possible they would try to sell their crops/animals to more profitable markets or traders farther away if they knew the price was high — 15% said they would travel up to 5km away and 10% said they would go further than 5km if necessary. When asked where market prices and information was obtained, the majority noted they "asked friends" or "called somebody that was at market in the morning". One particularly poor community noted they sent children by bicycle to the market daily to obtain morning market prices.

Although not specifically asked during the survey, questions related to agriculture / food production and information collected during the FGDs did indicate that the percentage of net food buyers versus sellers varied by season, by location

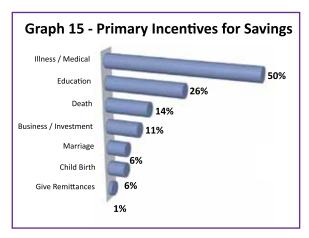
(urban versus peri-urban versus urban) and by overall vulnerability level. Most vulnerable KHANA beneficiaries with small farms with no animals typically are net food buyers; vulnerable farm families with some land and minimal livestock will swing between net buyers and net sellers depending on weather and market conditions, and less vulnerable households will almost always be net sellers except during severe drought or flood.

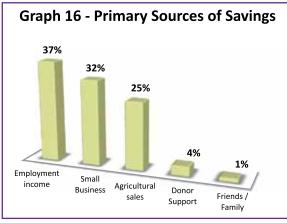
ousehold savings and access to credit. Demand for mobilizing household savings and accessing credit was noted as a top priority for the majority of all KHANA beneficiaries. 53% of respondents noted they actively saved money "when they had extra, or additional, cash". The majority (57%) said they usually put money into savings only once a year, 26% said they saved weekly and 12% said they saved monthly. The top three sources of savings came from employment income (37%), small business income (32%), and agricultural sales (25%) (see Graph 16 below).

When money was saved it was usually done so informally, with 78% of the time being kept in the home (accumulating no interest). 67% of respondents noted that "they participate, or at one time participated", in an informal, member-based, village-level saving group. 18% noted they participated actively, making average contributions around \$2.62 per week. Less than 5% noted saving money in a formal bank. The primary motivation for saving money was for future consumption (see Graph 15 below). Half of respondents said they saved to cover future family or personal medical care, or illness related costs. A quarter saved primarily for education, and a quarter specifically saved for future business investments, marriage, child birth or death.

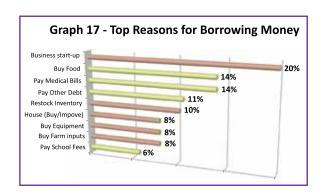
Approximately 60% of all respondents noted having an "outstanding formal or informal loan". 80% of all loans were said to be owed to more formal type entities such as local NGOs or microfinance institutions (MFIs)<sup>13</sup> (46%), money lenders (14%), local banks (12%) and informal saving groups (7%). The remaining quarter of

lending is informal, with loans primarily owed to family and friends (19%). Although answers varied widely, the estimated average outstanding loan amount was \$278 with 32% interest rate paid over one year. As with savings, family consumption related costs such as food, school or medical bills were an important reason for borrowing, along with business start up / restocking.





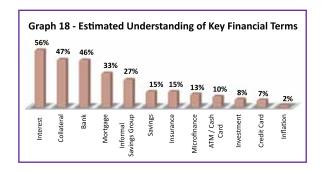
In Graph 17 below, the three top reasons respondents acquired debt were to: start new businesses or petty trade (20%) (typically buying inventory rather than investing in equipment), pay medical bills (14%), or to buy food (14%). (More productive type behaviors are marked in pink). 32% of people with loans noted having trouble paying their loans over the past year, although specific rates of default were not measured. Main reasons for non-repayment selected were "not enough money" and "unexpected medical shocks".



In terms of other types of financial products, only 8% of all respondents noted having any type of insurance, most common being health insurance provided by either the Cambodian government or local NGOs. 10% of all respondents noted not confidently knowing what insurance was.

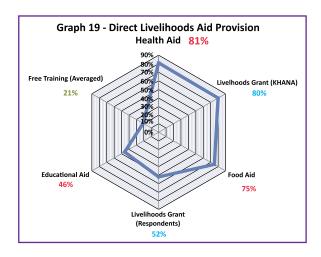
Overall financial literacy of KHANA beneficiaries is very low. Financial literacy in this case was basic understanding of commonly known financial concepts, words and products utilized in Cambodia. In exit interviews with KHANA implementing partner surveyors, it was noted that the respondents had significant trouble with basic financial concepts such as calculating profit and loss or preparing simple cash flow statements. Questions related to these concepts were very difficult for the respondents to answer.

Additionally, each respondent was read a list of common financial terms noted in Graph 18. They were asked both "if they had heard of the word" and "if they knew what the word meant" (they had to tell the surveyor a basic definition). As Graph 18 illustrates, even common institutions like banks and concepts like interest were understood by only a small percentage of total respondents.



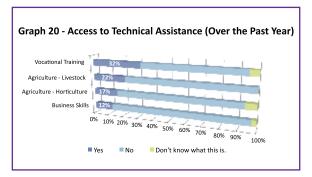
NGO/CBO lenders and MFIs had to be combined into one category given most respondents did not know there was a difference and tended to use both terms interchangeably.

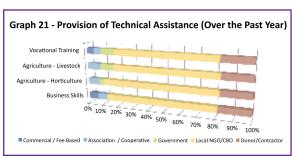
conomic livelihoods support. The majority of donor driven and Cambodian government economic livelihoods support is focused in three primary categories: technical capacity and skill building (green); direct financial livelihoods support (mostly in the form of grants for income generation / business chart-up) (blue) and food, health and educational direct aid (red). Graph 19 below show percentages of KHANA respondents noting being regular recipients of the three primary categories of support.



**Technical capacity and skill building** is broadly divided into three main categories — business/ entrepreneurial, agricultural (including horticulture and livestock) and vocational. As depicted in Graph 20 below, a small percentage of beneficiaries noted receiving any level of technical assistance over the past year. Vocational (sometimes referred to as life skills) training was the most common training received by KHANA beneficiaries (32%), typically in areas such as barbering / beautician, motorcycle repair, tailoring, machinery repair and construction. Only a quarter of all respondents received agricultural training, mostly in animal raising / husbandry. FGDs noted that there has been a recent expansion of animal type training given the recent growth in animal bank type programs (such as Oxfam's program with chicken and pigs). Business skills training (including basic business management, accounting, marketing, etc.) was the most uncommon, received by a tenth of all recipients which is surprising given that over 50% of all KHANA beneficiaries received cash stipends to start income generation / microbusiness activities.

As shown in Graph 21, the vast majority of all technical service provision (approximately 80-85%) was provided by local NGOs and donor programs. However, this data should be seen as estimates only because many respondents noted that they did not really know who was providing the training; most respondents acknowledged guessing from the categories provided by the surveyors. Government training services were noted in vocational training and agriculture only. Commercial or fee-based service providers were only noted in business skills and vocational type training. Overall there was a major disinterest in fee-based training of any kind, with only 15% of respondents on average noting they would be "willing to pay for any type training if it was available". It was clear though from discussions with the respondents that overall "unwillingness" to pay was more of a perceived "inability" to pay, although a few outright noted that training should always be provided for free.



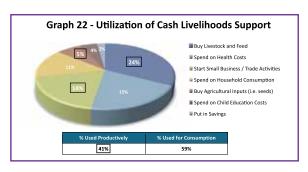


FGDs also acknowledged that over the past three years there has been a marked increase in the availability of training programs offered. USAID, OXFAM, EU, JICA, World Bank, Asian Development Bank, the Cambodian government and many other additional organizations/donors were noted to have invested significant resources into different technical support. When asked about the paradox of a seemingly overall increase in the technical availability of training TA versus

the low rate which KHANA beneficiaries were accessing training, KHANA team members noted a few possible factors. First, many of KHANA's beneficiaries did not have the basic skills (written and numerical literacy for example) necessary to participate in many of the new trainings offered. In other words, although a lot of different trainings are being offered, a very small amount of them have been tailored to the specific needs and skill levels of this level of vulnerability. Finally, most recipients are heavily aid / handout dependent (more on this below), and do not actively seek out productive skill building or training activities. When it is "provided or brought to them they are very grateful, but it is not something that they look for".

As noted above, 52% of all respondents said they received direct financial livelihoods support, typically a \$30-\$50 annual grant provided for "start-up of income generation activities". The main focus of KHANA's livelihoods program since 2003 has been the provision of this type of direct financial livelihoods assistance so this noted rate seems low. KHANA staff responded that many recipients typically fail to (or under) report assistance both food aid and access to grant support because they are afraid somebody is trying to take it away from them. KHANA estimates that 75-85% of their supported household received livelihoods grant support. Respondents clearly knew where their support was coming from with 95% noting the support came directly from a KHANA-associated implementing partner.

Graph 22 demonstrates recipients' primary use of the direct cash livelihoods support. The majority of support (60%) was used for basic household consumption related expenses (such as education and health). Only 40% of grant support was directly invested in productive type investments (such as inventory or equipment) that could have been associated with income generation or start-up. A quarter was spent on purchasing animals, mostly chickens and pigs. Given estimated animal losses to disease at around 50%, it is questionable if this should be considered productive. Only 17% noted using the funds to specifically start income generating activities, many of which bought simple equipment (such as juicers or blenders) or inventory for petty trading. When respondents were asked "if they were provided with guidance and support on how to productively utilize livelihoods grant support", the majority responded they were advised to "start a business" but "did not receive training or technical assistance from the implementing partner on how to do so". Interviews with KHANA staff do not indicate any monitoring system in place to track how the grant support was being specifically utilized, although they did track how many KHANA beneficiaries received support.



The final level of livelihoods support typically received was in the form of food, health and educational direct aid. 81% of respondents noted receiving direct health assistance in the form of ARTs (or other medicine) and/ or monthly transportation vouchers to go to clinic. 75% of all beneficiaries also noted receiving regular monthly food aid assistance from either the Cambodian government or donors in the form of rice, cooking oil and salt. Finally, approximately 50% of recipients noted receiving education assistance, typically in the form of books, education materials (paper, pencils, etc.) and school uniforms. Almost 100% of households with OVCs noted receiving some level of education related support, and sometimes increased food aid provisions.

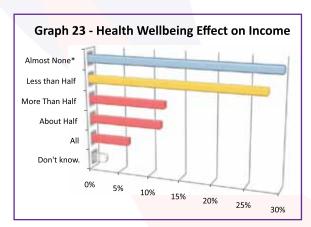
Not surprisingly, direct livelihoods assistance and aid is very popular with KHANA beneficiaries, with many noting during the FGDs that "it is the most important support they receive from NGOs". Interestingly, when asked if respondents would move to another district and forgo all aid for "full time employment that covered all necessary costs", 35% of all

NGO/CBO lenders and MFIs had to be combined into one category given most respondents did not know there was a difference and tended to use both terms interchangeably.

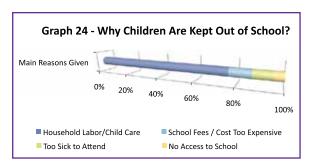
respondents noted they would not take the employment opportunity. This percentage was about equal to those who noted (38%) they would take the employment opportunity if the salary was, in fact, high enough.

eneral wellbeing and health. Given the nature of KHANA beneficiaries, health and health-related issues were strong determinants of overall general wellbeing. 85% of respondents noted that household earnings and income was seriously affected by family illness or health issues; 79% of respondents noted experiencing "major health problems" in their household in the past year; and 64% of respondents stated having to "miss significant time spent on work or income generation because of poor health". Approximately half of all respondents (43%) noted that this was a fairly consistent representation of the affects their health has on their general wellbeing compared to last year. 28% reported an improvement from last year and 22% that the situation had gotten worse. In terms of children specific wellbeing, 70% of households reported that their children were ill "at least two times per month". Only 20% noted children rarely falling ill.

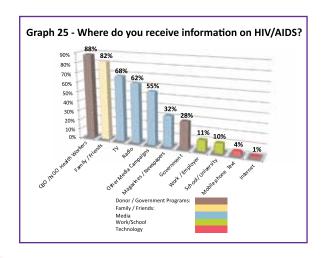
Breaking down the effect that health specifically had on income, the survey noted mixed views. As seen in Graph 23, equal percentages (approximately one third each) noted that "half to all" (red), "less than half" (orange) and almost "none" (blue) of all monthly income was spent on household related health issues. For the two thirds noting minimal health related impact, respondents clarified that because of health aid direct support (cash and in-kind), health related shocks did not negatively affect their monthly income. An estimated 76% of all health care costs were generated by adults in the household, with only 8% of the health care expenses due to the children.



In terms of basic education, 81% of all children residing in the household (including biological children and orphans) were receiving some level of formal or religious based education. 19% of households noted not sending any of their children to school. Of these 19%, the majority noted that household labor (related to income generation or care of other children) as the main reason for keeping children home from school (see Graph 24 below). 75% of respondents claimed this situation had not changed over the past year.



HIV/AIDS awareness was overall very high with 91% of households saying they had recently discussed the disease and how it could impact their families. Graph 25 below noted where households predominately received information on HIV/AIDS and other broader health related issues. The majority of all information was provided by family, friends and community health workers. Other traditional media sources such as TV, radio and print (magazines and newspapers) are also popular sources. Less than 5% of all respondents noted using mobile phones or the internet to get health information.



### OVERARCHING TRENDS AND LESSONS LEARNED

n addition to providing a special insight into the daily lives and struggles of KHANA beneficiaries, data collected during the national assessment highlights many of the underlying economic livelihood opportunities that are critical for future stabilization and growth. Below are six key observations to take into consideration in the design for any future economic livelihoods approach.

- 1 KHANA beneficiaries, regardless of vulnerability level, remain highly dependent on aid handouts, limiting motivation to engage in self-driven productive activities. The vast majority of assistance reaching KHANA program beneficiaries is in the form of direct aid for health, food, business-start-up and education. A very small percentage of overall assistance reaching this population is focused on developing productive behaviors or skills that allow households to stabilize and reduce vulnerability utilizing their own resources and means. Focus of existing support tends to target what households do not have, rather than maximizing the utility of what they do have. A significant amount of productive capacity at the household level is unrealized and may provide a strong platform for future economic growth. It was clear from the survey that a percentage of KHANA beneficiaries are too sick, too old or too burdened (with orphans for example) to be truly economically self sufficient. But this is not enough to warrant an aid-only livelihood approach for all. Aid handouts need to be refined, better targeted and rationalized only for those who are most vulnerable.
- 2 Stigma associated with disease and overarching poverty level limiting economic self confidence necessary for future economic growth. A large percentage of KHANA beneficiaries do not feel, overall, that they can be economically productive. Poverty and vulnerability tends to be viewed as permanent and insurmountable. For future livelihoods support to be more effective KHANA beneficiaries must start developing economic self confidence, self respect and self esteem to discourage aid dependence and encourage active agriculture and productive behavior. If they are not able to believe they can be productive, long-term economic participants in their community, then the overall effect of grant support, skill building and technical assistance will be significantly reduced.
- 3 Livelihoods strategies cannot be nuanced for all beneficiaries' specific economic needs, but a "single livelihoods approach for all" is not effective. One of the most interesting trends noticed from the data is the homogeneous nature of the results across regions, implementing partners, beneficiary group and vulnerability level. There are definitely outliers, but overall responses to questions related to production, constraints, opportunities and outputs tended to highlight the same basic needs (more skills) and constraints (lack of money). This is partially caused by the prescriptive nature of the survey itself and the high percentage of PLWA respondents, but also by the root causes of vulnerability associated with KHANA's target beneficiaries and their unique disease (HIV/AID) or anthropological constraint (OVC). However, this homogeneity does not warrant the "one size fits all" approach to livelihoods implemented to date. Focusing only on increasing household monetary assets through small-scale income generation through cash grant support with no skill capacity building is too simplistic and ineffective to generate any large scale reduction in vulnerability or improvements in economic livelihoods.

- 4 Monetary asset only approach is limiting innovation and effectiveness in KHANA's livelihoods support. There is an overarching belief from KHANA staff, implementing partners and beneficiaries that "lack of monetary wealth" and "inability to access finance" is the main driver of economic vulnerability. Lack of financial resources was by far the most important identifiable root cause for their lack of land, animals, business opportunity and income generation. Water and HIV/AIDS, tended to be the only additional external factors, other than lack of money, noted to be limiting future economic growth. Lack of skills and knowledge in business, finance or agriculture notably ranked in low importance compared to these strictly financial issues. This belief that livelihoods can only be improved through monetary asset accumulation is the main driver for KHANA's single focus on increasing income generation and microbusiness by providing direct cash infusion. This approach undervalues and underutilizes other key household assets and skills that may have a positive future impact on reducing overall vulnerability.
- 5 Livelihoods approach must focus on maximizing underutilized core non-financial household assets. The belief that households are poor and vulnerable only because they lack financial assets significantly misrepresents the true nature of KHANA beneficiaries' economic situation and savings patterns. The majority of the tangible economic assets and savings of a typical household are non-financial, held usually in the form of land, water, agricultural commodities, animals and microbusiness. For example, KHANA beneficiaries, in planning for future economic shocks and needs, tend to invest a lot of resources in animals (especially pigs), rather than into cash savings. On average, 50% of all animals are lost in any given production cycle to disease and theft. If this was a financial asset, 50% losses per cycle would be unacceptable. This trend is seen throughout other agriculture production and even income-generation activities, which are more of a financial burden then a strong, long term, asset driving investment. KHANA must take a holistic view of asset accumulation and maximization across the main asset

- categories where KHANA beneficiaries mostly save: agriculture, land, water, animals and microbusiness. By maximizing growth in these asset classes and reducing loss, KHANA can significantly improve the overall net assets of a household, reducing overall vulnerability and increasing a household capacity to mitigate and plan for economic, financial and family related shocks.
- 6 Less Vulnerable and MARP Populations Need Unique Support. Although less vulnerable and MARP populations will directly benefit from the above mentioned approaches (especially human and microbusiness development), their tendency is be focused on non-agricultural activities (MARP) or more advanced commercial agriculture (less vulnerable). For example, vocational or life skills building (in skills such as hairdressing, tailoring, flower art, mechanics, electrical work, and restaurant management) is critically important to a large percentage of KHANA beneficiaries. At risk youth and MARP (especially MSM) are particularly in need of this type of support. DAI does not recommend that KHANA consider any level of direct provision of vocational training because analysis suggests that there is already ample vocational training offerings provided throughout Cambodia. KHANA should develop strong relationships with a network of vocational centers that are most accessible to KHANA beneficiaries, both in terms of geography and lack of social bias, and facilitate access. If absolutely necessary, KHANA should consider scholarships. For beneficiaries considered less vulnerable, KHANA should not exclude them, rather use them as community champions to reinforce positive productive behaviors and facilitate their access to more advanced economic, financial or agriculture services, products and training / technical support with other support providers.

The accompanying report titled *Putting Analysis into Action – A Household Asset Based Livelihoods Approach* describes in detail the recommended approach, interventions and technical activities based on these six lessons learned.

# ANNEX 1 – SURVEY DATA SUMMARY AND RESULTS

	QUESTIONNAIRE COVER		NATIONAL AVERAGE	Extrapolitated NATIONAL AV- ERAGE
		USEHOLD DEMOGRAPHICS ( wee Information (General)	GENERAL)	
A.1	Sex of respondent (Select one)	Male	34.2%	34.2%
	·	Female	67.6%	67.6%
A.2	Age of respondent	Enter Age (#)	38.0	38.0
Migra	tion / Roots			
A.3	Are you a native of this town? (Select one)	Yes	66.1%	67.4%
		No	31.4%	32.1%
A.4	If No, why did you move to this town? (Select one)	To Farm	3.9%	9.1%
		To Trade	9.4%	22.1%
		To Attend School	1.1%	2.7%
		To Join Family	18.0%	42.4%
		To Seek Employment	9.9%	23.2%
		Other	0.5%	1.2%
A.5	How long have you lived in this town?	Enter (#) of Years	21.1	21.1
Gene	ral Household Characteristics			
A.6	Household Make up	(#) of household members	4.9	4.9
		(#) of Females	2.4	2.4
		(#) of Males	2.2	2.2
		(#) Female children aged 0-17	0.9	0.9
		(#) Male children aged 0-17	1.0	1.0
		(#) Female adults aged 18 and older	1.0	1.0
		(#) Male adults aged 18 and older	0.9	0.9
		Enter (#) of adopted / orphaned children	0.1	0.1
A.7	Has there been any recent changes in the size of the household over the past year? (Select one)	No change	69.9%	74.1%
		(#) Change Past Year	18.3%	19.4%

		(#) Change Past Three Years	5.8%	6.2%
A.8	What are the main reasons for this change in your households size? (Select all that apply)	Marriage	8.8%	8.8%
		Birth of Child (+)	4.4%	4.4%
		Added Child from Family (+)	4.0%	4.0%
		Death of Family Member (-)	5.9%	5.9%
		Left Family for Marriage (-)	3.4%	3.4%
		Left Family for Job (-)	4.1%	4.1%
House	ehold Earners vs. Dependents			
A.9	How many of the people in your household earn regular income/ produce something that can be traded or sold and contribute to the household expenses?	Enter (#) of Earners	1.8	1.8
A.10	Has this changed over the past year? (Select one)	# of household earners stayed the same	68.8%	77.1%
		# of household earners grew	6.9%	7.7%
		# of household earners decreased	13.7%	15.4%
A.11	How many of them are dependent and require financial support?	Enter Total (#) of Dependents	4.5	4.5
		Enter (#) of Children (<18 year) Dependents	2.2	2.2
		Enter (#) of Youth (18-28) Dependents	1.9	1.9
		Enter (#) of Adult (28-50) Dependents	1.8	1.8
		Enter (#) of Elderly (50>) Dependents	1.3	1.3
House	ehold Governance			
A.12	Who is the head of your household? (Select one)	Self	52.4%	53.9%
		Spouse	37.9%	39.1%
		Other Male Relative	3.4%	3.5%
		Other Female Relative	3.2%	3.3%
A.13	Who is the primary decision maker on how the household income or money is spent or used? (Select one)	Self	41.1%	43.2%
		Spouse	30.7%	32.3%
		Joint (Self and Spouse)	21.6%	22.6%
		Someone Else	1.5%	1.6%
A.14	If decisions are made jointly what role do you have? (Select one)	I am informed only	8.2%	10.3%
		We discuss and agree	50.4%	63.4%

		We discuss and the other person makes the final decision	2.6%	3.2%
		We discuss and I take the final decision	17.8%	22.4%
в. но	USEHOLD FOOD SECURITY			
Food S	Storage			
B.1	Does your household store food? (Select One)	Yes	36.2%	37.3%
		No	60.8%	62.7%
B.2	If Yes, how long will your stored food last?	Enter (#) of weeks	3.8	3.8
Food	Insecurity			
B.3	Do you expect to experience a food shortage in your household this year? (Select one)	Yes, between (Jan-Mar.)	3.3%	3.6%
		Yes, between (Apr June)	5.7%	6.2%
		Yes, between (July - Sept.)	20.4%	22.3%
		Yes, between (Oct Jan.)	10.4%	11.3%
		Yes, all year	40.8%	44.4%
		No	10.9%	11.9%
B.4	If yes, what is the main reason for your food insecurity? (Select one)	Water	8.6%	11.0%
		Don't have time to grow food (harvest labor season)	2.6%	3.2%
		Lack of skills	6.6%	8.4%
		Lack of money / assets	27.5%	34.9%
		Inadequate Land	31.9%	40.5%
		Other	1.1%	1.3%
Food	Consumption			
B.5	In the last seven days, did you and your household eat any of the following? (Select all that apply)	Fish	94.3%	94.3%
		Chicken	33.8%	33.8%
		Duck	7.8%	7.8%
		Goat	1.3%	1.3%
		Beef	36.8%	36.8%
		Pork	71.6%	71.6%
		Other meat	8.1%	8.1%
		No meat at all	1.8%	1.8%
		Other	0.8%	0.8%
B.6	In the last seven days, did you and your household eat the following? (Select all that apply)	Beans	32.0%	32.0%

		Rice	97.1%	97.1%
		Potato	32.2%	32.2%
		Maize	23.6%	23.6%
		Cassava	20.4%	20.4%
		Plantain	59.4%	59.4%
		Fruit	58.8%	58.8%
		Vegetables	89.7%	89.7%
		Milk	19.8%	19.8%
		Bread	32.2%	32.2%
		Eggs	72.4%	72.4%
		Other	1.1%	1.1%
B.7	On average, how many meals do the children in your household eat each day? (Select one)	Less than one	0.0%	0.0%
		One	0.4%	0.5%
		Two	32.3%	34.9%
		Three	59.2%	63.9%
B.8	On average, how many meals do you eat each day? (Select one)	Less than one	0.1%	0.1%
		One	0.8%	0.8%
		Two	39.3%	39.7%
		Three	58.1%	58.7%
Food	Assistance			
B.9	Does your household receive food assistance? (Select one)	Yes	71.6%	72.3%
		No	24.8%	25.1%
B.10	If Yes, who do you receive support from? (Select all that apply)	Government	4.5%	5.7%
		NGO/CBO	53.7%	68.2%
		Donor	19.8%	25.2%
		Other	0.9%	1.1%
B. 11	If Yes, what type of support to you receive? (Select all that apply)	Rice	70.0%	70.0%
		Salt	59.7%	59.7%
		Cooking Oil	61.2%	61.2%
		Cash/Voucher	17.3%	17.3%
		Other	1.1%	1.1%
C. HO	USEHOLD ASSETS AND AMENITIES			
House	e Ownership			
C.1	Do you or a member of your household own the house / apartment you live in? (Select one)	Yes, owns the house	70.4%	72.5%
	-	No, rents the house	9.9%	10.2%

		No, uses without paying rent	8.7%	9.0%
		No, I / We are homeless	7.5%	7.7%
C.2	Who owns the house / apartment? (Select one)	Female spouse only	25.1%	33.1%
		Male spouse only	5.0%	6.6%
		Both spouses (joint)	30.3%	40.0%
		Relative	13.9%	18.4%
		Other	1.2%	1.6%
C.3	How did you acquire your house / apartment? (Select one)	Purchased (Cash)	42.7%	59.8%
		Purchased (Loan)	6.2%	8.6%
		Inherited (Husband)	8.8%	12.3%
		Inherited (Wife)	13.6%	19.1%
House	e Construction			
C.4	How many separate rooms are there in the house / apartment you live in?	Enter (#) of Rooms	1.5	1.5
C.5	What material are the walls of the house made of? (Select one)	Mud/mud bricks	0.4%	0.4%
		Stone	9.3%	9.5%
		Burnt bricks	3.1%	3.1%
		Cement	2.1%	2.2%
		Wood/bamboo	48.2%	49.2%
		Grass	31.3%	31.9%
		Other	4.5%	4.6%
C.6	What material is the roof of the house made of? (Select one)	Tin sheets	62.6%	64.5%
		Tile	14.5%	15.0%
		Thatch / Grass	14.8%	15.2%
		Wood/bamboo	3.2%	3.3%
		Other	1.5%	1.5%
C.7	Is there a separate kitchen? (Select one)	Yes	35.3%	37.1%
		No	59.2%	62.1%
C.8	What fuel do you use for cooking? (Select all that apply)	Firewood	74.3%	74.3%
		Charcoal	22.0%	22.0%
		Kerosene/oil	1.1%	1.1%
		Gas	17.8%	17.8%
		Electricity	4.2%	4.2%
		Other	0.0%	0.0%
C.9	What kind of toilet facility does your household use? (Select one)	Pit latrine	18.7%	20.0%
		VIP latrine	3.3%	3.5%

		Toilet	32.6%	34.9%
		No access to toilet facility	37.2%	39.8%
		Other	1.3%	1.4%
C.10	Do you share this toilet facility with another household? (Select one)	Yes	21.0%	28.4%
		No	52.9%	71.4%
Acces	s to Water			
C.11	What is your main source of drinking water? (Select one)	Piped into house	18.1%	18.1%
		Public outdoor tap / borehole	27.7%	27.7%
		Private well	13.6%	13.6%
		Rain water in catchment	14.8%	14.8%
		River, lake, pond	16.3%	16.3%
		Purchase	18.9%	18.9%
		Other	0.5%	0.5%
C.12	What other sources of water do you have for drinking, cooking, bathing and cleaning? (Select all that apply)	Piped into house	18.4%	18.4%
		Public outdoor tap / borehole	31.3%	31.3%
		Private well	14.4%	14.4%
		Rain water in catchment	33.1%	33.1%
		River, lake, pond	21.8%	21.8%
		Purchase	17.4%	17.4%
		Other	0.0%	0.0%
C.13	Do you purify / filter your water before consumption? (Select one)	Yes	80.7%	83.1%
		No	16.0%	16.5%
		I don't know what this is?	0.4%	0.5%
C.14	How many water pots do you have?	Enter (#)	2.5	2.5
C.15	Do you use household rainwater catchment /gutters systems to collect rain water? (Select one)	Yes	53.0%	59.9%
		No	34.6%	39.1%
		I don't know what this is?	1.2%	1.4%
C.16	How many months during the year does your household not access enough water for household consumption?	Enter (#)	4.1	4.1
House	ehold Assets			
C.17	Household Assets (Enter # of Each Asset)	(#) Truck	1.1%	1.1%
		(#) Tractor	0.1%	0.1%
		(#) Car	0.6%	0.6%
		(#) Motorcycle	39.2%	39.2%

		(#) Bicycle	62.4%	62.4%
		(#) Radio	37.1%	37.1%
		(#) Television	48.9%	48.9%
		(#) Stereo system	8.6%	8.6%
		(#) DVD / CD / VDC / Video player	15.9%	15.9%
		(#) Mobile phone	42.9%	42.9%
		(#) Computer	1.8%	1.8%
		(#) Gas stove	22.0%	22.0%
		(#) Charcoal stove	26.8%	26.8%
		(#) Wood stove	69.7%	69.7%
		(#) Electric stove	6.4%	6.4%
		(#) Refrigerator / Ice Box	32.7%	32.7%
		(#) Stuffed / plastic chair	29.7%	29.7%
		(#) Stuffed sofa	2.8%	2.8%
		(#) Bed and mattress	37.7%	37.7%
		(#) Suitcase	18.5%	18.5%
		(#) Wheelbarrow	5.5%	5.5%
		(#) Pickaxe	39.7%	39.7%
	-	(#) Shovel	16.5%	16.5%
D. IN	COME GENERATION (GENERAL)			
House	ehold Income			
D.1	Do you earn an income / money? (Select one)	Yes	78.3%	79.1%
		No	19.6%	19.8%
D.2	On average, how much does your income cover household expenditures? (Select one)	Almost None	48.0%	51.8%
		Less than Half	15.8%	17.1%
		About Half	14.3%	15.4%
		More Than Half	5.4%	5.8%
		All	3.3%	3.5%
		None, all my income is saved	0.8%	0.9%
		None, all my income is spent on consumption	5.6%	6.1%
D.3	What is your households largest source of income? (Select one)	Farming	19.1%	18.5%
		Livestock	12.0%	11.6%
		Fishing	4.2%	4.1%
		Food Processing / Catering	6.8%	6.6%
		Local Hired Labor - Agriculture	13.3%	12.9%

		Local Hired Labor - Non-Ag	17.6%	17.1%
		Migratory Labor - Mining	0.4%	0.4%
		Migratory Labor - Agriculture	0.8%	0.8%
		Migratory Labor - Non-Ag / Services	2.2%	2.1%
		Industry	0.7%	0.7%
		Services / Professional	5.0%	4.9%
		Government	3.1%	3.0%
		Small Business	14.3%	13.9%
		Transport / Diver / Taxi	2.7%	2.6%
		Remittances - Family / Friends (Local)	1.4%	1.4%
		Remittances - Family / Friends (Foreign)	0.2%	0.2%
D.4	Does your household receive income from the following sources? (Select all that apply.)	Farming	21.1%	21.1%
		Livestock	32.1%	32.1%
		Fishing	7.1%	7.1%
		Food Processing / Catering	5.2%	5.2%
		Local Hired Labor - Agriculture	15.7%	15.7%
		Local Hired Labor - Non-Ag	17.7%	17.7%
		Migratory Labor - Mining	0.7%	0.7%
		Migratory Labor - Agriculture	1.8%	1.8%
		Migratory Labor - Non-Ag / Services	2.0%	2.0%
		Industry	1.1%	1.1%
		Services / Professional	3.2%	3.2%
		Government	2.7%	2.7%
		Small Business	14.7%	14.7%
		Transport / Diver / Taxi	3.4%	3.4%
		Remittances - Family / Friends (Local)	1.9%	1.9%
		Remittances - Family / Friends (Foreign)	0.4%	0.4%
House	ehold Skills			
D.5	Do you or anybody in your household possess any of the following skills? (Select all that apply)	Farmingv	36.8%	36.8%
		Driving / Driver's License	11.2%	11.2%
		Dress Making/Tailoring	14.3%	14.3%
		Catering / Cook / Food Preparation	22.5%	22.5%
	-			

		Mechanical skills	3.6%	3.6%
		Electrical skills	2.3%	2.3%
		Plumbing	1.8%	1.8%
		Construction/Masonry	13.2%	13.2%
		Carpentry	5.4%	5.4%
		Warehouse/store keeping	2.6%	2.6%
		Administrative/clerical	1.6%	1.6%
		Welding/metalwork	1.4%	1.4%
		Beauty / Salon / Hair Stylist	3.7%	3.7%
		No skills	27.6%	27.6%
		Other	0.6%	0.6%
Acces	s to Livelihoods Support			
D.6	Do you or your household receive economic livelihoods cash support? (Select one)	Yes	51.6%	53.6%
		No	41.2%	42.8%
		Only non-Cash Support (Livestock, Seeds, Inputs, etc)	2.1%	2.2%
		I don't know what this is?	0.3%	0.3%
D.7	If yes, who provides this support (Select all that apply)	NGO / CBO	44.5%	44.5%
		Donor	14.5%	14.5%
		Government	1.8%	1.8%
		Other	0.8%	0.8%
D.8	If yes, how much support do you receive? (Select one)	\$1 - \$50	45.8%	64.1%
		\$50-\$100	2.6%	3.6%
		\$100 >	0.6%	0.9%
		Only non-Cash Support (Livestock, Seeds, Inputs, etc)	2.6%	3.7%
		Other	20.4%	28.6%
D.9	If yes, how do you use your livelihoods support? (Select all that apply)	Buy Agricultural Inputs (Seeds, Fertilizer, etc.)	4.9%	4.9%
		Buy Livestock and Feed	23.9%	23.9%
		Start Small Business / Trade Activities	13.7%	13.7%
		Spend on Household Consumption (non IGA)	10.7%	10.7%
		Spend on Education Costs (non IGA)	3.6%	3.6%
		Spend on Health Costs (non IGA)	14.7%	14.7%

		Other	0.4%	0.4%
Access	s to Vocational Training / Education			
D.10	Have you participated in vocational training in the past year? (Select one)	Yes, more than 5 times	3.6%	4.0%
		Yes, between 2 and 5 times	12.8%	14.2%
		Yes, only 1 time	12.8%	14.2%
		No	56.4%	62.6%
		I don't know what this is?	4.8%	5.3%
D.11	Have any persons in your household participated in vocational training in the past year? (Select one)	Yes, more than 5 times	1.4%	1.6%
		Yes, between 2 and 5 times	5.5%	6.1%
		Yes, only 1 time	5.6%	6.3%
		No	71.5%	79.3%
		I don't know what this is?	5.3%	5.9%
D.12	If yes, who provided this vocational training? (Select all that apply)	Commercial Training Provider (Fee-based Training)	0.7%	0.7%
		Business association / cooperative.	0.9%	0.9%
		Government / vocational training	2.3%	2.3%
		Local NGO / CBO	16.2%	16.2%
		Donor	4.5%	4.5%
		Other	0.4%	0.4%
D.13	If additional vocational training were available for a fee, would you be willing to pay for this training? (Select one)	Yes	14.1%	16.9%
		No	68.9%	82.7%
Gener	al Perceptions of Economic Status / Situati	on		
D.14	How do you compare your overall economic situation compared to one year ago? (Select one)	Much worse now	24.3%	24.8%
		A little worse now	27.1%	27.7%
		The same	18.5%	18.9%
		A little better now	25.0%	25.5%
		Much better now	3.2%	3.2%
D.15	How do you compare the community's overall economic situation compared to one year ago? (Select one)	Much worse now	16.1%	16.6%
		A little worse now	21.5%	22.1%
		The same	21.2%	21.9%
		A little better now	26.3%	27.1%
		Much better now	11.2%	11.5%
D.16	How do you compare your overall food / nutritional situation compared to one year ago? (Select one)	Much worse now	19.2%	19.8%

		A little worse now	26.8%	27.6%
		The same	24.5%	25.2%
		A little better now	23.1%	23.8%
		Much better now	3.9%	4.0%
D.17	How do you compare the community's overall food / nutritional situation compared to one year ago? (Select one)	Much worse now	12.7%	13.1%
		A little worse now	23.2%	23.9%
		The same	24.6%	25.4%
		A little better now	26.8%	27.6%
		Much better now	9.2%	9.5%
Willin	gness to Migrate for Employment			
D.19	If you were offered full time employ- ment in another district, would you take the job opportunity? (Select one)	Yes, without question	9.0%	9.6%
		Yes, if the salary was high enough.	26.6%	28.4%
		No, do not want to leave family / friends.	22.8%	24.4%
		No, do not want to lose medical assistance.	32.4%	34.7%
		No, do not want to lose economic assistance.	1.6%	1.7%
		Other	0.7%	0.8%
E. AGR	CICULTURAL PRODUCTION			
Agricu	ultural / Farming			
E.1	Do you or your household actively grow food for commercial or consumption purposes? (Select one)	Yes, for commercial purposes only.	4.0%	7.6%
		Yes, for consumption purposes only.	28.4%	54.7%
		Yes, for both consumption and commercial purposes	19.2%	36.9%
E.2	What amount of land do you have access to for farming / growing crops? (Select one)	Less than 1.5 hectare	35.7%	81.8%
		1.5-5 hectares	3.8%	8.7%
		More than 5 hectares	0.7%	1.6%
		No Land	3.2%	7.3%
E.3	If Yes, who owns the farm land? (Select one)		3.2%	7.3% 76.2%
E.3		No Land		
E.3		No Land You	32.6%	76.2%
E.3		No Land You Other Family	5.5%	76.2% 13.0%

E.4	How long has your household been farming on that farm / farm plot? (Select one)	Less than 1 year	5.7%	12.6%
		1 year to 5 years	10.6%	23.2%
		More than 5 years	29.0%	63.9%
E.5	What are the primary crops you grow? (Select all that apply)	Cassava	5.7%	5.7%
		Rice	27.1%	27.1%
		Maize	5.6%	5.6%
		Cotton	0.3%	0.3%
		Sugarcane	3.5%	3.5%
		Sweet Potatoes	3.3%	3.3%
		Beans	6.5%	6.5%
		Cereals	1.1%	1.1%
		Fruits	12.5%	12.5%
		Vegetables	25.0%	25.0%
		Coffee/Tea	0.1%	0.1%
		Sunflowers	0.4%	0.4%
		Water Grass	22.1%	22.1%
		Other	1.1%	1.1%
E.6	What is your primary problem that you face when growing crops? (Select one)	Water / Irrigation	19.9%	35.8%
		Disease kills crops	6.3%	11.4%
		Lack of agricultural skills / training	4.8%	8.6%
		Access to Market / No Market	1.6%	2.9%
		Access to Inputs (seeds, fertilizer, etc)	6.9%	12.4%
		Access to finance	14.3%	25.8%
		Other	1.9%	3.5%
E.7	How many months of the year do you lack sufficient access to water for growing crops?	Enter (#)	4.5	4.5
E.8	Does your household have access to or utilize any type of irrigation system to grow crops? (Select all that apply)	Yes, commercial irrigation system.	1.8%	3.8%
		Yes, drip irrigation system.	5.8%	12.0%
		No, have no access.	31.5%	65.2%
		I don't know what this is?	9.1%	18.8%
E.9	Where does your household get seeds / seedlings for farming? (Select one)	Store	13.9%	29.6%
		From previous harvest	13.0%	27.8%
		Both store and leftover from previous harvest	15.4%	32.8%

		Government / Donors	3.1%	6.6%
		Other	1.1%	2.3%
E.10	Does your household use fertilizer on the farm? (Select one)	Yes, use purchased fertilizer.	20.2%	41.1%
		Yes, use homemade fertilizer.	16.0%	32.5%
		Yes, use fertilizer provided by government/NGO.	0.4%	0.7%
		No, cannot afford / access fertilizer	4.2%	8.6%
		Do not need fertilizer	7.9%	16.1%
		No, do not know how to use fertilizer	0.7%	1.4%
E.11	Does your household use commercial pesticides on the farm? (Select one)	Yes, use purchased pesticides	20.0%	45.0%
		No, cannot afford / access pesticides	10.6%	23.8%
		Do not need fertilizer	12.1%	27.1%
		No, do not know how to use pesticides	1.5%	3.4%
Kitche	en Gardens			
E.12	Does your household cultivate a kitchen garden for household food consumption? (Select one)	Yes	30.9%	39.2%
		No, no land available	39.3%	50.0%
		No, landlord does not allow it	0.8%	1.0%
		No, but I would really like too.	1.8%	2.2%
		No, don't know what a kitchen garden is.	0.2%	0.2%
		No, cannot afford materials (fertilizer, sacks,)	0.5%	0.7%
		No, cannot don't have enough water.	3.8%	4.8%
		No, not interested.	1.3%	1.7%
Livest	ock			
E.13	Does your household own livestock? (Select one)	Yes	53.8%	61.3%
		No	33.9%	38.6%
E.14	If Yes, what types of animal does your household own? (Select all that apply)	Poultry	51.8%	60.1%
		Goats	0.3%	0.3%
		Sheep	0.1%	0.1%
		Pigs	14.4%	16.7%

		Bees hives	0.1%	0.19
		Water Buffalo	1.8%	2.09
		Other	0.2%	0.29
E.15	If No, why does your household not own livestock? (Select one)	Cannot afford to buy livestock	13.6%	37.59
		No interest in raising livestock	1.7%	4.69
		No room to keep livestock	15.5%	42.69
		Lack of skills / training (herding, husbandry, etc.)	4.8%	13.39
		Other	0.4%	1.29
E.16	What is your primary problem that you face when raising livestock? (Select one)	Water	1.6%	2.39
		Disease	37.2%	53.29
		Lack of skills / training (herding, husbandry, etc.)	7.0%	9.99
		Access to Market / No Market	0.4%	0.69
		Access to Inputs (feed, vet support, etc)	7.3%	10.4
		Access to finance	16.2%	23.2
		Other	0.6%	0.9
Acces	s to Agricultural Training / Extension Servic	es		
E.17	Have you received agricultural / extension training in the past year? (Select one)	Yes, more than 5 times	1.0%	1.1
	extension training in the past year?	Yes, more than 5 times  Yes, between 2 and 5 times	7.1%	
	extension training in the past year?			7.8
	extension training in the past year?	Yes, between 2 and 5 times	7.1%	7.8 8.3
	extension training in the past year?	Yes, between 2 and 5 times Yes, only 1 time	7.1%	7.8 8.3 81.0
	extension training in the past year?	Yes, between 2 and 5 times Yes, only 1 time No	7.1% 7.6% 73.7%	7.8 8.3 81.0 0.7
E.17	extension training in the past year? (Select one)  If yes, who provided this agricultural	Yes, between 2 and 5 times Yes, only 1 time No I don't know what this is? Commercial Training Pro-	7.1% 7.6% 73.7% 0.6%	7.8 8.3 81.0 0.7
E.17	extension training in the past year? (Select one)  If yes, who provided this agricultural	Yes, between 2 and 5 times  Yes, only 1 time  No  I don't know what this is?  Commercial Training Provider (Fee-based Training)  Local agriculture associa-	7.1% 7.6% 73.7% 0.6% 0.2%	7.8 8.3 81.0 0.7 0.2
E.17	extension training in the past year? (Select one)  If yes, who provided this agricultural	Yes, between 2 and 5 times  Yes, only 1 time  No  I don't know what this is?  Commercial Training Provider (Fee-based Training)  Local agriculture association / cooperative.  Farming input provider (seed, fertilizer, seedlings)  Government extension worker	7.1% 7.6% 73.7% 0.6% 0.2% 1.6%	7.8 8.3 81.0 0.7 0.2 1.6
E.17	extension training in the past year? (Select one)  If yes, who provided this agricultural	Yes, between 2 and 5 times  Yes, only 1 time  No  I don't know what this is?  Commercial Training Provider (Fee-based Training)  Local agriculture association / cooperative.  Farming input provider (seed, fertilizer, seedlings)  Government extension	7.1% 7.6% 73.7% 0.6% 0.2% 1.6% 0.4%	7.8 8.3 81.0 0.7 0.2 1.6 0.4
E.17	extension training in the past year? (Select one)  If yes, who provided this agricultural	Yes, between 2 and 5 times  Yes, only 1 time  No  I don't know what this is?  Commercial Training Provider (Fee-based Training)  Local agriculture association / cooperative.  Farming input provider (seed, fertilizer, seedlings)  Government extension worker  Local NGO / CBO  Donor	7.1% 7.6% 73.7% 0.6% 0.2% 1.6% 0.4% 1.8% 11.4% 4.4%	7.8 8.3 81.0 0.7 0.2 1.6 0.4 1.8 11.4 4.4
E.17	extension training in the past year? (Select one)  If yes, who provided this agricultural	Yes, between 2 and 5 times  Yes, only 1 time  No I don't know what this is?  Commercial Training Provider (Fee-based Training)  Local agriculture association / cooperative.  Farming input provider (seed, fertilizer, seedlings)  Government extension worker  Local NGO / CBO	7.1% 7.6% 73.7% 0.6% 0.2% 1.6% 0.4% 1.8%	7.8 8.3 81.0 0.7 0.2 1.6 0.4 1.8 11.4 4.4
E.17	extension training in the past year? (Select one)  If yes, who provided this agricultural	Yes, between 2 and 5 times  Yes, only 1 time  No  I don't know what this is?  Commercial Training Provider (Fee-based Training)  Local agriculture association / cooperative.  Farming input provider (seed, fertilizer, seedlings)  Government extension worker  Local NGO / CBO  Donor	7.1% 7.6% 73.7% 0.6% 0.2% 1.6% 0.4% 1.8% 11.4% 4.4%	7.8 8.3 81.0 0.7 0.2 1.6 0.4 1.8 11.4 4.4
E.17	extension training in the past year? (Select one)  If yes, who provided this agricultural training? (Select all that apply)  Have you received training in livestock raising or animal husbandry in the past	Yes, between 2 and 5 times  Yes, only 1 time  No  I don't know what this is?  Commercial Training Provider (Fee-based Training)  Local agriculture association / cooperative.  Farming input provider (seed, fertilizer, seedlings)  Government extension worker  Local NGO / CBO  Donor  Other	7.1% 7.6% 73.7% 0.6% 0.2% 1.6% 0.4% 1.8% 11.4% 4.4% 0.4%	7.89 8.39 81.09 0.79 0.29 1.69 1.49 4.49 0.49 21.99

		Local agriculture association / cooperative.	1.7%	1.7%
		Farming input provider (seed, fertilizer, seedlings)	0.3%	0.3%
		Government extension worker	1.4%	1.4%
		Local NGO / CBO	14.5%	14.5%
		Donor	4.7%	4.7%
		Other	0.4%	0.4%
E.21	If training or extension services were available for a fee, would you be willing to pay for this training? (Select one)	Yes	12.6%	15.4%
		No	69.0%	84.2%
Acces	s to Market, Inputs and Services			
E.22	Where does your household sell most of its crops and animals? (Select one)	Not sold	15.4%	23.6%
		Sold at farm	2.6%	4.0%
		Sold at market	24.1%	36.9%
		Sold at house	22.4%	34.3%
		Other	0.9%	1.3%
E.23	Who buys most of your household's crops and animals? (Select one)	Traders	22.9%	45.1%
		Store owners	5.8%	11.4%
		Consumers	21.6%	42.5%
		Other	0.5%	1.0%
E.24	How far, on average, do you travel to sell your crops and animals? (Select one)	Less than 1Km	18.7%	39.8%
		1km - 3km	18.7%	39.8%
		3km - 5km	4.0%	8.4%
		5km >	5.5%	11.8%
E.25	What is the maximum distance you are willing or able to travel to sell your crops and animals? (Select one)	Less than 1Km	12.1%	25.9%
		1km - 3km	18.0%	38.3%
		3km - 5km	7.0%	14.8%
		5km >	9.9%	21.2%
F. SM	ALL / MICRO BUSINESS ACTIVITIES			
Small	Business / Income Generation Activities - C	General		
F.1	Do you or a member of your household own a small / micro business or nonagricultural income generation activity? (Select one)	Yes	44.9%	49.8%
		No	45.1%	50.0%
		<del></del>		

F.2	How many different businesses / income generation activities does your household own or manage? (Select one)	1	35.8%	60.2%
		2	19.1%	32.1%
		3	3.6%	6.1%
		4 >	1.0%	1.6%
F.3	What is the business / income generating activity that brings the largest income? (Select one)	Petty trade	25.9%	47.9%
		Restaurant/bar	0.4%	0.7%
		Catering	2.1%	3.9%
		Farming	14.9%	27.5%
		Transport / Driver	4.7%	8.6%
		Beer brewing and selling	0.6%	1.19
		V selling	2.0%	3.7%
		Other	3.2%	5.9%
F.4	List all business / income generating activities that brings in any level of income? (Select all that apply)	Petty trade	24.2%	24.29
		Restaurant/bar	0.4%	0.49
		Catering	2.9%	2.99
		Farming	16.0%	16.09
		Transport / Driver	5.2%	5.29
		Beer brewing and selling	1.1%	1.19
		Handicraft making and selling	2.6%	2.69
		Other	1.8%	1.89
F.5	What is the average weekly revenue earned by this business?	Income in \$ Per Week	\$18.13	\$18.1
F.6	How long has your household been doing business / income generating activities?	(#) of Months	28.2	28.
Busin	ess / IGA Formalization			
F.7	Do you have a business plan? (Select one)	Yes	43.2%	46.79
		No	42.1%	45.49
		I don't know what this is?	6.5%	7.09
F.8	Is (Are) your business(es) licensed? (Select one)	Yes	3.3%	4.79
		No	57.5%	83.39
		I don't know what this is?	8.4%	12.19
Const	raints to Doing Business			
F.9	What is the biggest obstacles facing your business? (Select all that apply)	Low demand for product	7.0%	7.0%

		Lack of access to market	12.3%	12.3%
		Strong competition	9.9%	9.9%
		Stigma issues	6.7%	6.7%
		Lack of skills / knowledge	15.1%	15.1%
		Lack of finance	41.3%	41.3%
		Government interference	1.1%	1.1%
		Taxation	2.3%	2.3%
		Corruption	0.4%	0.4%
		Other	0.6%	0.6%
Acces	s to Business Training			
F.10	Have youre ceived business training in the past year? (Select one)	Yes, more than 5 times	1.8%	2.1%
		Yes, between 2 and 5 times	3.2%	3.7%
		Yes, only 1 time	5.3%	6.1%
		No	74.2%	86.1%
		I don't know what this is?	1.9%	2.2%
F.11	If yes, who provided this business training? (Select all that apply)	Commercial Training Provider (Fee based Training)	0.6%	0.6%
		Business association / cooperative.	1.1%	1.1%
		Government / vocational training	0.4%	0.4%
		Local NGO / CBO	7.8%	7.8%
		Donor	2.6%	2.6%
		Other	0.5%	0.5%
F.12	If additional business training were available for a fee, would you be willing to pay fo rthis training? (Selectone)	Yes	12.9%	15.9%
		No	69.1%	85.0%
Use of	f Business Technology			
F.13	Do you use a cell phone to help you with your day today business or income generating activities? (Selectone)	Yes	28.8%	34.5%
		No	54.8%	65.7%
F.14	If yes, list all ways in which you use your cell phone to support day to day business or income generating activities? (Select all that apply)	Obtain market information or prices Provider (Feebased Training)	8.2%	8.2%
		Contact / communicate with potential buyers.	23.6%	23.6%
		Sell products / confirm sales.	3.9%	3.9%

		Marketing / promotion of products	2.1%	2.1%
		Customer satisfaction.	5.8%	5.8%
		Transfer / receive money	1.6%	1.6%
		Other	1.3%	1.3%
F.15	Do you usea computer (public or private) to help you with your day to day business or income generating activities? (Selectone)	Yes	0.4%	0.5%
		No	76.0%	98.8%
your computer to support day	to day business or income generating	Obtain market information or prices	1.2%	1.2%
		Contact / communicate with potential buyers.	2.6%	2.6%
		Sell products / confirm sales.	0.4%	0.4%
		Marketing / promotion of products	0.7%	0.7%
		Customer satisfaction.	0.6%	0.6%
		Transfer / receive money	0.0%	0.0%
		Transfer / receive money Other	0.0%	0.0% 0.5%
G. HOI	USEHOLD SAVING AND ACCESS TO CREDIT /	Other		
	USEHOLD SAVING AND ACCESS TO CREDIT /	Other		
		Other		
House	ehold Savings  When you or members of your household have extra or additional cash,	Other / INSURANCE	0.5%	0.5%
House	ehold Savings  When you or members of your household have extra or additional cash,	Other / INSURANCE PutinSavings	0.5%	0.5% 52.9%
House	ehold Savings  When you or members of your household have extra or additional cash,	Other  / INSURANCE  PutinSavings  Repay Debt / Loans	0.5% 44.8% 32.0%	0.5% 52.9% 37.8%
House	ehold Savings  When you or members of your household have extra or additional cash,	Other  INSURANCE  PutinSavings  Repay Debt / Loans Invest Loan out to Family /	0.5% 44.8% 32.0% 3.2%	0.5% 52.9% 37.8% 3.7%
House	ehold Savings  When you or members of your household have extra or additional cash,	Other  INSURANCE  PutinSavings  Repay Debt / Loans  Invest  Loan out to Family / Friends  Send to Family / Friends	0.5%  44.8%  32.0%  3.2%  3.1%	0.5% 52.9% 37.8% 3.7% 3.6%
House	ehold Savings  When you or members of your household have extra or additional cash,	Other  INSURANCE  PutinSavings  Repay Debt / Loans Invest Loan out to Family / Friends Send to Family / Friends (Remittances)	0.5%  44.8%  32.0%  3.2%  3.1%  0.6%	0.5% 52.9% 37.8% 3.7% 3.6% 0.7%
House G.1	When you or members of your household have extra or additional cash, how do you use it? (Selectall that apply)  How often do you or your	Other  INSURANCE  PutinSavings  Repay Debt / Loans Invest Loan out to Family / Friends  Send to Family / Friends (Remittances)  Other	0.5%  44.8%  32.0%  3.2%  3.1%  0.6%  1.4%	0.5% 52.9% 37.8% 3.7% 3.6% 0.7%
House G.1	When you or members of your household have extra or additional cash, how do you use it? (Selectall that apply)  How often do you or your	Other  INSURANCE  PutinSavings  Repay Debt / Loans Invest  Loan out to Family / Friends  Send to Family / Friends (Remittances)  Other  Weekly	0.5%  44.8%  32.0%  3.2%  3.1%  0.6%  1.4%  10.0%	0.5% 52.9% 37.8% 3.6% 0.7% 1.7% 13.0%
House G.1	When you or members of your household have extra or additional cash, how do you use it? (Selectall that apply)  How often do you or your	Other  INSURANCE  PutinSavings  Repay Debt / Loans Invest Loan out to Family / Friends Send to Family / Friends (Remittances) Other Weekly Monthly	0.5%  44.8%  32.0%  3.2%  3.1%  0.6%  1.4%  10.0%  4.8%	0.5% 52.9% 37.8% 3.7% 3.6% 0.7% 1.7% 13.0% 6.3%
House G.1	When you or members of your household have extra or additional cash, how do you use it? (Selectall that apply)  How often do you or your	Other  INSURANCE  PutinSavings  Repay Debt / Loans Invest Loan out to Family / Friends Send to Family / Friends (Remittances)  Other  Weekly  Monthly Annually	0.5%  44.8%  32.0%  3.2%  3.1%  0.6%  1.4%  10.0%  4.8%  22.4%	0.5% 52.9% 37.8% 3.7% 3.6% 0.7% 1.7% 13.0% 6.3% 29.1%
House G.1	When you or members of your household have extra or additional cash, how do you use it? (Selectall that apply)  How often do you or your	Other  INSURANCE  PutinSavings  Repay Debt / Loans Invest  Loan out to Family / Friends Send to Family / Friends (Remittances)  Other  Weekly  Monthly  Annually  Random / Intermittently	0.5%  44.8%  32.0%  3.2%  3.1%  0.6%  1.4%  10.0%  4.8%  22.4%  1.7%	0.5% 52.9% 37.8% 3.6% 0.7% 1.7% 13.0% 6.3% 29.1% 2.2%
House G.1	When you or members of your household have extra or additional cash, how do you use it? (Selectall that apply)  How often do you or your	Other  INSURANCE  PutinSavings  Repay Debt / Loans Invest  Loan out to Family / Friends Send to Family / Friends (Remittances)  Other  Weekly  Monthly  Annually  Random / Intermittently  I / we Don't Save	0.5%  44.8%  32.0%  3.2%  3.1%  0.6%  1.4%  10.0%  4.8%  22.4%  1.7%  20.0%	0.5%  52.9%  37.8%  3.7%  3.6%  0.7%  1.7%  13.0%  6.3%  29.1%  2.2%  26.0%

		Home	47.9%	47.9%
		Informal Saving Group	10.2%	10.2%
		Other	0.6%	0.6%
G.4	What is your primary source of savings? (Selectone)	Agricultural (Crop / livestock) sales	13.9%	25.0%
		Small Business / IGA income	17.5%	31.5%
		Employment income	20.7%	37.2%
		Remittances (Friends / Family)	0.7%	1.3%
		Government/ Donor Support	1.9%	3.5%
		Other	0.6%	1.19
G.5	List all sources of the savings? (Select all that apply)	Agricultural (Crop / livestock) sales	17.5%	17.5%
		Small Business income	17.3%	17.39
		Employment income	22.4%	22.49
		Remittances (Friends / Family)	0.6%	0.6%
		Government / Donor Support	3.8%	3.8%
		Other	1.2%	1.29
G.6	What reasons do you saving money? (Select all that apply)	Marriage	6.3%	6.3%
		Death	14.3%	14.3%
		Illness / Medical	49.7%	49.7%
		Child Birth	5.7%	5.7%
		Education	25.9%	25.9%
		Business / Investment	10.7%	10.7%
		Remittances to Friends / Family	1.2%	1.29
		Other	1.1%	1.19
Acces	s and Utilization of Savings Groups			
G.7	Do you currently belong to a an informal, member based, saving group? (Selectone)	Yes	24.9%	29.6%
		No	56.6%	67.4%
		I don't know what this is?	2.6%	3.1%
G.8	If Yes, What is your weekly contribution to the savings group?	Enter in Real the contribution	\$2.62	\$2.6
Acces	s and Utilization of Microfinance			
G.9	Do you havea loan from any of the following in stitutions? (Select all that apply)	Bank	8.2%	8.29
		Microfinance Bank / SACCO	9.1%	9.19

		Money lender	9.1%	9.1%
		Informal Savings /Credit Group	4.8%	4.8%
		NGO, Government or Donor	20.7%	20.7%
		Friends / Family	12.1%	12.1%
		Other	0.8%	0.8%
G.10	What are the details of your largest loan?	Enter Amount (\$):	\$278.75	\$278.75
		Enter Term (in Months):	10.3	10.3
		Enter Interest Rate:	32.4%	32.4%
G.11	What is the purpose / reason for the loan? (Select all that apply)	To buy farm in puts	7.5%	7.5%
		To buy in ventory	10.2%	10.2%
		To buy equipment	7.7%	7.7%
		To start new business / petty trade	20.1%	20.1%
		To build or improve ahouse	8.3%	8.3%
		To pay school fees	5.7%	5.7%
		To pay other debt	10.6%	10.6%
		To pay medical bills	13.7%	13.7%
		To buy food	14.1%	14.1%
		Other	0.8%	0.8%
G.12	In the past 12 months, have you or your household have any problems repaying your loan (s)?( Select one)	Yes	32.5%	39.6%
		No	49.0%	59.8%
G.13	If yes, why? (Select one)	Did not earn enough money for repayment	17.4%	54.0%
		Business emergency / unexpected cost	3.5%	10.9%
		Health emergency / unexpected cost	11.1%	34.4%
		Other	0.1%	0.3%
Acces	s and Utilization of Insurance			
G.14	Do you or any member of your household currently have in surance? (Select one)	Yes	7.0%	7.9%
		No	71.0%	81.0%
		I don't know what this is?	9.4%	10.7%
G.15	If yes, what type(s) of insurance do you have? (Select all that apply)	Health	8.1%	8.1%
		Life	1.8%	1.8%
		Weather / crop	0.4%	0.4%

		Accidental death and disability	0.6%	0.6%
		Property	0.4%	0.4%
		Other	0.5%	0.5%
G.16	If yes, who provides this insurance? (Select all that apply)	Government	3.0%	3.0%
		Commercial insurer	0.5%	0.5%
		Community based organization / Mutual	2.9%	2.9%
		NGO	5.4%	5.4%
		Other	0.5%	0.5%
Financ	ialLiteracy			
G.17	Describe your experience with the word or phrase? Read each word and ask them to tell you if they know what it is. (Select all that they know.)	Savings Account	15.2%	15.2%
		Insurance	15.2%	15.2%
		Interest	55.7%	55.7%
		NGO	5.4%	5.4%
		Collateral	46.7%	46.7%
		ATM Card	10.5%	10.5%
		Credit Card	7.0%	7.0%
		Investment	7.7%	7.7%
		Inflation	1.9%	1.9%
		Mortgage	33.2%	33.2%
		Bank	46.0%	46.0%
		MFI	12.8%	12.8%
		Informal Saving and Loan Group	27.0%	27.0%
		Other	0.4%	0.4%
H. GEN	ERAL WELLBEING AND HEALTH			
House	hold Health			
H.1	Have you or your household experienced a major health problem /shock in the past year? (Select one)	Yes	77.9%	84.1%
		No	14.8%	16.0%
H.2	If yes, has your household income / earning been affected as a result of this serious illness? (Select one)	Yes, seriously	58.0%	85.3%
		Yes, barely	7.7%	11.4%
		No, not at all	2.3%	3.4%
H.3	In the past 12 months, has any house- hold member not received medical treatment because the household lacked money to pay? (Select one)	Yes	50.4%	55.4%

		No	40.8%	40.8%
H.4	In the past 12 months, have you missed work / been unable to farm because of illness in the last month? (Select one)	Yes	63.8%	68.3%
		No	29.2%	31.3%
H.5	If yes, how often (indays) in the past month have you missed work /been unable to farm because of an illness?	Enter (#) number of days.	16.0	16.0
H.6	Over the past six months, has the number of days missed because of illness. (Select one)	Increasedgenerally	19.4%	22.3%
		Decreased generally	24.2%	27.8%
		Stayed the same	37.3%	42.9%
		Don't know.	5.6%	6.5%
H.7	On aver age in any given month, how often are your children sick? (Select one)	Allthetime / constant	1.5%	1.8%
		Frequently (more than three times amonth)	14.8%	17.9%
		Sometimes (two times or less)	43.0%	52.0%
		Don't know.	5.6%	6.5%
		Rarely	17.3%	20.9%
		Never	6.3%	7.6%
H.8	On average, how much of your household monthly income do you spend on medical treatment or medicine? (Select one)	Almost None	24.7%	27.2%
		Less than Half	27.9%	30.7%
		About Half	11.8%	13.0%
		More Than Half	12.5%	13.8%
				13.070
		All	6.4%	7.1%
		All  None, I don't pay for medical treatment.	5.2%	
		None, I don't pay for	<del></del>	7.1%
H.9	On average, who is the main recipient of this medical treatment, care or medicine?(Select one)	None, I don't pay for medical treatment.	5.2%	7.1% 5.7%
H.9	recipient of this medical treatment,	None, I don't pay for medical treatment.  Don't know.	2.3%	7.1% 5.7% 2.5%
H.9	recipient of this medical treatment,	None, I don't pay for medical treatment.  Don't know.  Your self	5.2% 2.3% 46.2%	7.1% 5.7% 2.5% 53.1%
H.9	recipient of this medical treatment,	None, I don't pay for medical treatment.  Don't know.  Your self  Your spouse	5.2% 2.3% 46.2% 29.3%	7.1% 5.7% 2.5% 53.1%
H.9	recipient of this medical treatment,	None, I don't pay for medical treatment.  Don't know.  Your self  Your spouse  Your children  Other relative / extended	5.2%  2.3%  46.2%  29.3%  8.4%	7.1% 5.7% 2.5% 53.1% 33.7% 9.6%
	recipient of this medical treatment, care or medicine?(Select one)	None, I don't pay for medical treatment.  Don't know.  Your self  Your spouse  Your children  Other relative / extended	5.2%  2.3%  46.2%  29.3%  8.4%	7.1% 5.7% 2.5% 53.1% 33.7% 9.6%

		Female children only	20.2%	22.0%
		None attend school	18.8%	20.5%
H.11	Has this changed from a year ago? (Select one)	Yes, more children are attending school	10.4%	13.7%
		Yes, less children are attending school	8.2%	10.8%
		No change	56.5%	74.6%
H.12	For school aged children not receiving education, please note primary reasons for them not attending. (Select all that apply)	Household responsibilities. (including childcare)	5.3%	5.3%
		Household labor or farming / IGA.	12.3%	12.3%
		School fees, uniforms, etc. too expensive.	2.6%	2.6%
		No access to formal education.	0.4%	0.4%
		Too ill / sick to attend.	2.3%	2.3%
H.13	Does your household receive any type of educational assistance? (Select all that apply)	Books	43.5%	43.5%
		Educational Materials (paper, pencils, etc.)	46.0%	46.0%
		Financial support/School Fees	4.8%	4.8%
		Food Support	23.7%	23.7%
		Tutoring	2.1%	2.1%
		School uniform	42.5%	42.5%
		Other	1.4%	1.4%
H.14	If yes, who provides this assistance? (Select all that apply)	Government	3.0%	3.0%
		Donor	15.9%	15.9%
		NGO / CBO	42.6%	42.6%
		Religious Organization / Institution	4.1%	4.1%
		Other	1.1%	1.1%
HIV / A	AIDS			
H.15	Has your household ever discussed HIV / AIDS and how it could effect your family? (Select one)	Yes	87.0%	90.5%
		No	8.6%	9.0%
H.16	WheredoyoureceiveinformationonHIV/ AIDS?(SelectalIthatapply)	Family	39.6%	39.6%
		Friends	42.2%	42.2%
		Community Organizations / NGO / Health Workers	88.0%	88.0%

		Government	27.6%	27.6%
		Donors	24.9%	24.9%
		TV	67.5%	67.5%
		Radio	62.2%	62.2%
		Internet	0.7%	0.7%
		Mobile phone text	3.5%	3.5%
		Magazines, newspapers	32.3%	32.3%
		School / University	10.2%	10.2%
		Work / Employer	11.4%	11.4%
		Posters, billboards, orpublic/ externalmedia	54.7%	54.7%
H.17	Do you or anybody from your household received support for health services, ART, foodaid, etc.(Select one)	Yes	73.0%	81.0%
		No	16.8%	18.7%
H.18	If yes, who provides this support? (Select all that apply)	International or local NGO	53.2%	53.2%
		Government organization / institution.	38.3%	38.3%
		Private company	0.5%	0.5%
		Other	1.4%	1.4%
	<del>-</del>			

## ANNEX 2 - FOCUS GROUP DISCUSSION NOTES

		Region 1: BFD_SRP: 10 participants (6 women, 3 local seller and 2 construction workers). 11/06/2010. FGD was conducted in APSARA's side, Seam Reap town.	Region 1: BWAP_BTB: 11 participants (6 PLHA, 6 women, 1 village chief, 2 local business person). Prek Dach village, O Taki commune, Tmor Kol district, Battambang Province.	Region 1: BWAP_PLN: 31 participants (23 women, 5 local sellers, 1 village chief). 09/06/2010, Wat village, Pailin commune, Pailin district, Pailin province	Region 1: PC_PST: 21 participants (17 women, 6 local sellers, 8 PLHIV and 1 village chief). Lvear Loun village, Kandeung district, Pursat province
Geography / Topography / Vegetation	Describe generally if areas targeted by the survey is urban / rural; mountainous, hill, plains, river or lakeshore; forest, bush scrub or grassland.	This is forest location which located in APSARA side, it located around 8 Km from Seam Reap main town.	This is an agricultural location which located from Battambang town around 7km, it is a grassland. Some part is bush scrub.	This is mountainous location, hill and located Pailin main town. This main town combined by many small mountains that land surface is not straight.	This is suburb area, which located around 6km from Pursat town. This village stretch along the Pursat channel (Pursat river).
Main Natural Resources	Describe the main natural resources available / utilized including minerals, timber, fish, game, agriculture, etc.	There are no main natural resources available in that area, no water, no irrigation system, no timber, gem and fish as well as soil not good to grow vegetable.	Soil is very good to grow rice, fruit like orange, durian, vegetable and other some kind of fruit. This location is known in country wide as agricultural and fruit area. Forest is protected by law. Fish is available in raining season, it also cover some side of river water access in raining season and bring fish to this location.	It is agricultural location which mostly they grow fruit and crop, no farming due to this location is a hill. There is a small piece of land that can farm which located around 10 Km from this place. The soil is very useful to grow majority of fruit like durian, rambutan, orange etc. The main crops like corn, bean and cassava. All of these fruits and crops are country wide supplied and transport to Thailand or Vietnam.It is water shortage location but soil is very good to make cultivation though in hill, it is unbelievable to some people	Main natural resource like a channel (Pursat river) and that river is a main source of fish and cultivation water for people whom closed there only. The mountain is located around 40-50 km from main town, which is source of timer, but protected by law. This location is a very good location to cultivate farm, it is a main income for nearly all people in that village. No dig channel available in that village

people around there, it is being protected by law; anyway jungle

is located around 10 km from

main town.

Gems are still available using

high technology and human labor.

the hill. No timber available for

when they can grow corn on

Main Characteristics of Production System	Describe if area is agricultural based (rain fed / irrigated, surplus/deficit), hand/animal traction); pastoral; agro-pastoral; fishing or labor based.	It is rain based location (rain deficit), there is a well in each household which built their own money. They use their hand traction to grow petty vegetable for their own family, not for commercial.	This place is rain based agriculture, but river water can access especially when there is a small rain. No irrigation systems available there. They use machine traction to make agriculture; cow is keep to sell for food purpose, because they believe that machine traction is faster than cow. There are 8 among 10 families use machine traction in that village. Fishing is possible in raining season especially when river water access. They use well to water their vegetable in dry season	This location is agricultural base location especially corn, cassava, orange, durian and rambutan, etc. Instead of plow, they use machine traction. All of people are using machine but some part which machine is not suitable, they use labor based. No irrigation available there, rain based agriculture Fishing is not available in that place. They raise cow, pig, chicken and other poultry for food purpose.	Agricultural irrigated based for only whose farm close to Pursat River, but for whose that water pump cannot access, is a rain based agricultural. This location is easy to get float especially in raining season because there are a lot of mountain in that province, after strong rain in mountain, water will flow straight to town through Pursat River. It is labor based; hand and animal traction, there are only two machine tractions available in that village. It is a river-float-access-side so fish is fast to access-side so fish is fast to access this location in raining season.
		Region 1: CPR_KCN: 17 participatns (3 women, 6 men, 2 village traders, 1 village chief). Prek Khmer village, Rorlea Pear district, Kompong Chnang province	Regon 1: SEADO_BMC: 14 participants (9 women, 1 petty seller). Machine Kin Srov village, Serei Sorphon district, Banteay Meanchey province (main town).	Region 2: SIT_PNP: 13 participants ( 7women, 2PLHIVs, 3 OVCs, 1 village chief, 7 villagers). Muk Kampol district, Kandal province.	Region 2: VC_PNP: 14 participants (11women, 5 PLHIVS, 4 petty sellers, 1 village chief, 4 villagers). Tuol Rokar commune, Dangkor district,
Geography / Topography / Vegetation	Describe generally if areas targeted by the survey is urban / rural; mountainous, hill, plains, river or lakeshore; forest, bush scrub or grassland.	This is a plains location that located around 10 Km from Kompong Cham main town. There are many bamboo, which is grown by villager. This location is a sand soil location which difficult to grow some kind of vegetables except some kind of trees that is growing to build house purpose. There is no irrigation system available for agriculture except a big pond in this village that can serve agriculture purpose for farm field around there only.	This location is located in main town (around 500m from main market) which closed to a small mountain.	This location is a lakeshore and grassland location which located along Mekong river around 30 km from Phnom Penh.	This location is a an urban area which is located around 10 km from Phnom Penh main town. Actually all people around here are came from Phnom Penh mostly from Sam Bok Chap, Beoun Kork that all of them were forced to leave from Phnom Penh couple year ago.

Main Natural Resources	Describe the main natural resources available / utilized including minerals, timber, fish, game, agriculture, etc.	There are no natural resources available around there, except some kind of trees that is grown by villagers for personal purpose like to build a house.  Fish is available in raining season only (float season), it is a small scale fishing can be made by villager for daily food purpose. This location is a suitable village to grow rice.	No main natural resource available there	<ul> <li>Main natural resource like:</li> <li>This location is located along Mekong river which water are the source of crop production especialy in dry season. Rice production in dry season is a main activity for whom their land can access water from Mekong river. This is an active activities in dry season.</li> <li>No minerals, no timber, no gem.</li> <li>Some kind of vegetable and crop is originated every season</li> <li>Fish is vailable for some season which people can fishing for daily food purpose in addition to some families can treated fishing as their daily income.</li> </ul>	There is no mian natural resource like:     resource were identified in this meeting, no water system, no fish, no gem, no mineras as well as land and water for agricultural production. Each family have a small piece of land which is suit to their small hut.
Main Characteristics of Production System	Describe if area is agriculture based (rain fed / irrigated, surplus/deficit), hand/animal traction); pastoral; agro-pastoral; fishing or labor based.	This is a rain based agricultural place, no irrigation system, which is use hand/animal traction. There are two machine tractions in this village. Most of them used labor based to make main production. Some of villager are climb palm tree for palm water purpose and process it to palm sugar. Some produce basket to serve in village only, they can sell it in local market, it is very small scale. There is no enough space to keep more cows, no water available in dry season, they use well for daily usage. They grow animal and vegetable by naturally.	It is rain based location, no production system. There is a channel close to that village and it will be dry in no rain season.	Most part of that area are rain based location except some parts that can access water from river especially in dry season. Most of acricultural activities are machine transaction, very small amount are using animal. No irrigation systme available. Some part of vegetable land was changed to originate rice because of high price and convenience than grow vegetable.	No product system are available here. No farming, fishing and no animal production. Mostly, each family have their own well for daily usage. Around 80 percent of people around there are earn by labor based in Phnom Penh, earn for dialy basis only. Very small amount of them are working as Motor taxi driver and household item seller in that village.

		Region 2: CUD_SHV: 14 participants (14 women as EW). Thmei village, Sangkat 3, Khan Mittapheap, Sihanouk Vill, ( main town ).	Region 3: REDA_SVR: 14 participants (10women, 3 petty sellers, 5PLHIVs,2 OVCs and 4 Key peoples). Banla Sa It village, Kroal Ko commune, Svay Chrum district, Svay Rieng province, (15 Km from Svay Reing town).	Region 2: WOSO_KSP: 14 participants ( 10women, 5PLHIVS, 2OVCs, 2 petty sellers and 6 key peoples). Srae Moan village, Srang commune, Kong Pisei district, Kampong Speu province, (15 Km from town).	Region 3: AFD_KPT: 16 participants (11women, 15PLHIVs,1 village chief). Prek Ampil village, Kah Toch commune, Teuk Chhou district, Kampot province, (10 Km from town)
Geography / Topography / Vegetation	Describe generally if areas targeted by the survey is urban / rural; mountainous, hill, plains, river or lakeshore; forest, bush scrub or grassland.	This area is plateau area and along the seaside.	The seaside. It is plain area with the most of rice field, there are some of bush scrub and grassland. But no have lake river and other irrigation systems. One small irrigation is in process of construction under supported by Government.	This area is the hill of mountain with plateau.	This area locate at the hill of mountain and it is along of sea side with forest and bush scrub and stone.
Main Natural Resources	Describe the main natural resources available / utilized including minerals, timber, fish, game, agriculture, etc.	There are forest , stone, mountain,animal jungle and fish.	No mine fish forest, this area full of rice field and most of soil are low quality for agriculture production especially rice production.	Full of palm tree and most of forest bamboo and stone.	There are most of forest fish salt and stone.
Main Characteristics of Production System	Describe if area is agricultural based (rain fed / irrigated, surplus/deficit), hand/animal traction); pastoral; agro-pastoral; fishing or labor based.	Agricultural works depend on raining, low irrigation system, 30% are farmer and based on labor around 30%,70% use machine for farming. 70% of people are business man.  Among all of them ( either farmer or business man) are fishmonger around 70%.	90% are farmer depend on agricultural works and agriculture producing depends on raining because low irrigation system. And most of farmers use labor based. They raise chicken pig and cattle for family consumption.	Actually agriculture works depends on raining and low irrigation system as well. Most of Farmer base on their labor and cattle labor around 90%. 15% are businessman including broker. Animal raising is being raised mostly for family consumption and some of surplus were sold to broker.	Depends on raining , lack of irrigation system and depend on labor based such as cattle and people hand. Machine is used around 10%. 80% are fishmonger and among those are farmer as well.
		Region 3: CCASVA_PVG: 19 participants (15 women, 15 PLHIVS, 3 OVCS, 1 CSV). Cheung Teuk village, Cheung Teuk commune, Mesang district, Prey Veng province, (main town).	Region 3: PC_TKV-Bati: 11 participants (4women, 7PLHIVs, 2 village chiefs, 2 key peoples). Seiha village, Chambak commune, Bati district, Takeo province (7km from town)	Region 3: KWWA_KT: 9 participants (4women, 3PLHIVs, 4OVCs, 1village chief, 1 vice of district governor). Rokar Kandal 1 village, Roka Kandal commune, Kratie district, Kratie province (main town).	Region 3: BFD_KTH: 12 participants (8women, 10PLHIVs including 3PLHIVs are petty seller, 1 OVC, 1village chief). Tras village, Balaing commune, Baray district, Kampong Thom province, (12km from main town)

Geography/ Topography/ Topography/ Topography/ If areas targeted by is along the Mekong River. It has the survey is urban / flooded jungle and land for rice rural; mountainous, production but no have hill, plains, river or lakeshore; forest, bush scrub or grassland.	Resources natural resources available in raining season but available / utilized it is not so much. Vegetable including minerals, growing is the sub production timber, fish, game, agriculture, etc.	Main Characteristics of Production of Production of Production System edicit), hand/animal agro-pastoral; agro-pastoral; fishing or labor based.  or labor based.  by broker.
This area is plain area with most of land for rice producing.	No mine forest and fish but there are stone. There are some of fish raising for family consumption however it is not enough to support for all, food consumption mostly depend on market. Agriculture production are produced for family consumption such as homegardening/kitchen garden, chicken duck and pig raising. Even has most of land for rice production but it was produced in low productivity because lack of water source ( no lack and river around there), mostly depend on raining. And Soil quality is low.	Most of family depend on Agriculture production work particularly Rice and vegetable growing in raining season because of poor irrigation system for farming support that all. Even most of people have their own family pond but those are used for only family consumption. However it can not support water for the whole year as well. Farmer depend on the labor based such as cattle
Most of land is full of flooded, it is the flooded jungle area because of lake is around there.	There are forest, Stone, Sand and gravels, fish, wild animals and Gold mine which found out in Antrong village. Out of those most of farmer produce rice mize and water melon.	Rice production in dry season is higher than raining season because of this area has the irrigation system (Dam). Most of farmer use cattle for agricultural work that is say the Labor based. 50% of farmer is rice producer and 50% are crop and vegetable producer such as mize water melon and egg plan. However among them produce either rice or crops or vegetable production follow the seasoning.
This area is plain and some place is a flooded plain.	It is plentiful of fish and stone. Most of stone is carved for decoration.	Most of people are farmer that use traditional technique with labor based, use cattle's labor and depend on raining because of poor irrigation system.

		Region 3: KT_KCM: 16 participants (12 women, 9PLHIVS, 2 OVCs, 3 CSVs, 2 Key peoples). Suong village, Suong commune, Tbong Khmom district, Kampong Cham province (in sub town but far from main town around 20 km)
Geography / Topography / Vegetation	Describe generally if areas targeted by the survey is urban / rural; mountainous, hill, plains, river or lakeshore; forest, bush scrub or grassland.	In this area is the middle of low-lying land with timber and it has most of water used.
Main Natural Resources	Describe the main natural resources available / utilized including minerals, timber, fish, game, agriculture, etc.	About natural resource, there are most of rubber farms, but most of them are belong to private companies. Out of this there are rice, soy been, cassava, peanuts, maize and peppers.
Main Characteristics of Production System	Describe if area is agricultural based (rain fed / irrigated, surplus/deficit), hand/animal traction); pastoral; agro-pastoral; fishing or labor based.	Most of people depend on farming and they use small irrigation system by dike, deep well and depending on raining as well as for crop and vegetable growing. However they face with lacking of water for sprinkle when drought happened sometime. There are most of agriculture production and livestocks such as rice, cassava,

soy bean, chicken, pig, duck and cattles. Labor of people and animal are the main resources to produce agriculture production around 60% and 30% are being used by machine.

Pease sell in word sold. Describe top three crops / livestock raised live and sold. Describe and sold. Describe and trading for relationships and The where main markets are. Is training an provides it. What are should be available and who an provides it. What are should be sold the main issues sell related to livestock may production. The properties of the production in the properties of the properties of the production in the properties of the production in	Region 1: BFD_SRP: 10  participants (6 women, 3 local seller and 2 construction workers). 11/06/2010. FGD was conducted in APSARA's side, Seam Reap town.  There is no big scale of crop or livestock available there, it just a small scale which they grow for their own family purpose. They like to grow some kind of crop like potato, some kind of bean. Livestock like pig, duct and chicken. There is no training available for them. They can sell their product in the nearby market, which is located around 7 km from this area. The big problem related to livestock production like disease, petty thief and the big problem is water shortage and APSARA's investigator not allow them to build animal shelter; all new construction and repair is prohibited for all people in that side.	Region 1: BWAP_BTB: 11  participants (6 PLHA, 6 women, 1 village chief, 2 local business person). Prek Dach village,  O Taki commune, Tmor Kol district, Battambang Province.  Top three crop like green bean, corn and orange. Livestock like cow, pig and chicken. They can sell in village or transport it to market which located around 8km from that village, mostly village trader come. There are some training available there Sreir Khmer (Khmer Farm), it is a NGO that provide livestock training to local villager and can get some loan from that NGO when they finished their training. There are two participants jointed that training. This NGO also provide post service like vaccination when animal in that village face disease. The big problem is water in dry hot season and disease.	Region 1: BWAP_PLN: 31 participants (23 women, 5 local sellers, 1 village chief). 09/06/2010, Wat village, Pailin commune, Pailin district, Pailin province  The biggest three crop is corn, bean, cassava and fruit like durian, rambutan and orange. The main livestock like cow, pig and chicken, which keep for food purpose and supply in town only. All kind of crops and fruit are well known in countrywide, which supplied in country and transported to Thailand and Vietnam. Livestock is used in local only, not enough to export. There is no animal husbandry training available in that location. There is no specific training for crop and fruit pro- ducer but they can get that skill from company or individual whom sell seed to local producer, most of these skills is known as Thailand technology which most of traders are came from	Region 1: PC_PST: 21  participants (17 women, 6 local sellers, 8 PLHIV and 1 village chief). Livear Loun village, Kandeung district, Pursat province  Main crop like farming, grow vegetable no other crop production identified in that discussion. Main livestock like cow, chicken and pig. For the finished product, they can sell it in the village or can transport it to the market, Pursat market. Anyway, village trader available all the time in that village, There are some trainings were identified by one PLHIV participant, she jointed with local NGO, livestock training. Anyway, nearly all participants have extensive livestock training experience, which they get knowledge from crop seller or this knowledge is pass one person to other person. Mostly, these skills come from livestock food seller in that local. The main problem related to crop growing
			Thailand. Main issues related to livestock like diseases, not enough water especially in dry season, and local thief.	is water, which is difficult to use water pump to retrieve water from that river due to high deep. Problem related to livestock is diseases and livestock food is

Main Crops and Livestock Produced and Sold

Main Industry / Economic Opportunities	Describe main economic activities of beneficiary groups. Describe general economic situation. Describe market and trading relationships and where main markets are.	There are two main economic activities that suitable for them is labor based work like construction worker and vegetable seller in local market. The general economic situation of our target area is very difficult though they have their own house, which located in government land.	Most of them sell agriculture labor base, construction worker, growth vegetable and some that their health is weak under their parent supporting. There are very few have their own land and own agriculture. They are labor base PLHA, so their economic situation is not so good just earn day by day. This location is located around 7-8 km from main town, it is not difficult to sell their own products.	Nearly all of them are immigrated from other provinces and earn income by agriculture labor base. Their daily economic situations earn and spend by day, cannot set aside for saving, the good thing for them is job related to agriculture labor base is available for nearly whole year. All products from that location is traded in country wide used and transport to other country. For livestock, they can sell it in Pailin market, which is close to their house.	Main economic activities like farming, small-scale trader in the village, livestock rising like chicken and pig. Their economic situation is not so difficult because this location is close to main town where is job available all the time if they want though cheap labor, job available like construction worker, farm labor, fishing, sand extraction (this is natural sand location).
		Region 1: CPR_KCN: 17 participatns (3 women, 6 men, 2 village traders, 1 village chief). Prek Khmer village, Rorlea Pear district, Kompong Chnang province	Regon 1: SEADO_BMC: 14 participants (9 women, 1 petty seller). Machine Kin Srov village, Serei Sorphon district, Banteay Meanchey province (main town).	Region 2:SIT_PNP: 13 participants ( 7women, 2PLHIVs, 3 OVCs, 1 village chief, 7 villagers). Muk Kampol district, Kandal province.	Region 2: VC_PNP: 14 participants (11women, 5PLHIVS, 4 petty sellers, 1village chief, 4 villagers). Tuol Rokar commune, Dangkor district,
Main Crops and Livestock Produced and Sold	Describe top three crops / livestock raised and sold. Describe markets and trading relationships and where main markets are. Is training available and who provides it. What are the main issues related to livestock production.	Rice, green bean and corn are the main crop in that village but mostly is rice, green bean and corn is rarely grown in this village. Cow, pig and chicken are the main livestock in that village, actually trader available in that village all the time for all kind of products but the problem of products but the problem is, they can grow very small amount. There is a local market in that village. They have no skill in agricultural production; the main problem is seasonal disease when they do not know how to prevent it. No agricultural base NGO in that village and no training was organized.	There is no crop available in that village; they have only a small piece of land to build a house. The most popular livestock are chicken, cow and duck but very small scale. It is not difficult to find market; it is around 700m-1.5 km from this village. No livestock training available there, the main issue related to livestock production like disease, animal food is expensive and no space of land to keep or grow.	The main staple crop that originate in that location is corn, vegetable like salad, carbage and cauliflower. The most popular livestock that people rear in that location are cow, chicken and pig. There are local traders whom collect all village product and transport it to sell in Phnom Penh. There is no training was identified in that training. The main problem that people face in livestock production are disease, and no skill in and how to take care.	No crop available there due to land is not suitable to grow. Some families rear pig and chicken but very small scale. Most of their product is sell at home follow by village trader transport it to Phnom Penh. No training available there. The main issue related to livestock production is land very small, water and disease.

Fishing is the popular job for community including PLHIV and they have some of small business agricultural work and sale labor. Each family raise chicken for food consumption.	Region 3: BFD_KTH: 12 participants (8 women, 10 PLHIVs including 3PLHIVs are petty seller, 1 OVC, 1village chief). Tras village, Balaing commune, Baray district, Kampong Thom province, (12 km from main town)	The main growing is rice soy beans and cassava. For the main livestocks is chicken pig and cattle. These production are being produce as family and they sell to broker who collect those production from village. So far those farmer never get any agricultural technique training, they use the traditional method.
Community including PLHIV are able to access the sub-forestry production farming and animal raising. For nonagricultural market is not well running (so small) because of this area is a remote area.	Region 3: KWWA_KTT: 9 participants (4 women, 3 PLHIVS, 40 VCs, 1 village chief, 1 vice of district governor). Rokar Kandal 1 village, Roka Kandal commune, Kratie district, Kratie province (main town).	Rice producing crops growing and Vegetable growing are the main production for most of farmer that they produce for consumption and selling some kind of surplus especially rice and maize was sold to outside. Most of families interest to rais chicken duck cow and pig as family level. All of agriculture production are sole to broker that they collect those thing everyday from farmer in village. Agriculture production was produced follow the traditional method because of most of farmer never get the technical training from other that all. And the main issue is animal disease that always happen. But currently it is decreased due to some of them raised to Village Livestock Agency (VLA). Some cases is assisted on time however it is not well done intervention due to high paying to VLA.
Employment is not well accessible because there is no garmen factory. It has only farming especially rice producing that most of family depand on rice productivity. So family economic in this area is not well functioning. Some time rice production was low, so it affected to their consumption as well.	Region 3: PC_TKV-Bati: 11 participants (4women, 7PLHIVs, 2 village chiefs, 2 key peoples). Seiha village, Chambak commune, Bati district, Takeo province (7 km from town)	Mainly is rice and small home gardening. Chicken duck and pig raising are the main activity for food consumption and sold.  Some family gain more income through small business and do some kind of crafting such as mat and moven basket producing.  Out of those some of them especially youth find other job that is non agriculture such as garment worker getting more income for food accessibility.  All production were bought by broker. Currently some families use agricultural technique to increase productivity such as chicken and pig raising. Those technicals were provided by CEDAC WFP and PCTKV-Bati under collaboration between Agricultural District Officer.  The main issue is lack of water source, Jabor, investment capital, small land and animal diseases.
There are garment and factory around there, so most of people especially youth get those job to make more income. Most of business income (non agriculture production) are being decreased around 70% because of trading is not running smoothly as before (client was lost), EW group said.	Region 3: CCASVA_PVG: 19 participants (15 women, 15 PLHIVS, 3 OVCS, 1CSV). Cheung Teuk village, Cheung Teuk commune, Mesang district, Prey Veng province, (main town).	The main growing is vegetable and the main raising is chicken pig and cattle. They sell those production to broker that they come in village everydays. Some of Communty people get some of training on agriculture production technique as well as animal raising, Pest management training under facilitation from CEDAC and Agricultural District Officer. The main issue is animal disease but it was decreased. Out of that the farming production price is lower and lower.
Describe main economic activities of beneficiary groups. Describe general economic situation. Describe market and trading relationships and where main markets are.		Describe top three crops / livestock raised and sold. Describe markets and trading relationships and where main markets are. Is training available and who provides it. What are the main issues related to livestock production.
Main Industry / Economic Opportunities		Main Crops and Livestock Produced and Sold

Main Industry /	Describe
Economic	economic
Opportunities	of benefi
	-

ciary groups. Describe market and trading relationships c activities economic situation. nonag markets are. Describe general and where main

production belonging to PLHIV is tion such as food processing was discriminated by other. "PLHIV's farming land are small -has one his area around 3 km. Farming ourchased but for final producoroduction process" especially balancing "the cost is high the ousiness is more difficult than Farming Production market is ocal market but it is far from other people" one PLHIV said. not well functioning-mostly Currently economic is not food and consumption price is low for farmer materials" PLHIV said.

somekinds of income generation everydays from village especially Most of beneficiaries especially vegetable growing crafting and status. And most of them need to improve their living through Broker collects all production before especially their health some kinds of small business. PLHIV are much better than income from animal raising, as well. Currently they get chicken if community has.

technology. Farmer have ability וam and Thailand. And most of mported by businessman such as from Thailand Vietnam and are better in living due to high non agriculture production is to increase their production. market for exporting to Viet-Those prodcution have the Currently most families Phnom Penh.

**Livestock Produced** Main Crops and

and Sold

crops / livestock raised provides it. What are where main markets markets and trading Describe top three related to livestock and sold. Describe available and who relationships and the main issues are. Is training production

peoples). Suong village, Suong from main town around 20km province (in sub town but far PLHIVS, 2 OVCs, 3 CSVs, 2 Key participants (12 women, 9 commune, Thong Khmom district, Kampong Cham Region 3: KT KCM: 16

were sold by farmerself at market due to those are a small amount. The main growing is rice cassava who come in their farm or place. 'Grow more, broker will come production by homegardening early and give prepaid money production are sold to broker and soy beans. And the main ivestocks is Chicken pig and Except some of vegetable cattles. Normally most of

province. Supply and demand are Among farmer, some of them are production as well. Currently the non-agricultural production. 10% tion market needs. Most of crop other provinces and to the main production is exported to out of met in the market place. There are the main business man and or rice and others) to export to water convolvulus and they are able to get income from those community economic is better broker for stocking some kind small business, animal raising of cereals (soy beans cassava market. For PLHIV, they make mostly chicken raising) and are 60% is business man with than before because producvegetable growing especially 30% are farmer only.

		Region 1: PC_PST: 21 participants (17 women, 6 local sellers, 8 PLHIV and 1 village lin chief). Lvear Loun village, Kandeung district, Pursat province
		Region 1: BWAP_PLN: 31 participants (23 women, 5 local sellers, 1 village chief). 09/06/2010, Wat village, Pailin commune, Pailin district, Pailin province
		Region 1: BWAP_BTB: 11 participants (6 PLHA, 6 women, 1 village chief, 2 local business person). Prek Dach village, O Taki commune, Tmor Kol district, Battambang Province.
first" one PLHIV said. The price for sale is followed the broker said, because they do not know how to access the market price in realistic. The main issue in producing process is disease and no have technique. Farmers have raised to Village Livestocks Agency (VLA) for more assistance but it still happen every years even currently is decrease due to they use chemical poison for crop and vegetable growing and some of vaccines for animal raising.	Some of PLHIV make income through vegetable growing and chicken and duck raising as family level, making small busines and sale labor. Most of people living there around 70% have multi job, they are farmer but they have sub small business, broker and sale labor as well. Some livestock production are marketable but producing can not support to demanding such as chicken. Currently the economic is not well as before because of raining season was changed, so around 70% of farming production are decreasing. None farming production are imported from Thailand and Vietnam and those things are sold in Suong market ( District market ).	Region 1: BFD_SRP: 10 participants (6 women, 3 local seller and 2 construction workers). 11/06/2010. FGD was conducted in APSARA's side, Seam Reap town.
	Describe main economic activities of beneficiary groups. Describe general economic situation. Describe market and trading relationships and where main markets are.	
	Main Industry / Economic Opportunities	

Education	with: Food Availability  – whether there is food available for purchase or from one's own cultivation. Describe food access – whether a given population can afford to purchase or can grow that food  Describe basic educations situation of target group. Do	vegetable can be grown by their own because of big piece of land in each family. Some kind of livestock can keep for family purpose like chicken and duck. Some kind of food and livestock can grown base on seasonal time.  There is only one completed grade 10 follow by other stopped from school after	the time; all families can produce by themselves when they have their own land.  All of participant drop out when they are in primary school. All of their children can access school,	by themselves because nearly all of them migrated from other province, no land for cultivation, but they can keep some livestock like chicken, pig and some poultry in their rent or small own land. All food is available in market stall which main market located around 200 m from their house.  Nearly all of them are drop out from school when they are in primary school. Because of	for some month and sometime expensive for the whole year.  Low income to purchase. All food available in the market for the whole year and also closed to the main market. There are around 3 month per year they can grow by their own but the rest is from local market  Most of them stopped from school when they are in primary school. There are only one
	children of households attend school. How do households view education. How are educational facilities and services.	completed grade 2. Nearly all of their children are schooling under supporting from NGO (implementing partner). School is not so much far, all children can access if they want. School building was built by cement and very nice looking. Educational service is not so good; it is a general problem in the rest of Cambodia.	primary school in each village (based on chief of village word). The problem is teacher mostly absence, no training fee base. There is one NGO provides a special class to student whom not good in writing or speaking especially for student have mental retardation. This NGO provide cloths, book, pen and other training equipment to poor family children. School building is very good.	under support from NGO and strong reinforce by government, wast majority of their children are schooling. There are no discrimination or tease identified among of whose children schooling. Schooling quality is still a concern in country wide not only poor or PLHIV children, all students need to pay some small amount of money in order to get a good score or pass exam. Beside of these, fee class is also a concern among people around them.	participant among four of PLHIV said one of her children completed grad 12, but can't access to university due to low income. Nearly all in primary school and some dropped out already. Facility is very good, government try to build one primary school in one village to assure all children have chance to attend school.
Health	Describe the general state of health of targeted beneficiaries. Do they have access to health care, services, medicines, etc.	Their health status is good but their emotional is not so good due to they are facing to be forced to leave from this area. They access to health care service, implementing NGO provide transportation when taking ARV or medical check and follow up their health all the time.	Their physical health is improving, look like ordinary people especially when they get ARV. No discrimination identified among this group. NGO provide transportation to get ARV and health check, home base care team follow up them regularly. Good ARV adherence.	When I arrived there, I thought that all of them are people around there which HIV-, but when we made a short introduction and they revealed their health status that nearly all of them are PLHIV except two participants among 31. All of them are equal medical access, no pay for service. Anyway, our implementing partner is waiting for intervention all the time	All of them said, their health is not like when they are HIV-, anyway they recognize that their health is improve rapidly due to quality of ART. They can access to health care all the time when they sick from NGO especially our implementing partner can intervene immediately when they are sick

	economic, social, political, natural or health shocks that are most damaging to target population, how and why?	Social problem like they are being forced to leave from that side and petty thief in village, irrigation deficit also a problem.  Region 1: CPR_KCN: 17 participants (3 women, 6 men, 2 village traders, 1 village chief).	robbery, gangster. There is a natural disaster happened this year, storm which destroyed thirty of house in that district.  Regon 1: SEADO_BMC: 14 participants (9 women, 1 petty seller). Machine Kin Srov village,	conflict with Thailand, some border doors were closed and some crop and products which transport from Cambodia to Thailand is prohibited, it really affect to their local products like trader offer lowest price and some people lost their agriculture based job, it affected to their daily incomes. Some social issues like petty chief in their village their chicken and pig stolen by local chief). Some drug users always walking around their village.  Region 2: SIT_PNP: 13  PLHINS, 3 OVCs, 1 village chief,	No economic shocks is identified affect to beneficiary. No social problem, very small scale. No political issues happen except in election year. No natural shocks happen for many years in row.  Region 2: VC_PNP: 14 participants (11women, 5 PLHIVs, 4 petty sellers, 1village
Food Availability and Access	Describe main issues with: Food Availability  – whether there is food available for purchase or from one's own cultivation. Describe food access – whether a given population can afford to purchase or can grow that food	Prek Khmer village, Rorlea Pear district, Kompong Chnang province  Most of them have rice for the whole year from their own cultivation but meal is bought in daily basis. They face financial shortage sometime to buy food because of low income.	Serei Sorphon district, Banteay Meanchey province (main town).  There is no issue related to food availability for purchase. All food is available in the local market.  They can't grow for themselves due to small piece of land, except small scale of livestock or home gardening.	district, Kandal province.  Food is available for the whole year for whom have their own land to cultivate except family don't have land. Most of beneficiary are earning their income for dialy basis. Most of their income are base on rice production and growing vegetable follow by some working as motor taxi driver in local village. All kind of food are available all the time.	chief, 4 villagers). Tuol Rokar commune, Dangkor district, Phnom Penh.  Food for purchase is available all the time or they can come to buy it in Phnom Penh directly. Very small scale of food production in that village. The problem is no land and water. Some families can catch snail in pond nearby this village.

Education	Describe basic educations situation of target group. Do children of households attend school. How do households view education. How are educational facilities and services.	Nearly all of children around there are schooling especially for the young children, most of them drop out when grade become higher due to high expense. They not so satisfy with education at the present, they need to pay for additional course, teacher are neglect in teaching time. They need to study additional fee course to make sure they have chance to pass next class of coming year, whom can't pay or attend pay class, they can be failed. This is a general problem that happened to nearly all people, the reason is that teacher have low salary around 40\$/month.	Nearly all of them are drop out in primary school. All of their children are attend the school. Educational system is equal access to all people, so all children have chance to attend the school but the problem is the quality of education is not so good because of teacher has low salary. Fee base training is mostly happen in countrywide and it raises concern among poor people. Student need to pay tutor to get a good score or pass next class. School facility is good, one primary school in each village (government word).	Most of OVC are completed grad 8 follow by PLHIV are completed grade 2. All of their children are schooling. Educational service and facility are very good. All children are free to access school.	Most of people around there are very low education. Some children stopped from school to help their family daily support like work as recyclable seller or labor base worker. Some children are still continue their school even though they were forced to move from one location to other (from Phnom Penh to that location). School facilities is available there.
Health	Describe the general state of health of targeted beneficiaries. Do they have access to health care, services, medicines, etc.	There are three PLHIV attended this FGD, their health is a little weak if we compare to normal people, ARV adherence also good, our IP's staff follow up and refer to hospital all the time especially to take ARV. All of them (our beneficiary) have chance to access to health care service, they have enough medicine.	After long year of taking ARV, their health is improving rapidly, emotional also, good when they know that ARV can extend their life longer (base on one client quoted). They are equal for health service, implementing partner provide them transportation to get ARV and medical check. Health service for taking ARV is located in main town not far from that village.	They have good physical health follow by mental health also improving rapidly after ARV available for free. ARV medication is very effective to improve health condition at the moment. They are free to access ARV and health care service.	They have good physical health, base on my observation. ARV medication is very effective to improve health condition at the moment. They are free to access ARV and health care service. They know how to take care their health especialy ARV adherence.
Hazards / Shocks	Describe main economic, social, political, natural or health shocks that are most damaging to target population, how and why?	There is no robbery happened in this village, some gangsters No political issue, No natural disaster They not think economic downturn that happened in global is affect to their family because what they earn is in their village and sell back in the same village, all food can product or buy in that village.	Border conflict between Thailand and Cambodia is a big concern among people around there especially for trader or labor based worker. Some kind of product, which transport across border is prohibited. There are big amount of labor based worker are lost their job.	Some of PLHAs have experiencewith economic shock especially for the first time when they are fall in sick, they tried to find unprofessional medication service and sold all of their property, this problem mostly happen to all of them when they don't know they are living with HIV/AID. No natural, political and social shock are identified in that meeting.	Actually all of them were forced from Boeun Kok lake and Som Bok Chap which is located in Phnom Penh, all of them lost of their business and house after left from that place. Now they have their own land but no water system and electricity available there, if available, it still expensive. Ithey changed their life from bad to worse in that location.

		Region 2: CUD_SHV:14 participants (14 women as EW). Thmei village,Sangkat 3, Khan Mittapheap , Sihanouk Vill, ( main town ).	Region 3: REDA_SVR: 14 participants (10 women, 3 petty sellers, 5PLHIVs, 2 OVCs and 4 Key peoples). Banla Sa It village, Kroal Ko commune, Svay Chrum district, Svay Rieng province, (15 Km from Svay Reing town).	Region 2: WOSO_KSP: 14 participants ( 10 women, 5 PLHIVS, 2 OVCS,2 petty sellers and 6 key peoples). Srae Moan village, Srang commune,Kong Pisei district, Kampong Speu province, (15 Km from town).	Region 3: AFD_KPT:16 participants (11 women, 15 PLHIVS, 1 village chief). Prek Ampil village, Kah Toch commune, Teuk Chhou district, Kampot province, (10 Km from town)
Food Availability and Access	Describe main issues with: Food Availability  – whether there is food available for purchase or from one's own cultivation. Describe food access – whether a given population can afford to purchase or can grow that food	Food availability is lower than before, but they try to find more income through service providing to get some wages for food consumption, EW group said. Moreover there are most of immigration from other provinces for employment or sale labor over there.	Food availability is not well functioning, mostly community makes more income through sale labor for local-agricultural and some of them migrated to outside for earn a living. Those are the way for food support in their families for food accessibility.	All kind of agriculture production can support for food availability around 70% . Out of those they sale labor to local agriculture works for food accessibility.	Some are food availability but some are not enough, so they make more income to support for food accessibility through making small business- sale labor- migration for earn a living and animal raising etc.
Education	Describe basic educations situation of target group. Do children of households attend school. How do households view education. How are educational facilities and services.	This area has educational service from primary school up to university, but mostly they left after the end of primary school to earn a living with their families, to work for garment and factory. Only medium or rich families that they are able to access school up to graduated.	There are primary school up to high school. Mostly in each family sent their children to school. Some of them were access education up to graduated level at provincial town. School facilities and educational service are acceptable.	Most of children were sent to school, around 60% left their study at the ended of secondary school for earn a living. And 20% were able to access education up to high school and a few are able access up to graduated level. Educational facilities and services are acceptable.	Most of children were sent to school and they are access education up to the ended of secondary school including PLHIV's children. Some of them left because of high expenditure and some are to earn a living for helping their family. Education service is well even school facilities.
Health	Describe the general state of health of targeted beneficiaries. Do they have access to health care, services, medicines, etc.	Health service providing is very well for either PLHIV EW and other. They get health service as regularly with doctor for health consultation and counselling and give them the way for treatment and medical service every time, one EW said. Regarding to this their health is better than before. Discrimination was decreased to either PLHIV and EW.	Most of PLHIV are much better for health status. And all services providing are well functioning especially health center.	PLHIV health status is much better and health service is well providing and access. When they get sick, they are access to health center or hospital, one villager said.	PLHIV health status is better than before, they can do something as other people. They get good service from Health Center. But they need more support for economic livelihoods improvement such as income generation to get more income for food avialability and get more service as their needs.

	economic, social, political, natural or health shocks that are most damaging to target population, how and why?	economic crisis that make them lost their clients. Before they get most of income everyday but now they get income only for food consumption and it affect to their health status as well.	Mostly drought storm and thunder. When drought appeared, most of farmers including PLHIV get low rice production that affected to food consumption and other basic needs in their families.	every vear that make the low agricultural productivity such as rice and other crops. High inflation affect to their consumption and access to income generation. Either business or agricultural works such as Gasoline price is higher and higher. So their transportation and trading service are higher than as well.	Drought Issue- tood insecurity is happened - affected to health status for all especially PLHIV.
		Region 3: CCASVA_PVG: 19 participants (15 women, 15 PLHIVS, 3 OVCS, 1 CSV). Cheung Teuk village, Cheung Teuk commune, Mesang district, Prey Veng province, (main town).	Region 3: PC_TKV-Bati: 11 participants (4 women, 7 PLHIVs, 2 village chiefs, 2 key peoples). Seiha village, Chambak commune, Bati district, Takeo province (7 km from town)	Region 3: KWWA_KrT: 9 participants (4 women, 3 PLHIVS, 4 OVCS, 1 village chief, 1 vice of district governor). Rokar Kandal 1 village, Roka Kandal commune, Kratie district, Kratie province (main town).	Region 3: BFD_KTH: 12 participants (8women, 10PLHIVs including 3PLHIVs are petty seller, 1 OVC, 1village chief). Tras village, Balaing commune, Baray district, Kampong Thom province, (12 km from main town)
Food Availability and Access	Describe main issues with: Food Availability  – whether there is food available for purchase or from one's own cultivation. Describe food access – whether a given population can afford to purchase or can grow that food	Mostly food consumption depend on local market even those production is high. 20% meet food avialable and 80% are in food accessibility. So around 30% migrated to outside for earn a living and other find more job or sale labor for localagriculture and non agriculture ( Moto taxi, Siclo riding)	Food production is not support for consumption for whole year but each family try to make more income from either agriculture production or non agriculture production for food accessibility.	Even most of farmers have ability to produce food in surplus but not for all behind of this some of them find other job for getting more income to complete their consumption particularly sale labor.	30% of farmers are able to manage and control their consumption for food sufficient in their families. Out of those they make more income or produce some kind of preserved food and purchasing food.
Education	Describe basic educations situation of target group. Do children of households attend school. How do households view education. How are educational facilities and services.	Either PLHIV or OVC family sent their children to school and most of their children get school up to the ended of secondary school. But some of them continue up to graduated level. This area has educational service up to graduaded level. It is well functioning.	All of children attend school, some were up grade to secondary school and some were in the high school then they left because they took time to find job for support family and some do not have ability for educational fees. For education service is good, properly facilities, discrimination is being decrease, but quality is limited.	There are school from Primary up high school in that area. Most of children attend school up to the high school up to the high school up to the university. "Education is very important for their future and I try to send their children to school at least at Catholic school", one PLHIV said. Her child is attending one Catholic school over there and get some	Most of children attend school including PLHIV's children as well. Education is very important for them and their children in the future, so this area is in the high level of education because they have the Primary school up to the high school level. Among of those is being reached to University at Phnom Penh.

Health	Describe the general state of health of targeted beneficiaries. Do they have access to health care, services, medicines, etc.	Most of PLHIV get better for the health status but economic livelihoods is not well. Health service is well access for them and it is not so far.	The Health Center service is well done that make their health is better than before as well.  Everytime when they have health issue they always access service over there.	Either PLHIV or OVC's health is much better and they get the services at Health Center regularly. Most of community people understand about HIV/AIDS because it is messaged every where even in family. Discrimination also is decreased. Not only that most of people use the health center service particularly pregnant women.	PLHIV get much better related to their health after they get ART service and they use this service as regular at the Health Center. The health service is well for them.
Hazards / Shocks	Describe main economic, social, political, natural or health shocks that are most damaging to target population, how and why?	Face with drought and storm, those affected to their farming production.	Drought is happened mostly every years that make community face with food in security, migration for earn a living.	It is not much happen. A small storm, drought and climate change (hotter than before), a few of lightning, and some of disease such as malaria and fever in raining season.	The main issue is flood in raining season but it is not much affected to people living with HIV.
		Region 3: KT_KCM: 16 participants (12 women, 9 PLHIVS, 2 OVCS, 3 CSVS, 2 Key peoples). Suong village, Suong commune, Tbong Khmom district, Kampong Cham province (in sub town but far from main town around 20 km)			
Food Availability and Access	Describe main issues with: Food Availability  – whether there is food available for purchase or from one's own cultivation. Describe food access – whether a given population can afford to purchase or can grow that food	Most of famer produce food for consumtion and those production are not enough to support family. So those families has other business or sale labor to get more income for food sufficient especially PLHIV. Some worker get 12000 Riel per day but this income is not enough for daily food consumption due to increasing of inflation and price of food.			

Education	Describe basic educations situation of target group. Do children of households attend school. How do households view education. How are educational facilities and services.	Most of people think that Education is very important for them and most of their children attend school until to high school including PLHIV's children because of there are school from primary up to high school level. But educational service is limited.			
Health	Describe the general state of health of targeted beneficiaries. Do they have access to health care, services, medicines, etc.	Most of PLHIV said that they are much better than before because of they get ART and well providing health service from Health Center especially they understand well on how to get service and take care their by themselves. Discrimination is also decreased. Most of people especially women always get service at the Health center.			
Hazards / Shocks	Describe main economic, social, political, natural or health shocks that are most damaging to target population, how and why?	The main issue related to: Economic: Income is decreased due to lack of labor and expen- diture is increased than before because of increasing of inflation and production price. Because of Climate change, drought is happened that it effect to farming production and it is decreased. PLHIV: Even their health is much better with good service, but they still face with the general need such as how to get income generation to improve quality of life.			
		Region 1: BFD_SRP: 10 participants (6 women, 3 local seller and 2 construction workers). 11/06/2010. FGD was conducted in APSARA's side, Seam Reap town.	Region 1: BWAP_BTB: 11 participants (6 PLHA, 6 women, 1 village chief, 2 local business person). Prek Dach village, O Taki commune, Tmor Kol district, Battambang Province.	Region 1: BWAP_PLN: 31 participants (23 women, 5 local sellers, 1 village chief). 09/06/2010, Wat village, Pailin commune, Pailin district,	Region 1: PC_PST: 21 participants (17 women, 6 local sellers, 8 PLHIV and 1 village chief). Lvear Loun village, Kandeung district, Pursat province

Impact of HIV/AIDS It raise a concern among generally on Target affecting the general population in that area Areas public (if at all)? especially their family Lost labor in community	How is HIV/AIDS   Lost income due to serious ill,	Region 1: CPR_KCN: 17 participatns (3 women, 6 men, 2 village traders, 1 village chief) Prek Khmer village, Rorlea Pear district, Kompong Chnang province	Impact of HIV/AIDS       How is HIV/AIDS       There are no HIV/AIDS affecting the general to the public at the present because all of them understand the cause of HIV infection.         Areas       Public (if at all)?       the cause of HIV infection.         Anyway, HIV is still a concern among people in this village because they afraid of their children or partner have other sex outside especially for who
Lost labor in community Raise concern among sexually active people	sill, Lost income and labor in the cose family level. Emotional health not stable like ordinary people. Spend time to take ARV and health check	Regon 1: SEADO_BMC: 14 ge chief). seller). Machine Kin Srov village, lea Serei Sorphon district, Banteay Chnang Meanchey province (main town).	iffecting It is not different from other sent place, lost labor and raise lerstand concern among people espedensian cially whom their family member are sexually active. Ilage heir
It raised concern among people in that location especially whose family's member are sex productive person. Lose local labor which most of them are agriculture base labor.	Lost productive person, lost income when productive person spend his/her time to take care sick person. Set aside of their saving money for medical or health care. No discrimination is identified. Affecting to their emotional health Spending time to take ART regularly.	Region 2:SIT_PNP: 13 participants (7 women, 2 , PLHIVS, 3 OVCs, 1 village chief, 7 villagers). Muk Kampol district, Kandal province.	HIV infection among people in that village is raise concern peple whom have their sexually active family. For sometime we call this disease as social disease which mean that it will spread in that village if we don't take any protective action.
Lost labor in village It raise concern among population especially sexually active people	Lost labor in household. Affect to their emotional health. No discrimination is identified	Region 2: VC_PNP: 14 participants (11 women, 5 PLHIVS, 4 petty sellers, 1 village chief, 4 villagers). Tuol Rokar commune, Dangkor district, Phnom Penh.	HIV infection among people in that village is raise concern peple whom have their sexually active family member. For sometime we call this disease as social disease which mean that it will spread in that village if we don't take any protective action.

Impact on Target Beneficiaries at Household Level	How is HIV/AIDS affecting beneficiaries at the household level (if at all)?	Their physical health is not so stable. Productivity is cut down. Transportation from IP to PHIV to take ARV is not full providing for additional fee. They need to save some of their income to reserve to take ARV at province town. No discrimination in this village	Lose income . Spend their saving money for health purpose	HIV infection is really affect to the whole family, lost family labor, productive person spend their time to take care their sick family member. Lost their property because of unqualify service for the first time that they don not know their health status. Discrimination is still a concern among people in that village, especialy it can affect to their dialy business. A woman has raised her voice in the meeting that "all villager said they did not discriminate of her but they never buy her cake ", this word is mean that discrimination in that village is still a concern among people whom living with	Discrimination is still an issue in that location, lost labor in the family, lost income.
		Region 2:CUD_SHV: 14 participants (14 women as EW). Thmei village, Sangkat 3, Khan Mittapheap, Sihanouk Vill, (main town).	Region 3: REDA_SVR: 14 participants (10women, 3 petty sellers, 5 PLHIVs, 2 OVCs and 4 Key peoples). Banla Sa It village, Kroal Ko commune, Svay Chrum district, Svay Rieng province, (15 Km from Svay Reing town).	Region 2: WOSO_KSP: 14 participants (10 women, 5 PLHIVS, 2 OVCs, 2 petty sellers and 6 key peoples). Srae Moan village, Srang commune, Kong Pisei district, Kampong Speu province, (15 Km from town).	Region 3: AFD_KPT: 16 participants(11 women, 15 PLHIVS, 1 village chief). Prek Ampil village,Kah Toch commune, TeukChhou district, Kampot province, (10 Km from town)
Impact of HIV/AIDS generally on Target Areas	How is HIV/AIDS affecting the general public (if at all)?	Lack of labor and contribution to their group and community that is lower then before. Low income low contribution and low assistant for the whole community especially EW group themselves.	HIV/AIDS makes social issue and poverty issue in community especially OVC is being increased in community as well.	Community development will be slow running because of loss labor lack of human resource.	Makes high space of relation in community because of discrimination and lack of human resource and labor source in community.

Impact on Target Beneficiaries at Household Level	How is HIV/AIDS affecting beneficiaries at the household level (if at all)?	Face with discrimination from some bodies, service providing is lower and get low income but the expenses is increased especially expenses for food and medical treatment.	Face with discrimination, lack of labor, low income, high expenses and affected to their own feeling.	Loss labor, low income, high expenses for treatment and food consumption, especially faces with discrimination from some bodies and affecting to their own feeling.	Lack of labor for family-Low income high expenses for treatment -face with discrimination-affected to their own feeling.
		Region 3: CCASVA_PVG: 19 participants (15 women, 15 PLHIVS, 3 OVCS, 1 CSV). Cheung Teuk village, Cheung Teuk commune, Mesang district, Prey Veng province, (main town).	Region 3: PC_TKV-Bati: 11 participants (4 women, 7 PLHIVS, 2 village chiefs, 2 key peoples). Seiha village, Chambak commune, Bati district, Takeo province (7 km from town)	Region 3: KWWWA_KrT: 9 participants (4 women, 3 PLHIVS, 4 OVCS, 1 village chief, 1 vice of district governor). Rokar Kandal 1 village, Roka Kandal commune, Kratie district, Kratie province (main town).	Region 3: BFD_KTH: 12 participants (8 women, 10 PLHIVS including 3PLHIVS are petty seller, 1 OVC, 1 village chief). Tras village, Balaing commune, Baray district, Kampong Thom province, (12 km from main town)
Impact of HIV/AIDS generally on Target Areas	How is HIV/AIDS affecting the general public (if at all)?	Lack of labor and human resource in community.	Lack of human resource and income is decreased.	HIV/AIDS affects to community such as income is decreased, expenditure is increased	When talk about HIV/AIDS most of people understand about it but they did not surprise as before and they just concern that it should not expand more and take care to PLHIV especially take action for transmission reduction issue.
Impact on Target Beneficiaries at Household Level	How is HIV/AIDS affecting beneficiaries at the household level (if at all)?	There were discrimination from relative - isolated- lack of labor in family- low income -expenditure is increased and affected to their own feeling.	Lack of labor, Low income but expenditure is increased and face with some of discrimination. The family economic's speed will be running slow.	Family lack of human resource and they are worry on PLHIV health every time and spend more time to take care. Out of this family economic is lower than before if no body strong to manage.	Affect to family feeling ,lose of human resource and lack of family labor, Income is decreased.

Region 3: KT_KCM: 16 participants (12 women, 9 PLHIVS, 2 OVCS, 3 CSVS, 2 Key peoples). Suong village, Suong commune, Tbong Khmom district, Kampong Cham province (in sub town but far from main town around 20km)	Most of people understand about HIV/AIDS and PLHIV discrimination is not much as before. HIV/AIDS is opened to discuss in their community but a bit of self discrimination still happened to get ART service. Talk about affecting the general public, they think that HIV/AIDS is a main issue in their community.	HIV/AIDS make family fall in poverty issue because lose income/revenue and high expenditure. Because of when family member get sick, they needs more spending for medical health more nutrition food and other and they can not access their ability to get income.
	How is HIV/AIDS affecting the general public (if at all)?	How is HIV/AIDS affecting beneficiaries at the household level (if at all)?
	Impact of HIV/AIDS generally on Target Areas	Impact on Target Beneficiaries at Household Level



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