

# Report On

Vendors' Livelihoods: Women Micro Entrepreneurs and their Business Needs in Phnom Penh, Cambodia

ISED Series  
February 2006



**"priority on development of the small-scale enterprise sector as an important means for creating new employment opportunities"**



Urban Sector Group, Cambodia



International Labour Organization

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Research Report

**Vendors' livelihoods:**

**Women micro-entrepreneurs and their  
business needs, Phnom Penh, Cambodia**

ISED Series  
February 2006

Francesca Agnello  
Joanne Moller

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## Foreword

The International Labour Organization (ILO) is committed to decent work for everyone and pays special attention to promoting gender equality in the world of work. In this context, The ILO's Enterprise Department and in particular its team working on Women's Entrepreneurship Development and Gender Equality (WEDGE) have made equal opportunities for men and women in enterprise development the focus of a series of studies undertaken in recent years. This particular study looks at the business needs, opportunities and constraints of women micro-vendors in Phnom Penh. It provides a comprehensive picture of the business environment micro-vendors operate in, their aspirations, social issues, marketing strategies and financial constraints. Despite the impressions that vending is a short-term stop-gap activity, the reports illustrates that many of the women have been engaged in vending for several years, that they feel better off from their vending activities, and that they are eager to continue in this activity. Nevertheless, the ILO is concerned to see these vendors have better employment and working conditions, improved productivity and profitability, and reduced exposure to social and economic risks. The report identifies recommendations to support women micro-vendors, which will hopefully be useful for various support agencies operating in Cambodia.

The ILO is actively involved in promoting small enterprise development as a means of job creation and poverty reduction in Cambodia. It works closely with the Ministry of Industry, Mines and Energy (MIME) on the adaptation of a number of ILO small enterprise development strategies and tools for use in Cambodia. It supports business development service providers and small business associations and has been actively engaged in the organisation of trade fairs. The ILO also works together with the Ministry of Women's Affairs in order to mainstream gender equality concerns in small enterprise development. It has adapted, translated and launched its GET Ahead for Women in Enterprise training materials, and provided training for many women and community leaders.

The ILO would like to thank Francesca Agnello, Joanna Moller, the Urban Sector Group, and Marie-Jose Barney-Gonzales (ILO consultant) for the field work and the drafting of this report. The process of designing and carrying out the research, as well as finalizing the report, provided the ILO and its team of consultants with several tangible opportunities to strengthen the research capacity of the Urban Sector Group (USG). Special appreciation goes to Gerry Finnegan for his technical support throughout the research project, and to the WEDGE team in ILO Geneva.

The field research and the report have been achieved with the support of the ILO-Development Cooperation Ireland (DCI) Partnership Programme, for which the ILO is extremely grateful.

Christine Evans-Klock  
Director  
ILO Subregional Office for East Asia

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## Executive summary

This research report describes the situation of women micro-vendors in Phnom Penh, in terms of their business needs, constraints and opportunities. The research team used both quantitative and qualitative research methods, including a questionnaire, group discussions, and semi-structured one-to-one interviews. USG staff and volunteers, under the guidance of two international consultants, carried out the research. In total 288 micro-vendors from six different markets participated in the study. The research activities took place between mid-August and end-October 2003.

The main findings are:

### Profile of micro-vendor

- The majority of micro-vendors are aged between 30 and 50 years of age. Most of them have children and other dependants. Families tend to be large but there is usually more than one income-earner.
- Micro-vendors are poorly educated and have very little other employment experience. They work long hours, seven days a week (health permitting).
- Women choose micro-vending because of their low educational and skills levels, and because of the low level of capital investment needed. Nevertheless, many women micro-vendors view their work positively. They appreciate the immediateness of the financial returns of micro-vending, and see it as a job that gives them dignity and independence by allowing them to earn their own money. The job also gives them the freedom to decide their work schedule without having a fixed commitment, which allows them to plan also for their family needs. They feel they are their own bosses, which they see as a positive characteristic of their job if compared to formal employment.

### Business profile

#### (1) *Financial issues*

- Businesses are very small in size and capitalization, and micro-vendors live at subsistence level. Usually the business involves a few basic tools, and a daily profit of around 6,000 riel, which the micro-vendor shares with an average of two other family members. Thus, on average the micro-vendor's family members live on 50 cents a day, below the internationally recognized poverty line of one US dollar per day.
- The most common means of financing the business is from a woman's own savings and from borrowed money. Women borrow money from moneylenders, often at interest rates of about 20 per cent per month, as well as from kin.
- None of the micro-vendors interviewed kept written accounts of their daily earnings and expenditures.
- Micro-vendors tend not to pay for their goods in advance as they lack sufficient capital. They either buy on credit or pay half in the morning and the rest at the end of the day.

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- None of the businesses are registered and micro-vendors do not see any reason or benefit to registering.
  - There is little solidarity between micro-vendors and they rarely buy goods as a group.

(2) *Skills and marketing strategies*

- The only form of advice or training that micro-vendors have received is from parents, relatives and other micro-vendors. Only USG members had received some formal business training.
- Some micro-vendors use strategies to encourage customer loyalty. A few of them have decreased their prices or taken other measures to tackle competition posed by other micro-vendors.

**Business environment**

- The most common complaint made by micro-vendors is the harassment from market security officials and police, who demand fees for the use of selling space. If payment is not made, micro-vendors are chased away and may have their goods confiscated. Micro-vendors lose customers because they have to frequently change their selling place.
- Securing and retaining a place to sell goods is identified as one of the most expensive and significant problems micro-vendors face. Rents in markets are too high for most micro-vendors with the space being too small, dirty and uncertain. This affects the amount of products a vendor can display, access by customers to individual vendors, and sales and profits.

**Social issues**

- Micro-vendors see their work as impacting negatively on their family, and in particular on their children's health and schooling. These are common worries voiced by micro-vendors.

**Business plans and development needs**

- Many micro-vendors would like to expand or diversify their business activities, but few feel brave enough to do so. The meaning of expanding or diversifying their business is understood in terms of selling more or selling different types of goods.
- Micro-vendors identify capital as the prime input needed for expansion. They also expressed the need for time-saving tools and equipment that would improve the production and processing of their goods.
- Fifty-five per cent of micro-vendors are interested in training and business advice. The main areas of training identified were: (a) new ideas on how to sell; (b) ideas on how to attract customers; and (c) creative ways of processing goods.
- Of those interested in training, the majority (75 per cent) were willing to pay a minimal fee for the training (2,000 riel per session).

The findings of this study give USG the necessary information to initiate, together with its stakeholders, the design of a project that responds to the needs of its clients.

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Recommendations for possible programme activities geared to improve business performance of women micro-vendors include:

- Entrepreneurship skills training. The priority training areas in order of importance are: (a) new ideas on how to sell; (b) ideas on how to attract customers; (c) creative ways of processing goods; (d) how to plan; and (e) how to treat customers.
- Record keeping. Although not identified as important by participants, record keeping may be an important area to include in training.
- Credit. It is suggested that: (a) either USG enter into partnership with a micro-finance institution or alternatively (b) that USG expand the outreach of its credit programme by adopting different credit methodologies or outsourcing an external entity to manage the programme.
- Tools. It is suggested that USG help micro-vendors save, with the objective to help them buy the necessary tools to strengthen their businesses.
- Strengthening group formation. The research indicates that forming groups and associations would be useful to: (a) try to obtain discounts on fees demanded by the authorities from micro-vendors; and (b) register and give appropriate care to micro-vendors by institutions. USG could: (a) support dialogue with the Municipality; and (b) facilitate bulk buying at lower unit costs.
- Selling place. It is suggested that USG set up groups to press for more secure and larger selling places.

The research project has been a good learning process for USG staff and volunteers. Whereas in the past research activities were organized and led by external consultants, with USG staff just collecting the raw data, this time USG designed the questionnaire, phrased the questions, tested the research tools and developed its interviewing skills. USG staff collected the information in order to analyze it, and make recommendations that are useful for the organization. USG staff is now well placed to design and conduct similar small research projects on their own. They are also more responsive to the needs of their clients. Some of the volunteers have, for the first time, appreciated what micro-vendors do for a living, their strong spirit, their inner strength, and their daily hard work.

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## 1. Introduction

The Urban Sector Group (USG) was established in August 1993 to work with the urban poor, especially those living in squatter settlements, in order to facilitate the building of community organizations and to address issues negatively affecting them. USG's vision is "to facilitate the organization, development and strengthening of the urban poor groups/communities that will work to improve their living conditions and to promote gender equality, based on the principle of mutual aid and self-reliance".

In the past years, USG has gained experience in organizing communities and has strengthened its organizational capacity to deal with challenges related to urban development within Phnom Penh. USG has been working with women micro-vendors as part of its urban development programme. Past interventions have increased the capacity of women micro-vendors to speak out, negotiate and share information with other members or externally. Roles and responsibilities within the communities have been clarified and cooperation with market committees has improved greatly. Many members are now able to solve problems within their own group with less dependence upon USG staff. Vendors who are USG members are now thinking about their situation as a group and less as individuals with the aim of increasing their income and advocating for better conditions.

This research report examines the situation of women micro-vendors in Phnom Penh, in terms of their business needs, constraints and opportunities. The study aimed to give direction to USG's future support programme for micro-vendors. The study was also an opportunity for USG to develop its research capacity. USG staff and volunteers, under the guidance of two international consultants, carried out the research. In total 288 micro-vendors from six different markets participated in the study. The research took place between mid-August and end-October 2003.

The research activities were funded by the ILO, which also provided technical advice at different stages in the research process.

### 1.1 Issues studied

The research looked at the constraints and barriers women micro-vendors face while running their businesses, as well as the enabling and constraining factors for business expansion and diversification of market micro-vendors. The research examined the additional skills and resources needed by micro-vendors, and recommends possible programme activities to improve their business performance. More specifically, the following issues were covered:

- (a) Bio-data of women micro-vendors: age, marital status, number of children, education, training, previous occupation, location of business, and residence.
- (b) Characteristics of women's entrepreneurship: reasons for business, motivation, plans, and success criteria.
- (c) Profile and history of enterprises: when established, funding, sector(s), investments, markets/customers, and income.
- (d) Division of roles according to gender and kinship.

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- (e) Networking/linkages: members of groups/associations/cooperatives, use of these links for developing their businesses, nature of links between vendors and non-vendors.
  - (f) Problems and barriers to formal business creation and the growth of enterprise activities.
  - (g) Marketing strategies among clusters of vendors all selling the same goods; their willingness to consider purchasing their goods as a group to lower their costs; their cohesion as micro-vendors.
  - (h) Business plans and aspirations: expansion, business diversification and what support is needed in order to achieve these aspirations.
  - (i) Legal conditions at the market place, government policies and regulations.
  - (j) Obstacles related to business administration, fees, payment and other administrative procedures, and the benefits and disadvantages of registration.
  - (k) Positive and negative aspects of running a business, including impact on women themselves, on the household, family and children, both in terms of revenues and in terms of impact on their lives (such as childcare).
  - (l) The impact of health problems on business performance. Access to social services: education, health care, and so on.
  - (m) Cost and profit analysis.
  - (n) Health, safety, and environmental issues related to running a business.
  - (o) Access to business support systems: financial services, business development services, training, technology, marketing.
  - (p) Interest in business advice, support and training.

## **2. Micro-vendors in Phnom Penh**

Micro-vendors are people with small business activities, vending on the streets and in market stalls. Many micro-vending activities involve only one person, the owner-operator or “micro-vendor”. Others involve unpaid family workers, while yet others include paid employees. In this research we limit the term “micro-vending” to businesses with five or fewer employees, including the micro-vendors and any family workers. A second defining characteristic of micro-vending is its low level of assets or income, both of the business and of those working in it.

USG’s micro-vendor development programme is specifically aimed at enterprises owned by and employing the poor, including those facing particular socio-economic disadvantages that contribute to their poverty. In Cambodia poor women, who represent the majority of micro-vendors and who often depend heavily on income from micro-vending activities, face a wide range of such disadvantages. This is why women micro-vendors represent a group of special concern to USG. The research targets mainly the poorest of women vendors, those who sell from baskets rather than those selling from stalls.

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## 2.1 The informal sector

The private sector faces many challenges in Cambodia. High operating costs, a high incidence of smuggling from neighbouring countries, and administrative and informal costs are all major problems. A large percentage of businesses in Cambodia operate informally. Most micro-enterprises operate without permits or licences and do not pay profit tax. Other bigger enterprises, while often licensed at municipal level, normally do not pay profit taxes and are regulated informally by the local level authorities.<sup>1</sup> Non-licensed enterprises are often subject to paying small-scale unofficial fees to local authorities. There is, therefore, a grey area between informal and formal sectors where enterprises are locally licensed but are not formally registered and taxed. It is estimated that 95 per cent of all employment is provided by the informal sector, while 80 per cent of GDP is informal.<sup>2</sup>

Micro-vendors in Phnom Penh operate within the informal sector. While stall owners are registered with the local authorities, smaller micro-vendors - those selling from baskets and targeted by this research - are unregistered. Micro-vendors usually pay unofficial “taxes”. They do not benefit from being members of the acknowledged business community and therefore do not have any legal rights.

## 2.2 Other studies on micro-vendors in Phnom Penh

There are very few recent studies that have collected and analyzed information about women micro-entrepreneurs’ business needs. “Vendors’ Voices”, a research project that started in 1997 and was published in 2001<sup>3</sup>, gives a broad overview of the socio-economic status of micro-vendors, including their home and work economics, environments and routines. The study provides information regarding the type of businesses run by women micro-vendors, their working conditions, the taxes and fees they pay and the borrowing needs they have. The research was also designed to give a better understanding of market governance in Phnom Penh’s markets that was done by directly interviewing members of the market committees. The interviews with the market committees revealed the complicated and opaque governance mechanisms, taxes and fee collection activities. The study looks at the markets’ internal rules and regulations that seem to target stall owners only. Stall owners are expected to pay the market committee. However, micro-vendors who do not own a stall, are not specifically mentioned and the study does not state clearly what rules and regulations non-stall owners should follow. The research was used to inform the Asia Foundation’s Women’s Economic and Legal Rights (WELR) project, which was implemented by USG. The study used unstructured site visits and informal interviews to collect information from micro-vendors and later conducted a set of 89 structured interviews in two of Phnom Penh’s markets.

<sup>1</sup> These enterprises are small in size (below 50 employees) and follow regulations of provincial-municipal level authorities.

<sup>2</sup> Private sector assessment: Kingdom of Cambodia, Asian Development Bank, Phnom Penh, May 2003.

<sup>3</sup> Vendors’ Voices: The story of women micro-vendors in Phnom Penh markets and an innovative programme designed to enhance their lives and livelihoods: The Asia Foundation’s Women’s Economic and Legal Rights (WELR), Suzanne Banwell, 2001.

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The basic biographic and business information on micro-vendors collected in 1997 confirms some of the findings of this research, although it does not analyze the women's need to expand or strengthen their businesses. "Vendors' Voices" gives insights into the roles within vendors' households, some information about the vendors' past life, the role of family members, their connection to the farm and information on their accommodation. The research also has a focus on credit and debt; it describes the credit activities in markets and the different saving and credit schemes used by vendors. The last sections investigate the legal literacy of vendors, issues related to the vendor's children and their health and healthcare needs.

Another interesting piece of research on women micro-vendors in Phnom Penh published in 2001<sup>4</sup> tries to understand some of the impacts of the WELR programme implemented by USG and funded by WELR. The study aimed to compare the social capital and perception of gender norms of members and non-members of USG's vendors' associations under the WELR programme. This study looks closely at the level of cohesion that the formation of vendors' associations can create and the effect of these on gender norms. The researcher interviewed 182 vendors in four public markets in Phnom Penh and used experimental indicators to measure trust and gender norms. As part of social capital, the study specifically looked at the willingness of micro-vendors to do business together. The finding was that there was no significant difference between members and non-members of the WELR programme. Most of the respondents did not want to do business with others since it might create personal conflicts, even if merging with others would mean higher profits. The study concludes that micro-vendors who are members of associations do have higher social capital, especially in terms of reciprocity, cooperation, mutual help and hope for the future. They also have a more positive perspective on society and on making change happen. It was also noted that creating associations for women does not in itself make members challenge the existing unequal gender relations. The study's initial hypothesis was that increasing trust levels would lead vendors to feel more independent and confident, thus they would feel less subservient to their husbands. However this hypothesis was not substantiated by the findings. It was deduced that this result derives from the fact that those who are feeling more integrated in the society express higher trust levels but also conform more to the traditional gender views.

### **2.3 What this study contributes to our knowledge**

This present study addresses the issue of business growth. The researchers asked micro-vendors about: business expansion; their views regarding barriers to business growth; their needs in terms of external support, what support they already received and how it was useful for them; which entities or factors help them with their business; and how much time and money they could devote to invest in the expansion, diversification, or strengthening of their business activity.

Between 1997 and now, Cambodia experienced a relatively peaceful period. However, the study shows that micro-vendors still (as also found in 1997 by the study reported by "Vendors' Voices") lead very difficult lives in Phnom Penh and things have not greatly improved. Micro-vendors still carry out demanding work that they see as a last, or only, resort. Micro-vendors still live hand to mouth, fearful of the future, and

<sup>4</sup> Social capital of women micro-vendors in Phnom Penh markets: A study of vendors' associations, K. Kusakabe and so forth, United Nations urban management programme – Asia Occasional Paper No. 5, November 2001.

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ignorant about the rules and regulations of the market. They continue to be harassed by officials from the market committees, the police, security forces, sanitation offices and many other fee collectors, and do not receive any guarantee or recognition as a result of their payments.

The findings of this study give USG the necessary information to initiate, together with its stakeholders, the design of a project that responds to the needs of its clients.

### **3. The research process**

The research was carried out by USG volunteers and staff. Six volunteers (two women and four men) and five staff members (three women and two men) participated in the research training and data collection processes. Although most of the staff had, at some point in the past, been involved in research activities, many of the volunteers had not. The volunteers were responsible for conducting the questionnaires in the markets and communities. USG staff members carried out the group discussion facilitation and one-to-one interviewing. The micro-vendors were interviewed both in markets and community areas where they sell, as well as on USG office premises. In total 288 people participated in the research.

USG engaged two international consultants to assist USG staff with planning and conducting the research, as well as to build USG staff's research skills and capacity. The first consultant was a social anthropologist, with experience in conducting and coordinating research. This consultant was responsible for training USG staff in research design, quantitative and qualitative research methods and practices (i.e., skills) and qualitative data analysis. The consultant assisted with and supervised the collection of qualitative data. The second consultant was an economist with experience in micro- and small-entrepreneurship programmes and quantitative data analysis. This consultant was responsible for training USG staff in quantitative research tools, and in particular in drafting a questionnaire and inputting, processing and analyzing quantitative data. The consultant oversaw the collection of quantitative data through the questionnaire. Both consultants, with the help of senior USG staff, were responsible for writing the final report.

#### **3.1 Tools and methods**

Research was conducted for 15 days in five market areas in Phnom Penh (Kandal, Olympic, O'Russeï, Chhba Amphur, and Deam Kor markets). Some of USG's existing project clients have businesses in these markets. The research also involved a number of street vendors, hawkers and people who sell goods in front of their homes.

The research used both quantitative and qualitative research methods, including a questionnaire, group discussions, and semi-structured one-to-one interviews. The kind of research techniques used depended on the kind of information that needed to be gathered. For example, semi-structured one-to-one interviews were used to learn about women's business plans and aspirations; and group discussions to understand the business environment and the different problems micro-vendors face. The questionnaire was used to get basic bio-data information.

The one-to-one interviews, group discussions and questionnaires were organized according to five main topics: (1) Who the micro-vendor is; (2) Characteristics of the business activity of the micro-vendor; (3) External factors that ease or hinder the business activity of micro-vendors; (4) Business plans and hopes for future/development;

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and (5) Attitudes towards USG’s proposed business development services. This was carried out in order to easily identify the points made by both quantitative and qualitative data and assess their relevance to the design of a possible future USG project focusing on the expansion of employment opportunities for women micro-vendors.

## **1. Questionnaire**

Questionnaires are suitable for gathering data that can be quantified and which can show the extent and prevalence of particular ideas and activities. In this research the USG volunteers were responsible for gathering quantitative data. During the second stage of the training, it was decided that an invalid questionnaire would be one with more than five unanswered questions and/or with a filter question to which there was an incorrect answer. The database was therefore cleaned using the above parameters. Out of the 300 questionnaires conducted, only 196 were identified as valid.

The questionnaire included 32 open questions. In order to analyze these in a quantitative way, the consultant, with the help of the trainees, categorized the given answers. The categories for the open questions are indicated in Annex 2. The codes for the categorized open questions were then introduced in the database. The consultant analyzed the frequencies and percentages of the answers.

## **2. Group discussions and one-to-one interviews**

Group discussions are useful because many topics can be covered and a multiplicity of voices heard on a range of topics. It is also possible to check information for reliability and accuracy during a group discussion. One-to-one interviews can yield more detailed, in-depth and reliable information about the views, practices and problems of particular individuals. The one-to-one interviews covered all five topics mentioned above (see 3.1), whilst half of the group discussions covered topics (1), (2), (3) and (5), and the other half topics (1), (2), (4) and (5) (see one-to-one and group discussion question guide sheets in Annex 4).

Group discussions and one-to-one interviewing require very skilled facilitators. Due to time constraints in the training schedule, and the inability to provide sufficient capacity-building, USG staff members who had existing experience and skills as group facilitators and interviewers took responsibility for the qualitative data collection. The consultant analyzed the qualitative data, and USG staff and volunteers did some preliminary analysis during the capacity development stage-two workshop. Eighty-four people took part in ten group discussions that were held on USG premises. In addition, eight one-to-one interviews were conducted at the USG office.

### **Breakdown of people interviewed by method**

<b>Interview method</b>	<b>No. of people interviewed</b>
Questionnaire (valid)	196
Group discussions	84
One-to-one	8
All methods	288

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## 3.2 Research components

### 1. Training (content)

As one of the main aims of the research exercise was to increase USG's capacity to conduct such research, a certain amount of training was given at different stages in the process. Considering very few of the USG research team had received training or had experience of conducting social research, at the beginning the research capacity of the USG team was low. USG staff and volunteers were therefore trained to conduct research using several research methods. The research facilitators needed to learn skills to help identify key questions, draft and conduct a questionnaire, formulate open-ended questions, facilitate group discussions, and take notes. Researchers also needed to learn how to analyze quantitative and qualitative data and interpret their results; how to use information gathered; and how to work with qualitative data.

The training was conducted by the two international consultants in association with the senior management of USG. The topics covered during training included:

*Capacity development stage one:* Research design and methods; (a) Research design: What do we want to know and what methods will we use? (b) Methods: Questionnaire, open-ended one-to-one interviews, and group discussions. Interviewing skills, active listening, body language, observation skills, note taking, facilitation skills, ethical issues and security issues. (c) Drafting and conducting a questionnaire.

*Capacity development stage two:* Data processing and analysis. (a) Lessons learned from fieldwork process; (b) Inputting and processing quantitative data; analyzing quantitative and qualitative data, and drafting a report. (A training schedule can be found in Annex 3.)

A total of just less than three weeks' training was given over a two-month period. The first training lasted for two weeks and was given before the fieldwork. The second lasted one week and was given after the fieldwork so that the data could be analyzed and organized. The first capacity development stage covered theoretical issues, such as the differences, advantages and disadvantages of different interviewing methods, as well as practical issues such as interviewing skills and attitudinal concerns. Role-plays and group work were used to make the learning process more effective, participatory and enjoyable.

There were some initial problems. For example: Language difficulties (it had been hoped that the training would be done in English, but it became evident that Khmer translation was necessary); lack of familiarity with research methods made participants worried that they would not be able to understand the training content. However, as the training progressed, and as the team members gained fieldwork experience, their levels of interest and confidence increased.

The second phase of training took place a few weeks after the fieldwork had ended. The content focused on analyzing quantitative and qualitative data, identifying and ordering findings, and making recommendations. The Excel programme was used to process the questionnaire data. Whilst some of the USG staff was already familiar with Excel, others were not. All of them learned what it means to clean invalid quantitative data from a database, and how to extract results. Exercises aimed at analyzing and organizing qualitative data were also carried out.

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## **2. Fieldwork (data collection)**

Micro-vendors were interviewed by questionnaire in the markets and community vending locations. In total 196 people were interviewed by questionnaire (valid questionnaires). USG volunteers went to their allocated markets in pairs between 9 am and 12 noon, and again between approximately 2 pm and 4 pm. These are quiet times in the markets, when the questionnaire teams would cause the least inconvenience micro-vendors. The pairs split up to conduct the questionnaires individually. The questionnaires took approximately 40 to 60 minutes each, including interruptions from customers, other vendors and other market activities. Every micro-vendor that participated in the questionnaire was given a bar of soap in thanks for their time and help.

The volunteers collected questionnaire sheets every morning from the USG office before setting off for the markets. This also gave them an opportunity to discuss any practical research-related problems with participating USG staff. At the end of the day they returned their completed questionnaires to USG, where the data was downloaded onto a spreadsheet. Each questionnaire team was asked to keep a “fieldwork diary”. The “fieldwork diary” was intended to encourage the interviewers to be reflective and aware of the various factors that can affect the practical and logistical aspects of data collection. For example, they were asked to make observations about the data collecting process and research environment (i.e., note down existence of bystanders and how this affected the interview, the interviewee’s willingness to participate, or his responses), and note down new things they, as researchers, had learned from the day which they had not known before. However, the research teams did not really understand the purpose and value of these, and consequently did not always complete them. Nevertheless, in feedback discussions with the consultants, the teams had noticed that the type and quality of information (depth, quality, and detail) differed according to the interviewing methodology used (i.e., questionnaire or group discussion). They also noticed that when micro-vendors were interviewed in a neutral environment, such as on USG premises, they were more willing to say things that they would never have said if interviewed in the markets within ear-shot of other micro-vendors, passers-by and security staff.

Group discussions and one-to-one interviews were held on USG office premises. USG staff and volunteers agreed that it would be very difficult to conduct group discussions and one-to-one interviews in markets. Therefore micro-vendors were invited to participate in these sessions at USG. They were reimbursed for their travel costs, and given refreshments. With the permission of the participants, the group discussions and one-to-one interviews were tape-recorded and later transcribed.

### **3.3 Achievements and lessons learned**

As a result of the capacity building and of implementing the research, USG staff has put themselves into a better position to respond to micro-vendors’ needs. Their empathy for micro-vendors and the difficulties that they face increased. This was particularly true for the volunteers. Consequently, they expressed a new level of respect for the target group. USG staff is now more responsive to the needs of its clients. Some of the volunteers have for the first time appreciated what micro-vendors do for a living, their strong spirit, their inner strength, and their hard daily work.

Whereas in the past, research activities have been organized and led by an external consultant, with USG staff just collecting the raw data, this time they actually designed the questionnaire, phrased the questions, tested the research tools, and developed their interviewing skills. They collected the information and were helped to analyze it in such

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a way so as to bring out useful knowledge for USG. USG is, consequently, better equipped to coordinate and conduct research on its own.

## **4. Research findings**

The research aimed at three fundamental outputs:

- (a) A better understanding of the situation of women micro-vendors and their business activities.
- (b) Key findings about the needs of women micro-vendors.
- (c) Recommendations for enabling women micro-vendors to seek greater business opportunities (e.g. through skills training) to allow them to maintain and expand their existing business in a sustainable manner.

Therefore, the research focused on the five specific topics listed below (Table 1). Each topic included a number of more specific issues and themes. The consultants, together with the trainees, identified the most effective research methodology to gain information on each.

The research findings outlined in this report are based on the analysis of quantitative and qualitative data from 288 people, 196 of whom were interviewed by questionnaire, eight through one-to-one interviews, and 84 through group discussions. Of the total, four men were interviewed. No significant differences were found between the business histories, constraints and hopes of the male and female participants.

Table 1: Topics and issues

Profile of the micro-vendor	Profile of the business activity of micro-vendors	Business environment	Social and cultural issues	Business growth: Micro-vendor's business plans, aspirations and development needs
Bio-data – age, marital status, number of children, education, training, previous occupation before being a micro-vendor, location of business, and residence in Phnom Penh.	Profile and history of enterprises.  Income and profit.	Existence and characteristics of formal and informal sources of business advice and credit for micro-vendors.	Positive and negative aspects of running a business including impact on women themselves, on the enterprise, the household, family and children both in terms of revenues and in terms of impact on their lives.	Business plans and aspirations: Expansion, business diversification problems and barriers working against the growth and diversification of existing enterprise activities.
Their reasons for choosing to work as micro-vendors.	Marketing strategies.	What are the reasons that micro-vendors have for preferring to do business within the informal sector?	What happens to them and to their business when they or a member of their family becomes ill? Are they in need of (and capable of participating in) social protection? Do they have access to social services, education, health care, and so forth? (This can have an impact on the business.) Do they have emergency funds or measures? Bridging loans?	Technology and skills needed to expand and/or diversify the micro-vendor's business activity.
Working hours.	Official and unofficial costs of doing business.	Which are the rules and regulations, the taxes and the officials that mostly affect micro-vendors?	Health, safety, and environmental issues related to running a business	Existing and needed business support systems (financial services, business development services) and issues of access to these systems.
	Their solidarity with other micro-vendors.	What are the processes and the fees that a micro-vendor has to undertake in order to formally register her business?		Willingness to receive business advice, support and training, time and money constraints.
	Division of roles in the enterprise according to gender and kinship.	What are the benefits and the possible negative aspects of formalizing a micro-vendor's business?		

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## 4.1. Profile of micro-vendors

The interviews took place in markets where USG is already working. Although the research did not target USG members, and the interviewed micro-vendors were chosen randomly, 15 per cent of those interviewed by the questionnaire are existing USG members.

Most micro-vendors (60 per cent) are aged between 30 to 50 years old and mainly (97 per cent) women. Most of them are originally from Phnom Penh or nearby provinces such as Takeo, Kandal and Prey Veng. Of all questionnaire respondents, 60 per cent are married, 10 per cent single and the rest widowers. Micro-vendors usually have children (with an average of four children each) while six per cent of them had between seven and nine children with one of the women having 22 (although it was later discovered that some of them were “acquired” children). Families tend to be large but there is usually more than one income-earner. The majority of micro-vendors (60 per cent) live with five to ten family members and two to four income-earners.

Micro-vendors typically are poorly educated and have had very little other employment experience. Many micro-vendors started school but dropped out early. According to the questionnaire, 75 per cent had attended school but only 18 per cent of these successfully completed primary school (level six). For most participants, micro-vending has been their first and only economic activity. Micro-vending is a long-term income earning activity, with all but one of the one-to-one interviewees having worked as micro-vendors for between seven and ten years. The minority (nine per cent of questionnaire respondents) had a different activity before but always as self-employed workers.

Micro-vendors have long workdays. Although the work schedules of micro-vendors vary, depending on the kind of goods they sell and the market site, the most common scenario seems to be: a very early start to buy goods from wholesalers, travelling to the selling place, and selling until early afternoon. According to the eight one-to-one interviewees, workdays last on average between 8 and 13 hours, with one community vendor selling from her house claiming a 15-hour working day. The quantitative data indicates that one-third of micro-vendors work up to 8 hours per day, one-third between 9 and 12 hours, and one-third for more than 12 hours. All participants claim to work seven days a week, unless they are sick or unable to buy products to sell.

Women choose micro-vending because of their low educational and skill levels, and because of the low level of capital investment needed. They do not see themselves as having many other options. Respondents chose micro-vending because they lacked capital (41 per cent), or had no other choice (26 per cent). Additionally, the most common way of starting up as a micro-vendor is from copying friends or relatives, who sometimes give advice and help.

Despite the apparent lack of options open to these women, the qualitative data reveals that attitudes towards micro-vending, as a job, are generally positive. Women appreciate the economic independence such work gives them. They appreciate the freedom to decide their work schedule without having a fixed commitment, which allows them to plan also for their family needs. They feel they are their own bosses, which they see as a positive characteristic of their job if compared to a formal employment. When asked what is good about being a micro-vendor, one 26 year old market seller said:

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“It is dignified. I can earn money by myself. No one will look down on you. It is independent. I am my own boss. If I want to stop [selling] I can. I have money to pay for my house rent. I have enough to spend for each day.”

Similarly, a 42 year old widow with three children said:

“I earn money by myself; I am not dependent on anyone. It is my own pocket”;

and another,

“I can earn money to support my family. It is a strong job and with dignity.”

Community vendors who sell from their homes appreciate the fact that they can earn money as well as tend to household chores and child-minding. As one lady explained:

“It is easy because I can still take care of my grandchild and look after the house. If you go to sell at the market you cannot do all these things.”

They also appreciate the immediateness of the financial returns of such work. As a 36-year-old market vendor said:

“I can earn money. I can sell everyday. I have money to spend. Every time you go out [selling] you earn something.”

Market vendors in group discussions explained it clearly:

“If I had a job, I would have to wait a whole month to get my salary. During this period I would have nothing to feed my children with.”

“I enjoy [micro-vending] because it only uses a little capital and you get money immediately.”

The negative aspects to micro-vending are discussed below under section 4.3.

## **4.2 Profile of the business activities of micro-vendors**

The interviewed micro-vendors are mostly static (92 per cent): they sit on the sidewalk or on the ground and sell their goods to passing customers. They sell a wide range of goods, including raw and processed foods (vegetables, meat, fish, rice, noodles, ice-cream) as well as bottled water, shoes, charcoal, and so forth (Table 2). The majority have been selling the same goods since they started their economic activity. According to the questionnaire, many micro-vending activities involve only one person (72 per cent), while the rest include paid or unpaid family workers who help them when they need free time or are ill, pregnant or busy with a religious celebration.

**Table 2: Business profile of micro-vendors – what micro-vendors sell**

	No. of micro-vendors	Per cent
Clothes/fabric	22	11.2
Cooked or processed food	18	9.2
Fruit	25	12.8
Groceries	8	4.1
Meat, eggs, fish	30	15.3
Rice	1	0.5
Vegetable	86	43.9
Other (ice, make-up, fortune telling, medicines)	5	2.6
<b>Total</b>	<b>195</b>	<b>99.5</b>
Missing data	1	0.5
<b>Total</b>	<b>196</b>	<b>100</b>

*Financial Aspects:* Micro-vendors live at subsistence level. The questionnaire asked specific questions regarding how much micro-vendors earn and spend daily on activities connected to their businesses (i.e. transport, electricity usage, rent, and so on). The average profit was consequently calculated based on the above information and it was estimated that on average micro-vendors have daily profits of 6,000 riel (\$1.5). It should, however, be said that for some micro-vendors (12 per cent) the calculation resulted in negative profits. This could mean two things: either the micro-vendors were not sincere regarding their earnings (or did not know them since they do not keep written records), or, as information from one-to-one interviews suggest, some micro-vendors inadvertently spend more than they earn and find themselves continuously in need of taking loans.

Given that in the micro-vendor's family there is an average of two dependants for every income-earner, the \$1.5 is, on average all that is available for the daily survival of three people. This means that on average the micro-vendor's family members live with 50 cents (or 2,000 riel) a day, well below the internationally-recognized poverty line of one dollar a day. The National Poverty Reduction Strategy 2003-05 for Cambodia draws two poverty lines for Phnom Penh: a food poverty line of 1,737 riel per day (which does not provide allowance for non-food consumption), and an overall poverty line of 2,470 riel per day. Therefore, the interviewed micro-vendors are, on average, earning just a little more than the food poverty line and just a little less than the overall poverty line, which means that they are a group at risk and living in poverty.

There is a perception among micro-vendors that profits have been decreasing in the last few years (50 per cent of the respondents say that profits have decreased a little and 25 per cent say that they have decreased a lot) (Table 3).

**Table 3: Perceived business trend – changes in micro-vendors' profits compared to last year**

	No. of micro-vendors	Per cent
Increased a lot	0	0.0
Increased a little	18	9.2
The same	28	14.3
Decreased a little	99	50.5
Decreased a lot	48	24.5
<b>Total</b>	<b>193</b>	<b>98.5</b>
Missing data	3	1.5
<b>Total</b>	<b>196</b>	<b>100</b>

The reasons given for this (Table 4) are: a decreasing number of customers (27 per cent), a decrease in sales (13 per cent) and that there are more micro-vendors to compete with in the markets (11 per cent).<sup>5</sup>

**Table 4: Business trends – reasons given by micro-vendors on the business trend**

	No. of micro-vendors	Per cent
Fewer customers	52	26.5
Less selling (no reasons)	26	13.3
More sellers to compete with	21	10.7
Business is worse/better because of National Elections/political situation	18	9.2
Selling is bad because buying goods is more expensive	11	5.6
Things remained the same	11	5.6
Buyers have no money	10	5.1
Do not know	9	4.6
More customers	8	4.1
Bad because of national economy	5	2.6
Profits are higher because we buy at less and sell at higher price	5	2.6
Selling is good (no reason)	3	1.5
Other	15	7.7
<b>Total</b>	<b>194</b>	<b>99.0</b>
Missing data	2	1.0
<b>Total</b>	<b>196</b>	<b>100</b>

The qualitative data reiterates these views, though participants also mentioned irregular vegetable and fruit prices as making it difficult to sell produce, as well as the

<sup>5</sup> The national elections in July may have had an effect on the amount of money Khmers were spending in the markets during the research period. As one vendor said: “*since the elections, it has been a bit quiet*”.

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broader issue of political stability in the country. For example, during a small group discussion a participant said that:

“Ministries do not pay their staff their salaries, so people do not dare to buy too many vegetables. There are many demonstrations that make our markets very quiet, so it is a problem for us because it makes our selling not so good.”

And another, when describing factors that constrain increased profit-making, said:

“If the political situation is good there are more investments and then the workers earn higher wages so they have money to buy more things from the markets.”

Of those one-to-one interviewees who had the impression their business had grown, the improvements were attributed to different factors: one explained it as due to a loan from USG which enabled her to buy a water pump to water the vegetables that she grows for sale, and another to being able to buy goods in bulk and on credit, and being able to put unsold products in storage overnight for sale the next day. She also said she has many customers, and “knows how to sell”.

The level of poverty that these micro-vendors live in is illustrated by the fact that few are able to pay for their goods in cash in advance, as they do not have sufficient capital. Almost 40 per cent of micro-vendors interviewed buy their goods by paying half immediately and half after selling them, while 26 per cent buy goods on credit. This means that 65 per cent of the micro-vendors pay a higher price (and thus get lower profits) for the goods because they do not have sufficient capital to pay upfront. Only five per cent (nine out of 196) of micro-vendors buy goods in bulk by grouping with others in order to lower the cost.

The majority of micro-vendors’ invest limited capital even though all require a few basic tools such as baskets, a knife, a scale, and an umbrella to protect the vendor from the sun, and sometimes a table to display the goods and keep them above the muddy and dirty floor of the market. The quantitative data shows that in the majority of cases (53 per cent) the small tools are owned by the micro-vendors while they pay a daily rent for the umbrella and the selling place. Others (35 per cent) do not own any of the tools and have to rent them from others; 70 per cent of them, however, pay less than 2,000 riel per day to rent tools, the selling place and the umbrella. The working tools are paid for with the women’s savings. Eighty-five per cent of the interviewed women buy their goods from wholesalers and only 10 per cent buy them directly from the farmer. Only a handful of micro-vendors grow their own vegetables that they then sell at the market.

The main costs that micro-vendors have to bear in order to run their business are: the fee to the stall owner or house owner in front of which they sell, the market security fee, the expenses relative to selling place and transport costs. In addition, micro-vendors fear market security guards the most because they demand fees, chase vendors who do not pay, confiscate their goods and make it difficult for them to find a selling place.

The most common means of financing the business is from the woman’s own savings, from kin, and from moneylenders, often at interest rates of about 20 per cent per month. A few mentioned having borrowed money from USG. The findings revealed that 19 per cent of micro-vendors had to borrow money to start their business.

None of those interviewed kept written accounts of their earnings and expenditure. Although most of those interviewed did not know how much money they had earned in the previous week or month, the questionnaire data shows that most micro-vendors have a clear mental record of their daily earnings. According to one-to-one interviewees most of their earnings are spent on food, water, electricity, sickness and children’s schooling.

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When asked what they would spend additional profits on they said: on expanding their businesses (four of eight respondents), on investments such as gold, land and property, and towards their children's health and education.

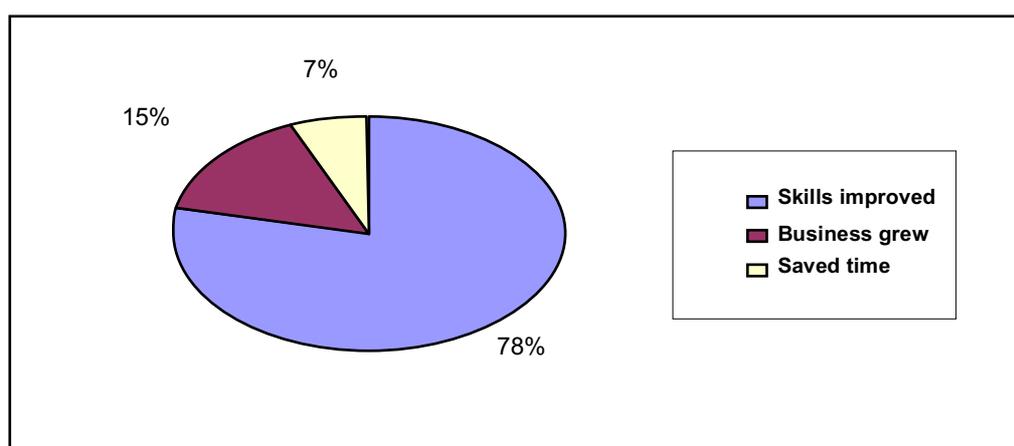
None of the businesses is registered and micro-vendors do not see any reason or benefit in registering.

There is little solidarity between micro-vendors and they rarely buy goods as a group. Most (83 per cent) of the interviewed micro-vendors are not part of any group or association. The remaining micro-vendors are mainly part of saving and credit groups.

*Micro-vending skills and marketing strategies:* The micro-vendors' customers are predominantly (95 per cent) individuals who buy for their own consumption, and only a small number (two per cent from of the respondents) sells wholesale to other micro-vendors. In terms of skills, training and business advice, the main form received, mainly on buying and selling techniques, is from parents, relatives and other vendors. Only USG members have received some formal business training at some point.

All the micro-vendors who did receive training considered it useful for their business activity and indicated the way in which it helped their business as shown in chart 1 below.

**Chart 1: Usefulness of previous training/advice**



When asked what skills a micro-vendor needs, group discussion and one-to-one interviewees mentioned the following:

- Be able to communicate and negotiate with market authorities (chief and security guards).
- Build good relationships with suppliers, in order to be able to buy on credit.
- Know how to set at a reasonable price based on the income level of the people in the area. Closely observe the prices of other vendors.
- Increase prices during festival periods and buy more produce to sell. Vary goods through the seasons; know what sells well in what season and at what time of year (such as Khmer New Year).
- Know how to attract customers; be friendly and persuasive; speak politely to customers. For example: Know how to be pleasant with customers, know how to calculate and be hygienic.

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- Understand customers' needs. For example: see what sells well and what does not. Also know what customers like and dislike.
  - Presentation of product. For example: Be creative, present vegetables in good condition so that they will attract customers.
  - Product promotion: Know how to promote our goods, for example – it is pesticide free.
  - Keep an account of income and payments.

Some micro-vendors who participated in group discussions and individual interviews also identified strategies to encourage customer loyalty, such as:

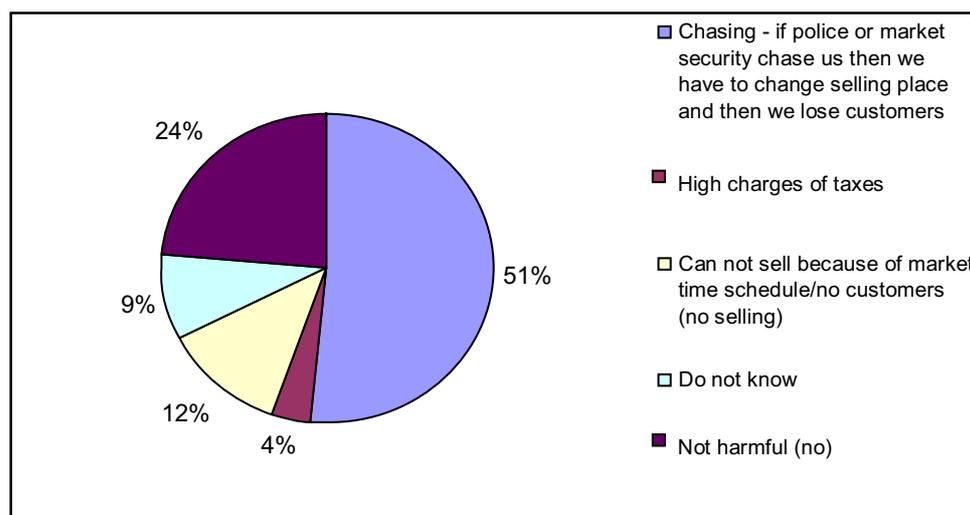
- Know how to be attentive to customers and give something extra such as a few chilli or garlic.
- Allowing some to buy on credit so that they will remain loyal customers (particularly relevant to community vendors).
- Weigh goods honestly, do not cheat.

However, many micro-vendors (70 per cent) who responded to the questionnaire did not mention specific techniques to encourage customer loyalty, expecting to share them with other vendors. Only 23 per cent of them have decreased their prices or introduced other measures (like improving the display and the taste of their goods, being more customer friendly, not cheating on the weighing of goods, and so forth) to tackle competition posed by other micro-vendors.

### **4.3 Business environment**

One of the most important areas of investigation for the research concerns the business environment within which micro-vendors work, and in particular the problems and constraints they face in their daily work. The questionnaire asked participants to identify which rules and regulations, taxes, fees and people (officials and others) most affect the running of their businesses and thus their ability to earn money. The answers given in the questionnaire (Chart 2) were confirmed by participants interviewed one-to-one and in groups.

#### **Chart 2: Market rules, regulations, fees and people affecting the micro-vendor's business**



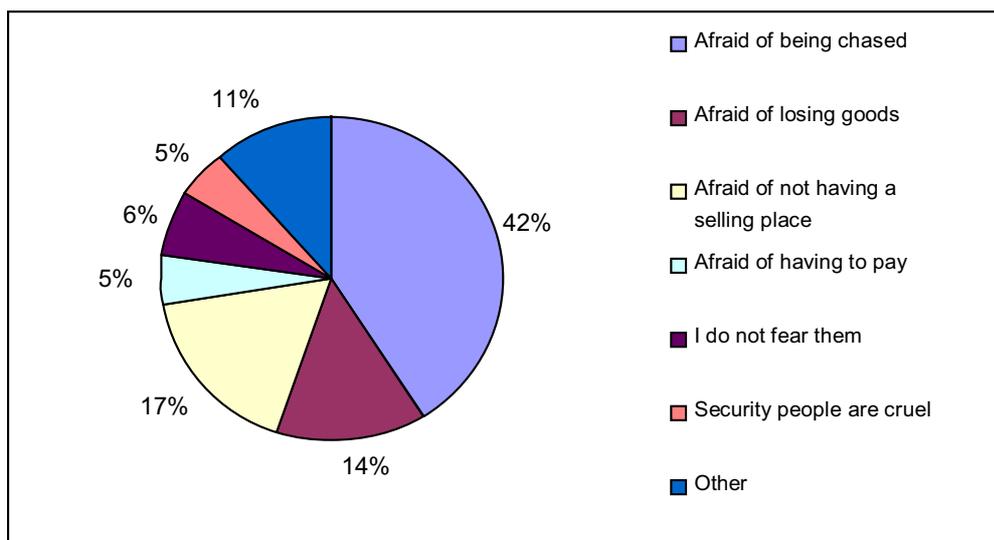
The problems faced by market micro-vendors are various and include threats from security guards, the cost of market fees (official and unofficial), lack of a secure selling space, dirty and cramped working environment, and absence from children and the effects of this on their schooling and well-being.

Being harassed and chased by security and police is one of the most common complaints made by micro-vendors (Chart 3 and Table 5). The fees demanded by market security officials pose a significant problem. Security officials demand payment from micro-vendors for the space they use for selling their wares in the market. If micro-vendors refuse to pay, these officials chase them away, often confiscating their goods. Consequently, micro-vendors that do not pay these fees lose customers because they constantly have to change their selling location. Unless she pays these fees, a micro-vendor's selling space is temporary and uncertain.

**Table 5: People feared by micro-vendors**

	No. of micro-vendors	Per cent
Market committee	11	5.6
Police	14	7.1
Security officials	93	47.4
Gate keepers	4	2.0
Others	73	37.2
<b>Total</b>	<b>195</b>	<b>99.5</b>
Missing data	1	0.5
<b>Total</b>	<b>196</b>	<b>100</b>

**Chart 3: Business environment – reason for micro-vendors fearing security officials**



The following quotes illustrate the situation:

“We just put our vegetables down for sale like other micro-vendors as selling space permits. When we see the market security people come, we take our baskets and run away to find another spot ....”

“If we have an irregular place we may lose our customers and it is difficult to move here and there.”

“Micro-vendors face a lot of problems selling in the market. Market security people always chase us. As a result, we have no selling space, and don’t know where to sell.”

Selling space is identified as one of the most expensive and significant problems micro-vendors face. Not only are the fees demanded by security guards deemed as too much, monthly rental rates charged by market committees are also seen as beyond a normal micro-vendor’s means. One micro-vendor in a group discussion said she does not ask permission from the market committee to use space because they would ask her 80,000 to 90,000 riel rent a month: rent for space is expensive, and we have to pay even when we don’t sell [during holidays]. However, a lady in another group said she now rents a place for 35,000 riel a month. Whatever the rental rates, micro-vendors perceive these fees and rents to be too high and as directly cutting into their earnings. These charges directly cut into any potential profits.

Micro-vendors also complain about selling space in markets being too small, congested and dirty. This affects the amount of produce a vendor can display, access by customers to individual vendors, and sales and profits. Quotations from qualitative interviewing methods exemplify these points:

“It is difficult because my place is too small. There are many sellers. In the morning we need to compete for space. Space is the difficult part. It is also difficult in the family if we don’t earn much, we don’t have enough to cover our needs.”

“If we put many things on the ground and it blocks the road, our things are confiscated. Later they are returned to us, but half of our goods have disappeared ....”

“There is mud and dirt and so customers do not feel comfortable to buy our goods.”

Some group discussion participants also mentioned fearing for their personal safety. In order to buy good quality fresh produce at good prices, micro-vendors have to go to

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wholesale markets early in the morning when it is dark. Some said they were afraid of thieves and of being mugged by motor-taxi drivers. Others mentioned having their goods stolen by gangsters or glue sniffers, especially at night.

Less frequently mentioned, but nevertheless important negative factors, were lacking capital, borrowing money and being in debt, and not being able to store unsold, perishable produce.

When comparing market and community vending, community vendors viewed selling in the market as better insofar as there were more customers, and fewer of them buy on credit. As a community vendor many customers buy on credit, which consequently means, according to one vendor, that:

“Sales are not good and I have no capital to buy goods. Children cannot go to school, and there is no money to buy medicine when the children are sick. The benefits of selling from home are that you don’t have to pay the market committee or security guards, and vendors can combine earning an income with household chores.”

Micro-vendors prefer to keep their business informal for a variety of reasons. Only one of the micro-vendors interviewed was registered. In Phnom Penh’s markets those who are not registered do not have an assigned selling place and do not have a number to their stall. The micro-vendors were asked why they prefer to stay informal: a large proportion of them (59 per cent) answered that they did not know anyone (probably not any micro-vendor) who had registered their economic activity. Another 20 per cent responded that they did not have the funds to register. Ten per cent said they do not understand the benefits of registering, and the rest stated that they preferred to sell in front of their house rather than in markets.

Half of those interviewed by questionnaire indicated that the major difficulty they have relating to their economic activity is the absence of clear regulation, of transparent and stable rules that they can follow.

#### **4.4 Social and cultural issues**

The other main issues raised in relation to the business environment concerns the impact of micro-vending on health, children and family life, and vice versa. Micro-vendors seem to worry mainly for their family’s security, their children’s health, and whether their children are going to school or not. Quotations from group discussions illustrate these concerns:

“There are effects because our children are small; we don’t have anyone to help make food. Sometimes they do not manage to eat before they go to school, and sometimes they don’t go to school. Sometimes their teacher sends me letters.”

“There are a lot of problems that affect my living conditions. My husband and my mother are sick, and my children are going to school. I am always at the market, but I am always worrying about the security of my family at home. I am afraid of burglars, of people burning down my shelter, killing my husband, or my children and so forth.”

“I wake up very early in the morning, leaving my children at home with my mother. I can’t help or follow up on their education and what they have learned because I arrive home at 8 pm, spend one hour cooking for them, and then they go to sleep. I have no time to eat or catch up with them. They go to school every day, but learn very little because they go for walks (play truant?) while I am at the market.”

#### 4.5 Micro-vendor's business plans, aspirations and development needs

All but one of the interviewed micro-vendors would like to see their business activities expand. Only one woman interviewed by the questionnaire said that she was satisfied with the current size of her business as it was sufficient to cater for the needs of her and her son. In order to expand their economic activity, women micro-vendors first of all need capital (68.4 per cent of the respondents) even though some of them expressed their fear of being in debt; the rest of the women stated that they needed management skills in order to expand their business (Table 6). Micro-vendors in group discussions mentioned capital as the main input needed for expansion and increased profits. Capital would enable one to buy goods in bulk and therefore make a bigger profit margin on sales. Materials, "a selling place which is permanent and reasonable", and a decrease in the amount of money needed for security guards were also mentioned.

**Table 6: Business growth – micro-vendors' needs**

	No. of micro-vendors	Per cent
Management skills	40	20.4
Credit	134	68.4
Skills, training	11	5.6
Others	9	4.6
<b>Total</b>	<b>194</b>	<b>99.0</b>
Missing data	2	1.0
<b>Total</b>	<b>196</b>	<b>100</b>

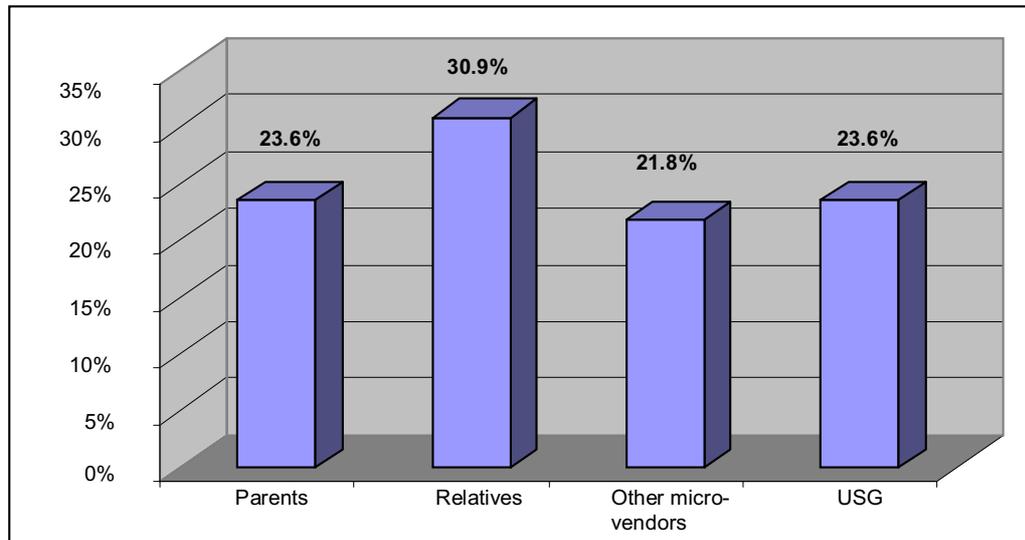
According to the questionnaire, two thirds of the micro-vendors wish to diversify their businesses. Micro-vendors understand diversification in terms of selling different goods, and not in terms of changing their occupation. The two major obstacles to expansion are capital (72 per cent of respondents), and finding an available and reasonably priced selling place (21 per cent). Some of the women, who want to diversify their business, say that to do so they would have to ask for a loan (40 per cent) and many of them are fearful of this.

Some micro-vendors expressed the need for timesaving tools and equipment that would improve the production and processing of their goods. However, most of them could not think of anything that they really needed (65 per cent answered that they did not need additional tools), many were very vague, and others were not able to answer (more than 10 per cent). It seems, however, that the major need is for simple tools (like knives, containers, scales) or of simple machines to grind sugar cane, pepper, cooking stoves, and engines; others expressed the need to have iceboxes to store their goods (like meat, fish and vegetables).

In the majority of cases, neither the micro-vendors themselves nor their helpers have ever received any formal or informal business advice. Only 30 per cent of the respondents have had any kind of suggestion or help on how to attract customers or on some technical aspects of their work (i.e. how to sew, how to cook, etc.) (see Chart 4). The advice received by micro-vendors and their helpers came mainly from their parents, relatives, other micro-vendors or USG (Chart 3). The advice has, the micro-vendors say, increased their skills and their knowledge. Ninety per cent of micro-vendors have never heard of any organization giving advice and support to market vendors. This shows that the Business Development Service (BDS) field for micro-vendors is an underdeveloped area.

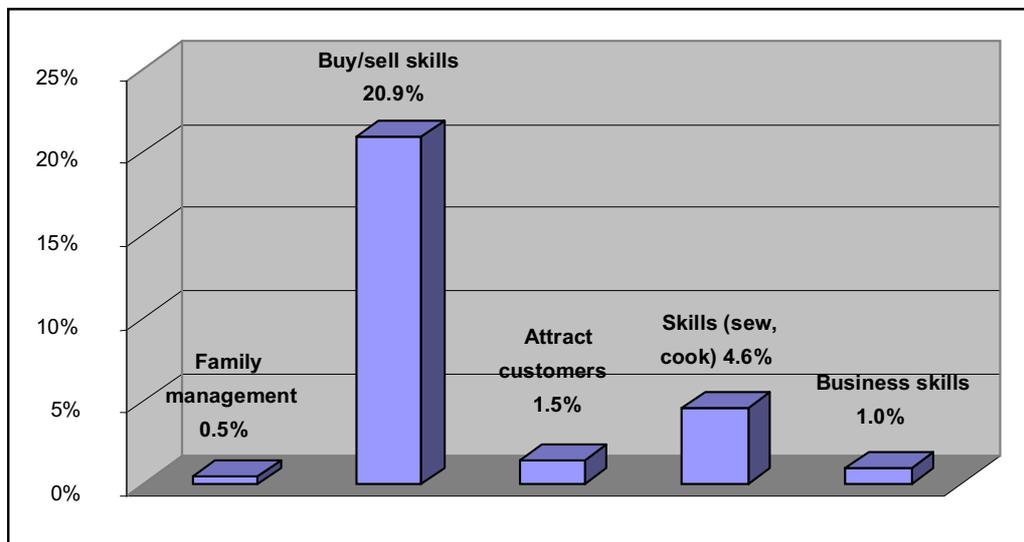
The only known organizations that support market vendors are savings and credit associations.

**Chart 4: Sources of previous training/advice received by micro-vendors**

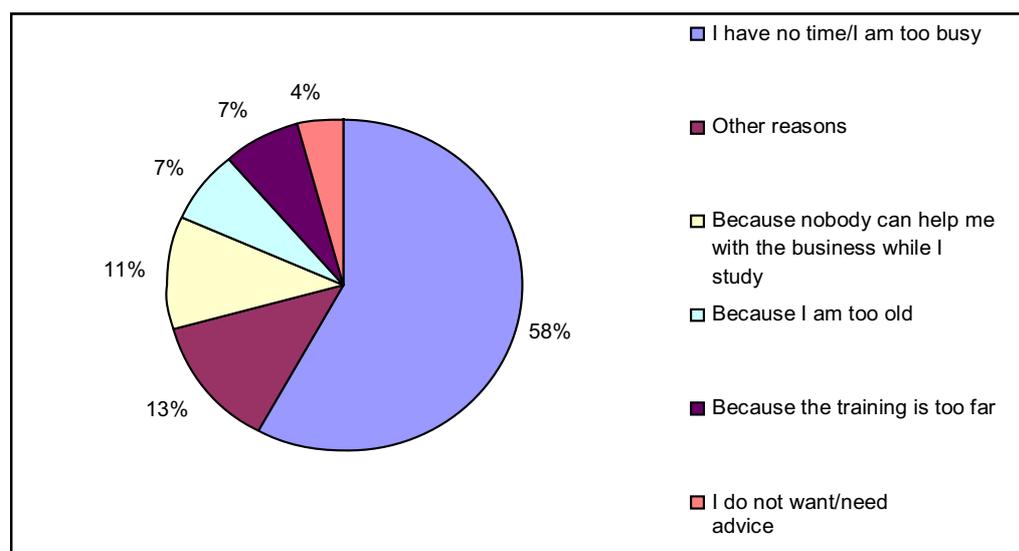


A significant number of micro-vendors is not interested in training and business advice (44 per cent of respondents). They do not have time for training as they are busy with their activity in the market (58 per cent), which is of vital importance for them and their family. In addition, many of them (11 per cent) do not have relatives that could replace them while they dedicate themselves to the training (Chart 5).

**Chart 5: Previous training/advice received by micro-vendors**



**Chart 6: Reasons for micro-vendors' disinterest in training and business advice**



For those micro-vendors who would like to receive BDS (109 micro-vendors out of 196 interviewed), the main skills requested are: new ideas on how to sell, ideas on how to attract customers and creative ways of processing goods (Table 7).

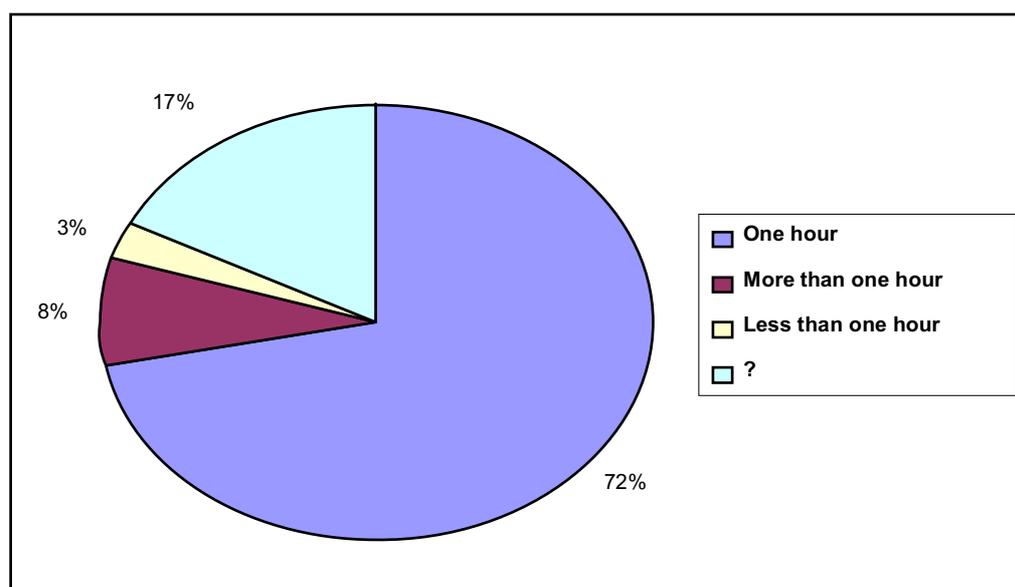
**Table 7: Micro-vendors' development needs – skills needed**

	No. of micro-vendors	Per cent
New ideas on how to sell	50	45.9
Ideas on how to attract customers	37	33.9
Creative way of processing goods	14	12.8
Record keeping	4	3.7
How to plan	2	1.8
How to treat customers	1	0.9
Hygiene of goods	1	0.9
<b>Total</b>	<b>109<sup>6</sup></b>	<b>100</b>

Of those interested in training, the majority (73 per cent) could commit one hour per day and 72 per cent could afford a fee of 2,000 riel (50 cents) per session to receive useful business training. The remaining 30 per cent could afford a little more (3,000 riel per session). Participants in one-to-one and group discussions held similar views. The majority would prefer to receive training in groups, “because it does not waste time, and participants can ask each other questions and share their experiences and exchange ideas.”

<sup>6</sup> The number of respondents is only 109 as the remainder were not interested in receiving BDS.

**Chart 7: Daily time micro-vendors can dedicate for receiving BDS**



## **5. Recommendations**

Recommendations for possible programme activities geared to improve business performance of women micro-vendors include:

### **5.1 Skills training**

It is recommended that USG continue its training activity. Training must be designed to respond to the needs of the micro-vendors for which the priority training areas in order of importance are: new ideas on how to sell, ideas on how to attract customers, creative ways of processing goods, how to plan and how to treat customers. It is also suggested that the training focus on specific skills, be imparted in groups, and a small payment be requested from the micro-vendors.

### **5.2 Record keeping**

Although not identified as important by participants, record keeping may be an important area to include in the skills training. Record keeping is important for business planning purposes but also to allow vendors to make informed decisions about how much they can afford to spend for their daily needs.

### **5.3 Credit**

USG already has a credit programme for micro-vendors on a limited scale. Women vendors expressed a strong need for capital to expand and diversify their businesses. Since micro-finance requires very specific competencies, legal structures, and efforts, it is suggested that (a) either USG enter into partnership with a micro-finance institution to support USG's members, or (b) that USG expand the outreach of its credit programme by adopting different credit methodologies (i.e. village banks or the creation of credit and

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saving groups) or (c) that USG out-sources its credit programme to an external entity in order to facilitate the inclusion of a larger number of beneficiaries with a parallel decreasing involvement of USG.

## **5.4 Tools**

Micro-vendors mainly need small tools (knives and scales). Some expressed the need for machinery that may save time and improve quality. Short of giving tools for free or through 'tied' credit, a way to provide these could be to help micro-vendors save with the objective to help them buy the necessary tools to strengthen their businesses.

## **5.5 Strengthening group formation**

This is an ongoing area of action for USG and the findings suggest it should continue. The research indicates that forming groups and associations would be useful to:

- Obtain discounts on fees demanded by the authorities from micro-vendors.
- Represent micro-vendors interest towards different governmental and non-governmental institutions. USG could talk to the Municipality and facilitate regulations and rules on fees.
- Facilitate bulk buying at lower unit costs.

## **5.6 Selling place**

The research indicates that security, hygiene, size and cost are all issues related to the selling place and are common problems of micro-vendors. It is suggested that USG set up groups to press for more secure and larger selling places.

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## Annex 1

### Women micro-entrepreneurs and their business needs – research proposal

#### *USG – August 2003*

##### A. Rationale

1. The USG was established in August 1993 to work with the urban poor especially those living in squatter settlements in order to facilitate the building of community organizations and to address issues negatively affecting them. USG's vision is "to facilitate the organization, development and strengthening of the urban poor groups/communities that will work to improve their living conditions and to promote gender equality, based on the principle of mutual aid and self-reliance".
2. In the past years, USG has gained experience in organizing communities and has strengthened its organizational capacity to deal with challenges related to urban development within Phnom Penh. USG's has been working with women micro-vendors as part of its urban development programme. Past interventions have increased the capacity of women micro-vendors to speak out, negotiate and share information both with other members or externally. Roles and responsibility within the communities have been clarified and cooperation with market committees has improved greatly. Many members are now able to solve problems within their own group with less dependence upon USG staff. Vendors are now thinking about their situation as a group and less as individuals with the aim of increasing their income and advocating for better conditions.
3. These achievements have created solid groups and associations that are now ready to address common issues related to their business activities. Therefore USG wants to engage in research that will identify the needs of women market micro-vendors in order to give a clear direction to its programme on "Expansion of Employment Opportunities for Women".
4. USG will conduct research among women micro-vendors in several different locations in Phnom Penh city.

##### B. Definition of terms

5. Micro-vendors are tiny business activities vending on the streets and in market stalls. Many micro-vendors involve only one person, the owner-operator or "micro-vendor". Many others involve unpaid family workers, while yet others include paid employees. In this research we limit the term "micro-vendor" to businesses with five or fewer employees, including the micro-vendors and any family workers. A second defining characteristic of a micro-vendor is its low level of assets or income – both of the business and of those working in it. USG's micro-vendors development programme is specifically aimed at enterprises owned by and employing the poor, including those facing particular socio-economic disadvantages that contribute to their poverty. In Cambodia poor women, who represent the majority of micro-vendors and who often depend heavily on income from micro-vending activities, face a wide range of such disadvantages. This is why women micro-vendors represent a group of special concern to USG.
6. Micro-vendors often operate within the informal sector. Businesses that operate within the informal sector are unregistered and do not pay taxes. However, they are usually paying unofficial "taxes" – and more needs to be known about the means, quantum and recipients of these taxes – but they are not benefiting from being members of the acknowledged business community. Often informal sector businesses do not operate in a fixed place and are not regulated by any law.

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## C. Aims and objectives of the research

7. To conduct research to inform and give direction to USG's programme on the Expansion of Employment Opportunities for Women. The research will examine the situation of women micro-vendors in Phnom Penh in terms of their business needs and constraints as well as opportunities. The research will also provide an opportunity to develop the capacity of the USG, and should result in the following outcomes:
  - (a) Increase the capacity of USG in conducting small research activities to assess the business needs of women micro-entrepreneurs.
  - (b) Increase the capacity of USG to develop effective projects to expand women's employment opportunities as a result of the collection and analysis of information about women micro-entrepreneurs' business needs.

## D. Issues to be studied

8. The research will:
  - (a) Identify the constraints and barriers women micro-vendors confront to expand their businesses.
  - (b) Understand, examine the additional skills and resources needed in order to run their businesses, the enabling and constraining factors for business expansion and sustainability of market micro-vendors.
  - (c) Recommend possible programme activities geared to improve business performance of women micro-vendors.
9. This will be achieved by collecting and analyzing the following information:
  - (a) Bio-data of women micro-vendors: age, marital status, number of children, education, training, previous occupation, location of business and residence.
  - (b) Characteristics of women's entrepreneurship: reasons for business, motivation, plans, and success criteria.
  - (c) Profile and history of enterprises: when established, funding, sector(s), investments, markets/customers, income/profits.
  - (d) Division of roles according to gender and kinship.
  - (e) Networking/linkages: members of groups/associations/cooperatives (including savings and credit groups, MFIs, and so on), use of these links for developing their businesses, nature of links between vendors and non-vendors.
  - (f) Existing and needed business support systems: financial services, business development services, training, technology, marketing, family, friends and issues of access to these systems. Whom do they usually get advice from when they need it? (This could give us insights on whom to target for BDS training, and so on.)
  - (g) Would they be able to receive business advice, support and training? And if so, how much time can they devote to training, knowledge acquisition?
  - (h) Problems and barriers working against formal business creation and the growth of existing enterprise activities.
  - (i) When there are clusters of vendors all selling the same goods, what "strategies" do they apply in making their sales? By lowering prices, by special activities to attract customers, by sharing customers with "competitors", and so forth? Could they

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consider purchasing their goods as a group to lower their costs? Is their solidarity strong enough?

- (j) Business plans and aspirations: expansion, business diversification and what support is needed in order to achieve these aspirations.
- (k) Legal conditions at the market place, government policies, laws, and so on.
- (l) Nature of registration (e.g. licenses) obstacles, fees, payment and other administrative procedures, and the benefits and disadvantages of registration and formalization.
- (m) Positive and negative aspects of running a business, including impact on women themselves, on the enterprise, the household, family and children, both in terms of revenues and in terms of impact on their lives, and to find out how many hours a week these women work as micro-vendors.
- (n) What happens to them and to their businesses when they or a member of their family becomes ill? Are they in need of (and capable of participating in) social protection? Do they have access to social services; education, health care, and so forth. (This can have an impact on the business.) Do they have emergency funds or measures? Bridging loans?
- (o) What are their costs for doing this work? – Transportation costs, unofficial taxes, water, rental for space, and so on. Also, are they mobile vendors or static?
- (p) Health, safety, and environmental issues related to running a business.

#### E. Expected outcomes

- (a) A better understanding of the situation of women micro-vendors and their business activity.
- (b) Key findings about the needs of women micro-vendors.
- (c) Recommendations given specifically for enabling women micro-vendors to seek greater business opportunities (e.g. through skills training) to allow them to maintain and expand their existing business in a sustainable manner.
- (d) A report that can help USG develop programme direction.
- (e) USG staff builds their skills in research activities (from research design to report-writing).
- (f) Recommendations that will inform ILO's work in Cambodia, including under the Women's Entrepreneurship Development and Gender Equality (WEDGE)-Cambodia NEEEW project (with the (MoWVA), the EEOW project and other related activities on the informal economy.
- (g) Report containing information to be shared with interested agencies.
- (h) Findings that will input into government policy regarding the informal sector.

#### F. Project risks

10. It is assumed that the aftermath of the general elections will not affect the availability and willingness of the targeted micro-vendors to freely respond to research questions. The project and its expected outcomes are based on this main assumption, the prevalence of which is critical to the achievement of the objectives of the project within the planned period.

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11. The capacity of USG staff and volunteers to undertake research activity is low at the moment and to ensure the quality and integrity of the data, a considerable amount of supervision and support will be required. This would be used as both a capacity development experience and as a quality control for the study data.

## G. Methods and process

12. Research will be conducted for up to 15 days in three market areas in Phnom Penh where USG's existing project clients have businesses. It is envisaged that micro-vendors working outside of markets in up to two other locations will also be targeted, such as street vendors, hawkers and people who sell goods in front of their homes. Approximately 250 women in these five different locations will be interviewed. (See Annex 1 for the proposed activity schedule.)
13. The research will use a variety of research tools, including a short questionnaire, focus group discussions with key informants and micro-vendors, and semi-structured one-to-one interviews. The kind of research techniques and tools to be used will depend on the kind of information to be gathered. For example, semi-structured interviews will be used to learn about women's business plans and aspirations; group discussions to understand the nature of registration and its benefits and disadvantages. A straightforward box-ticking questionnaire will be useful to get basic bio-data information. Visual tools such as mapping or timeline drawings will also be used to facilitate discussions (especially group discussions).
14. As one of the main aims of the research exercise is to increase USG's capacity to conduct such research, a certain amount of training will be given at different stages in the process. USG staff and volunteers will be trained to conduct the research using a small range of research methods. The research facilitators need to learn skills to help identify key questions, conduct a questionnaire, formulate open-ended questions, facilitate group discussions, take notes, use participatory tools (mapping, timeline diagrams for example), and learn how to involve the target group as full participants in identifying their problems and needs and in identifying possible solutions. Researchers also need to learn how to interpret their results, how to use information gathered, and how to consult the target group and together determine the meaning of findings, and how to work with qualitative data.
15. The training will be conducted by the two designated international consultants in association with the senior management of USG. The topics to be covered during training include:
  - (a) Capacity development stage one: Methods and research design: (i) Methods: Questionnaire, open-ended one-to-one interviews, and focus group discussions. Body language, observation skills, note taking, facilitation skills, ethical issues, and security issues. (ii) Research Design: What do we want to know and what methods will we use? Drafting a questionnaire.
  - (b) Capacity development stage two: Data processing and analysis. (i) Lessons learned from fieldwork process; (ii) Inputting and processing quantitative data; analyzing quantitative and qualitative data, and drafting a report.

## H. Requirements

16. USG wishes to engage two international consultants for a period of 38 days, to research into the needs of women micro-vendors in Phnom Penh, and to assist USG staff in building their research skills.
17. The lead consultant will be an anthropologist with experience in teaching participatory and research methodologies in Cambodia. The second consultant will be an economist with experience in micro- and small-entrepreneurship programmes and data analysis.
18. USG will involve the services of several (to be specified) of its field workers in this research process.

## Proposed activity schedule

Activity	No. of days	Month to be conducted	Completion deadline
Draft proposal submitted to ILO			Mid-June
ILO approval			Expected by mid-July
<i>Capacity development stage one:</i> <b>Methods and research design</b> Methods: Questionnaire, open-ended one-to-one interviews, focus group discussions. Body language, observation skills, note taking, facilitation skills, ethical issues, and security issues. Research Design: What do we want to know and what methods will we use. Draft questionnaire.	5 days	Late July, early August	Mid-August
Pilot study of questionnaire, and lessons learned meeting. Possible alterations to questionnaire.	2 days	Mid-August	Late August
Fieldwork	15 days (3 working weeks)	Mid-August to early September	Mid-September
Translation of field data to occur as soon as field data starts coming in		Early September	2nd to 3rd week of September
Inputting data from questionnaire into an Excel spreadsheet by USG staff members Initial organization and analysis of qualitative data		As above	As above
<i>Capacity development stage two:</i> Lessons learned from fieldwork process regarding capacity Inputting and processing quantitative data Analyzing quantitative and qualitative data Analyzing qualitative data Initial draft outline of report	4 to 5 days	Mid-late September	End-September
Final lessons: Learned feedback and start of project formulation based on research findings	2 days	October	Late-October
Report writing	10 days		November
Report printed and distributed			

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## **Annex 2**

### **Questionnaire**

# **Micro-vendors in Phnom Penh**

**USG  
Phnom Penh  
August 2003**

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## Questionnaire

Interview – Name: \_\_\_\_\_

Interviewer: \_\_\_\_\_

When: (dd/mm/yy)                    / /

Where: \_\_\_\_\_

**Introduction guideline:** Good morning/afternoon, my name is \_\_\_\_\_. I would like to ask you a favour. I am working for USG a Cambodian NGO that supports small businesswomen like yourself. We are going to start a new project this year. The objective of our project is to help small businesses. For this reason we would like to ask you some questions so that we can make our project more useful to vendors like yourself. We have here a list of questions we would like to ask you. The process will take about 20 minutes. Your answers will be kept secret and only used for this study. Your name will not be asked and will not appear anywhere in the study. Do you agree to answer these questions for us?

### WHO IS THE MICRO-VENDOR?

1. Age: \_\_\_\_\_

2. Gender: M  F

Where do you come from?

Commune: \_\_\_\_\_

District: \_\_\_\_\_

Province: \_\_\_\_\_

3. Are you: (a) Married  (b) Single  (c) Widow/Widower

4. No. of children: \_\_\_\_\_

5. Did you go to school?

(a) Yes (If yes, continue below)

(b) No (If no, go to No. 8)

6. Until which grade? \_\_\_\_\_

7. How many people compose your family in the house in Phnom Penh? \_\_\_\_\_

8. How many income earners are there in the family? \_\_\_\_\_

9. Have you always worked as a micro-vendor since you arrived in Phnom Penh?

(a) Yes (If yes, go to No. 12)

(b) No (If no, continue below)

- 
10. Which other jobs have you had in Phnom Penh?
- (a) Teacher
  - (b) Government official
  - (c) Soldier/police service
  - (d) Employed worker
  - (e) Farmer
  - (f) No job
  - (g) Other  Specify: \_\_\_\_\_
11. How many hours do you work daily? \_\_\_\_\_
12. How many days per week? \_\_\_\_\_
13. What is your work schedule: Start \_\_\_\_\_ End \_\_\_\_\_

<b>PROFILE OF ENTREPRISE</b>
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14. How long have you been working as a vendor? \_\_\_\_\_
15. Do you move with your vending activity or do you stay only in one place?
- (a) Static
  - (b) Move
  - (c) Other  Specify: \_\_\_\_\_
16. What do you sell? \_\_\_\_\_
17. Have you ever sold anything else?
- (a) Yes (If yes, continue below)
  - (b) No (If no, go to No. 20)
18. What were you selling before? \_\_\_\_\_
19. Why did you choose to work as a micro-vendor?
- (a) Lack of capital
  - (b) No other choice
  - (c) No skill
  - (d) Spend little capital and get high income
  - (e) Copy others (friends, relatives)
  - (f) Pick up business from previous seller
  - (g) Other  Specify: \_\_\_\_\_

---

20. Does anyone ever help/assist you with your activity in the market?

(a) Yes (If yes, continue below)

(b) No (If no, go to No. 25)

21. When do they help you?

(a) When ill

(b) When pregnant

(c) When busy with other activities

(d) When free time is needed

(e) When there is a celebration

(f) When there is a lot of business

(g) Other  Specify: \_\_\_\_\_

22. Do you give them anything for helping?

(a) Yes

(b) No

23. Who are they?

(a) Relatives

(b) Friends

(c) Villagers

(d) People from villages nearby

(e) Other  Specify: \_\_\_\_\_

24. Are you a member of USG?

(a) Yes

(b) No

---

25. Have you or anybody who helps you with the business been taught how to run the activity you have in the market?

(a) Self (b) Helpers

1. Yes 1. Yes

2. No 2. No

(If yes, continue below) (If yes, go to No. 29)

(If both are no, go to No. 33)

26. What kind of training/advice did you get?

\_\_\_\_\_

27. From where did you get the training/advice? (If it is an organization – name)

\_\_\_\_\_

28. What kind of training/advice did they get?

\_\_\_\_\_

29. From where did they get the training/advice? (If it is an organization – name)

\_\_\_\_\_

30. Was the training/advice useful?

(a) Self (b) Others

1. Yes 1. Yes

2. No 2. No

31. If yes, how did it help?

\_\_\_\_\_

32. Whom do you usually get advice from when you need it?

\_\_\_\_\_

33. Have you heard of any organization giving advice and help to market vendors on topics like giving credit, giving a safe place to save money, advice on how to increase your sales, advice on how to keep track of costs of supplies and profits, help in identifying the best way to cook food, help in treating fresh vegetables so that they are clean and looks beautiful, or any other? (*Do not consider USG.*)

(a) Yes (If yes, continue below)

(b) No (If no, go to No. 37)

---

34. If yes, tick the services available:

- (a) Giving credit
  - (b) Giving a safe place to save money
  - (c) Advice on how to increase their sales
  - (d) Advice on how to keep track of costs of supplies and profits
  - (e) Help in identifying the best way to cook food
  - (f) Display vegetables to their best
  - (g) Any other  Specify
- 

35. Did they pay to receive the above services?

- (a) Yes, paid
- (b) No, did not pay

36. Do you own the tools and equipment that you use for your activity in the market?

- (a) Yes, all (If yes, continue below)
- (b) Not all of it (Continue below)
- (c) None (If so, go to No. 39)

37. Did you buy these with your savings or did you take a loan?

- (a) Savings
- (b) Loan
- (c) Other,  Specify: \_\_\_\_\_

38. How much rent do you pay per day?

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39. Who are your buyers?

- (a) Common people
- (b) Restaurants
- (c) Retailers
- (d) Food sellers
- (e) Clients that export (to Viet Nam or other)
- (f) Other,  Specify: \_\_\_\_\_

---

40. From whom do you get/buy your goods?

- (a) Friends  (Continue below)
- (b) Own  (Go to No. 43)
- (c) Farmer  (Continue below)
- (d) Wholesaler  (Continue below)
- (e) Other,  Specify: \_\_\_\_\_ (Continue below)

---

41. Do you buy them on credit or pay cash?

- (a) On credit
- (b) Cash
- (c) Pay half now and the rest later
- (d) Other  Specify: \_\_\_\_\_

42. Do you buy goods as a group to lower costs?

- (a) Yes (If yes, go to No. 45)
- (b) No (If no, continue below)

43. Why not?

- (a) Do not want to
- (b) Do not need to
- (c) Lack of money
- (d) No group
- (e) No trust between each other
- (f) Other  Specify: \_\_\_\_\_

44. How much money do you earn daily? \_\_\_\_\_

45. How much do you spend on expenses related only to your business daily outgoings?

- (a) Goods \_\_\_\_\_
- (b) Other (transport, taxes, and so on) \_\_\_\_\_

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46. Compared to last year do you make more or less money?

- (a) A lot more
- (b) A little more
- (c) The same
- (d) A little less
- (e) A lot less

47. Why do you think you made more/less money?

\_\_\_\_\_

48. When there are other vendors selling the same goods, how do you attract buyers?

- (a) Lower prices,
- (b) Do special activities to attract customers  If so specify: \_\_\_\_\_
- (c) Sharing customers with the other vendors
- (d) Others  If so specify: \_\_\_\_\_

<b>BUSINESS PLANS AND HOPES</b>
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*Let us talk about the future*

49. Do you want your business to grow more?

- (a) Yes, I want my business to grow  (If yes, go to No. 52)
- (b) No  (If no, continue below)

50. Why not?

\_\_\_\_\_

51. What would you need for your business to grow?

- (a) More management skills
- (b) Credit
- (c) Training
- (d) Other  Specify: \_\_\_\_\_

52. What tools and equipment would you need in order to save you time in producing or processing what you sell?

\_\_\_\_\_

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53. What tools and equipment would you need to improve the production or processing of the goods that you are selling?

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54. Would you be willing to receive business advice, support and training?

(a) Yes (If yes, continue below)

(b) No (If no, go to No. 60)

55. What kind of advice, support or training would you want?

(a) New ideas on how to sell

(b) Ideas on how to attract customers

(c) How to treat customers

(d) Record keeping

(e) Creative ways of processing

(f) How to plan

(g) Hygiene of goods

(h) Other  Specify: \_\_\_\_\_

56. And how much time can you devote to training?

(a) One hour per day

(b) More than one hour per day

(c) Less than one hour per day

57. Could you pay for it?

(a) Yes (If yes, continue below)

(b) No (If no, go to No. 61)

58. How much could you pay per session?

(a) 2,000 riel

(b) 3,000 riel

(c) 4,000 riel

(d) 5,000 riel

(e) More than 5,000 riel

---

59. Why not?

\_\_\_\_\_

60. Would you like to start a new business in addition to the existing one?

(a) Yes (If yes, continue below)

(b) No (If no, go to No. 64)

61. What are the problems for you to start this new activity? (List at least three problems)

\_\_\_\_\_

\_\_\_\_\_

62. How can you solve these problems?

\_\_\_\_\_

<b>EXTERNAL FACTORS THAT EASE OR HINDER THE BUSINESS ACTIVITY OF MICRO-VENDORS</b>
--

*Now we will talk about the factors that make it easier or more difficult to work in the market.*

63. You can see (... *interviewer indicates a vendor with a stall* ...) there is someone like you who has a stall. Is your business registered like that one?

(a) Yes (If yes, go to No. 66)

(b) No (If no, continue below)

64. Why do you not try to register it?

(a) No money for registration

(b) Does not know the benefits of registration

(c) They have never seen someone register

(d) The process is difficult

(e) Worry for high costs of registration

(f) Other  Specify: \_\_\_\_\_

65. Which are the market rules and regulations that are most difficult for your activity?

(a) Time table for the market committee

(b) The non-existence of a policy for micro-vendors

(c) Other  Specify: \_\_\_\_\_

---

66. Why are these harmful for your business?

\_\_\_\_\_

67. Which are the highest taxes and the fees for your activity in the market?

- (a) Sanitation
- (b) Security
- (c) Business operation tax (pasi)
- (d) Order in the market
- (e) Fee to stall owner or house owner
- (f) Police-Khan
- (g) Private investors
- (h) Rent of location
- (i) Other  Specify: \_\_\_\_\_

68. Who are the officials that you fear the most for your activity in the market?

- (a) Market committee
- (b) Police
- (c) Security
- (d) Gate keeper
- (e) Other  Specify: \_\_\_\_\_

69. Why do you fear them?

\_\_\_\_\_

70. Are you member of any group/association/cooperative?

- (a) Yes (If yes, continue below)
- (b) No (If no, the interview is finished)

71. What associations, cooperatives, groups of any type, are you a member of?

\_\_\_\_\_

72. Have these associations been useful to maintain or improve your activity in the market?

- (a) Yes
- (b) No

---

73. How?

Notes:

- General feeling

- If others have helped to answer

- Any question which was not understood

- Other

## Annex 3

### Training workshop schedules

#### *Capacity development – stage one*

	8.00-9.30	9.30-9.50	9.50-11.45	12.00-2.00	2.00-3.45		
Tue 12 Aug	Introductions	BREAK	Issues and themes	L U N C H	Issues and themes continued		
	9.00-10.30	10.30-10.45	10.45-12.00		2.00-3.15	3.15-3.30	3.30-5.00
Wed 13 Aug	Introduction to methods	BREAK	Matching issues to methods		Matching issues to methods	BREAK	Introducing the questionnaire
	8.00-9.30	9.30-9.45	9.45-12.00				
Thur 14 Aug	Questionnaire	BREAK	Questionnaire				

## Week 2

	8.00-9.30	9.30-9.45	9.45-11.45	12.00-2.00	2.00-3.15	3.15-3.30	
Tue 19 Aug	Interviewing and information management skills and practising the different methods	BREAK	Interviewing and information management skills and practising the different methods	L U N C H	Interviewing and information management skills and practising the different methods	BREAK	Interviewing and information management skills and practising the different methods
	8.00-9.30	9.30-9.45	9.45-11.45		2.00-3.45		
Wed 20 Aug	Fieldwork practicalities		Fieldwork practicalities		Ethical issues		
	7.30-12.00				2.00-5.00		
Thur 21 Aug	Group 1 – Pilot questionnaire				All meet to review and adjust questionnaire		
	7.30-12.00				2.00-5.00		
Fri 22 Aug	Group 2 – Pilot questionnaire				All meet for final changes to questionnaire and other business		

## Capacity development stage two

	9.00-9.30	9.30-9.50	9.50-11.45	12.00-2.00	2.00-3.15	3.15-3.30	3.30-5.00
Weds 22 Oct	Summary of achievements	BREAK	Cleaning of data	L U N C H	Categories of open questions	BREAK	Inputting data
	8.00-9.30	9.30-9.50	9.50-12.00		2.00-3.15	3.15-3.30	3.30-5.00
Thurs 23 Oct	Frequencies and percentages	BREAK	Frequencies and percentages		Analysing frequencies and percentages	BREAK	Analysing frequencies and percentages
	8.00-9.30	9.30-9.45	9.45-12.00		2.00-3.15	3.15-3.30	3.30-5.00
Friday 24 Oct	Analysis of qualitative data	BREAK	Analysis of qualitative data		Analysis of qualitative data	BREAK	Analysis of qualitative data
	8.00-9.30	9.30-9.45	9.45-12.00		2.00-3.15	3.15-3.30	3.30-5.00
Sat 25 Oct	Report writing	BREAK	Report writing		Report writing	BREAK	Report writing

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## Annex 4

### Group discussions and question guide sheets

#### *Group discussions (1)*

Interview No.:	Interviewers:	Thavy & Lee
Location:	USG office	
Date:	Start time:	End time:
Group participants:	Sex:	
	No:	
	From:	
Economic activity:	Market MV	Community MV
	Other: _____	
Products sold:		

#### Business Environment: Problems for business

1. Why did you become micro-vendors?  
\_\_\_\_\_
2. How long ago was that?  
\_\_\_\_\_
3. When did you start? – and did you think this would be temporary or forever?  
(If temporary, why? If long-term, why?)  
\_\_\_\_\_
4. Is it easy being a micro-vendor? Do you enjoy it?  
(If yes, why? If no, why not?)  
\_\_\_\_\_
5. Why do you change where you sell from?  
\_\_\_\_\_
6. Is it better to change or stay in the same place? Why (i.e., do you make more money if you can sell from the same place every day? Why? Why not?)  
\_\_\_\_\_
7. What kind of problems do you have working as a micro-vendor?  
  
(corruption, taxes, unofficial fees, official fees, security, health issues, hygiene and sanitation issues, money, competition and so on)  
\_\_\_\_\_
8. How do these things affect your economic activity? How do they affect your income?  
\_\_\_\_\_

---

9. What difference would it make if you did not have these kinds of problems? (How? Why? In what way?)

\_\_\_\_\_

10. How does your work as a micro-vendor affect:

You personally

Your families/household? (i.e., time, money, schooling, health)

\_\_\_\_\_

11. How does your health/family life and responsibilities affect your work and income?

\_\_\_\_\_

12. Does anyone from your family help you with your micro-vending (husband, brother, sister, children, other?)

\_\_\_\_\_

13. What do they do/How do they help?

\_\_\_\_\_

14. What skills do you think someone needs to be a micro-vendor?

\_\_\_\_\_

15. What skills does a successful/really good micro-vendor need?

\_\_\_\_\_

16. Do you think you have all these skills?

\_\_\_\_\_

---

## **Group discussions (2)**

Interview No.:	Interviewers:	Thavy & Lee
Location: USG office		
Date:	Start time:	End time:
Group participants:	Sex:	
	No:	
	From:	
Economic activity:	Market MV	Community MV:
	Other: _____	
Products sold:		

### **Plans and hopes: Business strengthening/growth/diversification**

17. Why did you become a micro-vendor?

\_\_\_\_\_

18. How long ago was that?

\_\_\_\_\_

19. When did you start? Did you think this would be temporary or forever?  
(If temporary, why? If long-term, why?)

\_\_\_\_\_

20. Is it easy being a micro-vendor? Do you enjoy it?  
(If yes, why? If no, why not?)

\_\_\_\_\_

21. What is good about being a micro-vendor? (What is good about doing this kind of work?)

\_\_\_\_\_

22. What is bad about being a micro-vendor? (What is not so good about doing this kind of work?)

\_\_\_\_\_

23. Do you think anyone could/can be a micro-vendor? Could I be one?

\_\_\_\_\_

24. What do you need to become/be a micro-vendor?

\_\_\_\_\_

- 
25. What skills do you need to be a micro-vendor?
- \_\_\_\_\_
26. What do you have to be able to do/be good at to be a micro-vendor?
- \_\_\_\_\_
27. What do you have to be good at/do well to be a successful micro-vendor?
- \_\_\_\_\_
28. How would you describe a “successful micro-vendor”?  
(Think of someone you know who you think is a really good micro-vendor.)
- \_\_\_\_\_
29. Do any of you want your business to be stronger?
- \_\_\_\_\_
30. If it were stronger than it is now, how would it be different?
- \_\_\_\_\_
31. Do you think you could make more money doing what you do?  
If yes, how?
- \_\_\_\_\_
32. What would have to be different for you to be able to make more money?  
If no, why not?
- \_\_\_\_\_
33. If you made more money, what would you spend it on? How would you spend it?  
(e.g. reinvest in some economic activity or another (i.e., expands present business or diversifies or change work? Rent somewhere to live? Lend it out? Spend on children’s schooling and so forth.)
- \_\_\_\_\_
34. Do any of you ever think you would like your business to get bigger/expand?  
If yes, how much bigger? Bigger in what way?  
If no, why not?
- \_\_\_\_\_
35. What would make it possible to expand a micro-vending business? What would be needed/necessary?
- \_\_\_\_\_

---

36. Would any of you prefer to have a stall? Why? Why not?

---

37. If you could choose, (if you had enough money), would you want to:  
expand your present business;  
set up another one in addition;  
or change your work altogether? Why? What reasons?

---

38. USG is planning to provide training and services to help people like you improve your business. Would any of you be interested in receiving business advice, support and training? If no, why not?

---

39. What kind of advice, support or training do you think would be useful? (New ideas on how to sell, ideas on how to attract customers, and so on.)

---

40. Which are the three most important ones?

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41. If USG gave support:

Would they want individual assistance (such as a few hours a month one-to-one help about their own business?)

or

Group training on some particular activity (such as marketing, pricing, packaging, financing and so on.)

---

42. Would they consider paying a small fee for this help or not? If yes, why? (and how much per month, for example?) If no, why not?

---

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## **One-to-one interview question guide**

Interview No.:	Interviewer:	
Location: USG office		
Date:	Start time:	End time:
Group participants:	Sex:	
	From which market/community area:	
Economic activity:	Market micro-vendor	
	Community micro-vendor	
	Other: _____	
Products sold:		

### **Topics covered: enterprise profile, history and characteristics**

– **Problems and barriers**

– **Plans for the future**

Bio-data questions (from questionnaire)

1. How old are you

\_\_\_\_\_

2. Where do you come from?

\_\_\_\_\_

3. Are you married, single or widowed?

\_\_\_\_\_

4. How many children do you have, and how many live with you now?

\_\_\_\_\_

5. Did you go to school? If yes until which grade?

\_\_\_\_\_

6. How many people are there in your family in Phnom Penh?

\_\_\_\_\_

7. How many income earners are there in the household?

\_\_\_\_\_

---

8. Have you worked as a micro-vendor since you arrived in Phnom Penh? [If NO] which other jobs have you had in Phnom Penh?

\_\_\_\_\_

9. When do you start and when do you finish work?

\_\_\_\_\_

10. How many days do you work in a week?

\_\_\_\_\_

### Enterprise history

1. How long have you been working as a vendor?

\_\_\_\_\_

2. What did you do before?

\_\_\_\_\_

3. Why did you become a micro-vendor?

\_\_\_\_\_

4. When you started did you think you would be a micro-vendor just for a short time, or forever?

\_\_\_\_\_

5. How did you set up as a micro-vendor/start your business?

\_\_\_\_\_

6. Who helped you start? And how did they help you? (Did they give you any tools, material, information, money, credit?)

\_\_\_\_\_

7. Is it easy being a micro-vendor? Do you enjoy it? (If yes, why? If no, why not?)

\_\_\_\_\_

8. What is good about being a micro-vendor?

\_\_\_\_\_

9. What is bad about doing this kind of work?

(Financial issues, but also perhaps any negative impact of this kind of work on their family, children, themselves/health and so on.)

\_\_\_\_\_

10. Since you started, has your business stayed the same size, grown bigger or smaller?

\_\_\_\_\_

---

11. Why do you think that is?

\_\_\_\_\_

**Enterprise profile:**

1. Are you a mobile or a static vendor?

\_\_\_\_\_

2. What do you sell?

\_\_\_\_\_

3. Have you ever sold anything else? (If yes, what? If no, why not?)

\_\_\_\_\_

4. Would you like to sell anything else/different? (If yes, why? If no, why?)

\_\_\_\_\_

5. Does anyone ever help you with your work?

\_\_\_\_\_

6. Who?

\_\_\_\_\_

7. When do they help you?

\_\_\_\_\_

8. Do you give them anything for helping you? (i.e. money, food as payment and so on.)

\_\_\_\_\_

9. What do you do to attract customers to buy your goods rather than another micro-vendor's goods? (Shouting? Presentation of products and so forth.)

\_\_\_\_\_

10. Do you think how you present your produce makes a difference to whether customers buy from you, or how much they buy from you?

\_\_\_\_\_

11. Is there a lot of competition from other micro-vendors?

\_\_\_\_\_

12. How do you deal with it? What do you do to compete with them?

\_\_\_\_\_

---

13. Do you do anything (wash, peel, clean, cook) to your products before you sell them? (If yes, what and why? If no, why not?)

\_\_\_\_\_

14. How do you finance your business?

\_\_\_\_\_

15. Do you use your own money?

\_\_\_\_\_

16. Have you ever had to borrow money? If so, from whom, what amounts, and on what conditions (i.e., rates of interest)?

\_\_\_\_\_

17. What have you had to borrow money for?

\_\_\_\_\_

18. Do you keep an account of how much money you earn and spend per day?

\_\_\_\_\_

19. If yes – do you write it down anywhere? Or is it just in your head?

\_\_\_\_\_

20. Do you have any idea how much money you have earned this last week? Or month?

\_\_\_\_\_

21. What are the things you spend most of your spare money on in a week? Or a month?

\_\_\_\_\_

22. If you made more money, what would you spend it on?

\_\_\_\_\_

**Problems encountered and plans for the future:**

1. What kind of problems do you have working as a micro-vendor?

\_\_\_\_\_

2. *\*Interviewer – please go into as much detail as possible for as many of the following as possible (corruption, taxes, unofficial fees, official fees, security, health issues, hygiene and sanitation issues, money, competition and so on.)*

\_\_\_\_\_

3. Do these things affect your economic activity? Do they affect your income?

\_\_\_\_\_

- 
4. How? (Interviewer: if possible, can you find out exactly how much money the micro-vendor has to pay for different taxes, fees, unofficial fees, etc per day or per week or per month?)  
\_\_\_\_\_
  5. Do you want your business to be stronger?  
\_\_\_\_\_
  6. How could it be stronger?  
\_\_\_\_\_
  7. What would you need to make it stronger?  
\_\_\_\_\_
  8. Do you think you could make more money doing what you do?  
\_\_\_\_\_
  9. If yes, how?  
\_\_\_\_\_
  10. What would have to be different for you to be able to make more money? If no, why not?  
\_\_\_\_\_
  11. Have you ever thought you would like your business to get bigger/expand?  
If yes, how much bigger? Bigger in what way? If no, why not?  
\_\_\_\_\_
  12. What would make it possible to expand a micro-vending business? What would be needed/necessary?  
\_\_\_\_\_
  13. Would you prefer to have a stall? Why? Why not?  
\_\_\_\_\_
  14. If you could choose, (if you had enough money), would you want to expand your present business, set up another one in addition, or change your work altogether? Why? What reasons?  
\_\_\_\_\_

- 
1. USG is planning to provide training and services to help people like you improve your business. Would any of you be interested in receiving business advice, support and training? If no, why not?

---

2. What kind of advice, support or training do you think would be useful?  
(New ideas on how to sell, ideas on how to attract customers, and so forth?)  
Name the three ideas you consider most important?

---

3. If USG gave support – would you want individual assistance (such as a few hours a month one-to-one help about their own business?)

Or group training on some particular activity (such as marketing, pricing, packaging, financing and so on)

---

4. Would you consider paying a small fee for this help or not? If yes, why? (How much per month, for example?) If no, why not?

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#### **Upcoming Issues:**

- Know About Business (KAB): a Country Strategy for Cambodia and Lao PDR**
- Supporting Rural Entrepreneurs through Multi-Media in Lao PDR**
- Rural Electricity Entrepreneurs: Association Building in Siem Reap, Cambodia**

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