



ASPIRE ***Strategic Framework*** ***2024-2028***

Australian Social Program for Inclusive Rural Enterprise
(ASPIRE) in Cambodia

———— June 2024 ————

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Key Acronyms

ToC	-	Theory of Change
PSEAH	-	Prevention of Sexual Exploitation, Abuse and Harassment
DGA	-	Disability and Gender Analysis
GAP	-	Gender Action Plan
AVI	-	Australian Volunteers International
MEL	-	Monitoring, Evaluation, and Learning
SG	-	Safeguarding
ACFID	-	Australian Council For International Development
DFAT	-	Australian Government Department of Foreign Affairs and Trade
WG	-	Washington Group Question
OECD	-	Organisation for Economic Co-operation and Development
PWD	-	Person Living with Disability
ABDC	-	Asset Based Community Development

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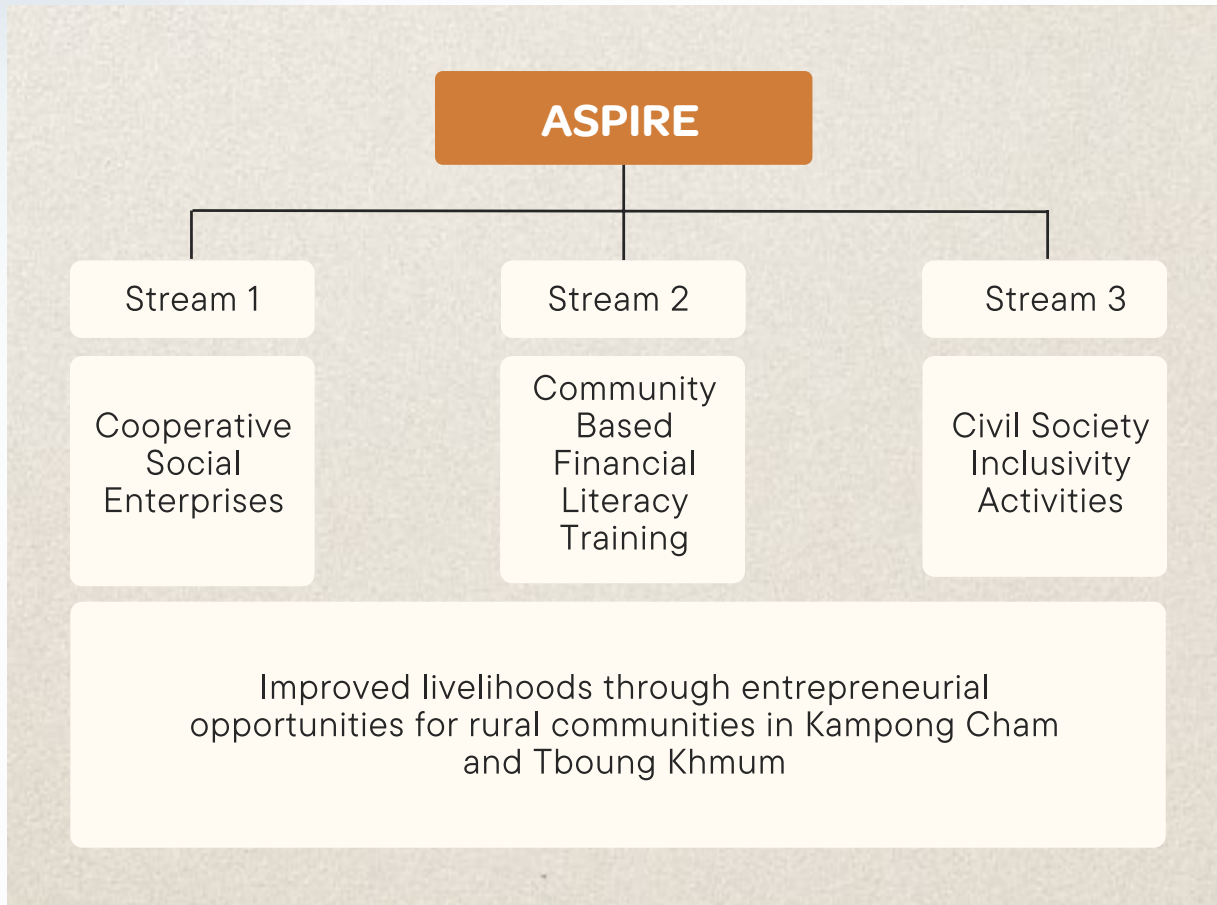
Executive Summary

Australian Social Program for Inclusive Rural Enterprise (ASPIRE) seeks to improve livelihoods through entrepreneurial opportunities for rural communities in Kampong Cham and Tboung Khmum. ASPIRE will achieve this by facilitating the establishment and sustainability of cooperative social enterprises (CSEs) with a strong focus on supporting aspiring female entrepreneurs, promoting social inclusion, and increasing the capacity of community members through technical and entrepreneurial training, and financial literacy. ASPIRE is funded by DFAT through ANCP with an expected budget of \$1-1.2m AUD over the next 4 years. This strategy document delivers an updated project design for ASPIRE, which was previously known as the 'Livelihoods Project'.

The previous 'Livelihoods Project' strategy document was released in 2020/2021. In accordance with DFAT-ANCP guidance and the challenges posed by the pandemic, the document framed the project within the climate of COVID-19 response. This updated ASPIRE project design is guided by the key findings and recommendations identified in the 'Livelihoods Project Evaluation' from December 2023 and Gender Analysis completed 2024 and supported by project MEL including a learning and reflection workshop with all program staff completed March 2024. Taking these recommendations into account, ASPIRE aims to improve livelihoods, increase gender equality and social inclusion within rural Cambodia.

Target communities will also benefit from community based financial literacy training, focused on traditionally excluded members of society and CUFA will continue to support the inclusion of diverse voices at the planning and decision-making level. While new staff contracts and an upcoming staff workshop in Phnom Penh will be used to support the planned realignment of project activities.

Figure 1 Aspire Workstreams



ASPIRE will pursue an updated three stream approach:

Stream 1:	Strengthening the capacity and sustainability of cooperative social enterprises (CSEs) - on going
Stream 2:	Community based financial literacy training - on going
Stream 3:	Civil society inclusivity activities - new

Stream 1

will focus on assisting CSEs to become self-sufficient and sustainable over the next 4 years. To do this, collective marketing, business development, and raw material purchasing will be facilitated by project staff. Project staff will also help CSEs engage with local Agricultural Collectives, Financial Institutions, other NGOs and Commune Councils to find new avenues to source and promote their products. Building on recent successful CSE engagement with the regional trade for development facility (RT4D). Currently there are 13 CSEs, with a broad range of participant motivation and business success. Project staff will look to graduate the best performing CSE and phase down support for the least performing CSE each year on a case-by-case basis ensuring participants are adequately supported into new CSEs. ASPIRE will use the title cooperative social enterprise moving forward to better align with the reality of the CSEs and differentiate from community-based training.

Key Actions 24/25:

- Incorporate the participants and material of one underperforming CSE into compatible nearby CSEs
- CSEs to sign MOUs with Commune Councils and/or ACs.
- CSE governance update
- Collective marketing and purchasing
- CSE led review of production costs

Stream 2

will continue financial literacy training in communities where CSEs are embedded, after a review of training materials. Project officers will seek to better engage vulnerable and excluded groups such as youth, women, and people living with disability. To do this, weekend and after work training sessions will be facilitated. ASPIRE will refresh training content and seek to deliver in a more participatory manner, delivering more targeted training to smaller groups size for greater impact.

Key actions 24/25:

- Update training materials
- Deliver community based training sessions in target provinces every month

Stream 3

activities specifically relate to the gender analysis recommendations and place women and people living with disability as the key actors with project officers facilitating engagement. These activities will build on the GEDSI rights based training undertaken in the first half of 2024. Selected participants from CSEs have been empowered to speak on behalf of underrepresented groups in their local communities at the commune and district level. Project officers will continue to facilitate the inclusion of people living with disability in commune investment planning (CIP) and monthly commune meetings.

Key actions 24/25

- Facilitate CIP participation
- Facilitate monthly commune meeting attendance
- Workshop reflection on activities so far
- Monitoring of Commune GEDSI actions

The 3 streams are interlinked and mutually reinforcing. **With community based training providing enabling conditions for the CSEs to flourish, the CSEs providing a model of entrepreneurship and inclusivity, and the commune inclusivity actions providing leadership opportunities for community members which will support the better financial inclusion outcomes for women and people living with disability.** Importantly the updated key activities will be added into the role description of new staff contracts.

Project Description

Project Goal

ASPIRE's goal is to improve livelihoods through entrepreneurial opportunities for rural communities in Kampong Cham and Tboung Khmum. ASPIRE will achieve this by facilitating the establishment and sustainability of cooperative social enterprises (CSEs) with a strong focus on supporting aspiring female entrepreneurs, promoting social inclusion, and increasing the capacity of community members through technical and entrepreneurial training.

Target communities will also benefit from community based financial literacy training, focused on reaching the traditionally excluded members of society. CUFA will continue to support the inclusion of diverse voices at the planning and decision-making level.

Vision:

Women and people living with disabilities become recognised, engaged, and valued in their local communities. It is important that ASPIRE continues to work with themes of community development and civil society in mind as well as the enterprise and financial focus. As participants clearly stated during the evaluation in 2023, community connection was very close to income as the top project impact.

ASPIRE must emphasise that these CSEs are now well established, and that they play an important role in the community beyond making profits for their members. They are a safe place for vulnerable people to learn skills and build a network alongside community connections.

Moving forward, improving CSE governance practices and empowering CSEs to create their own processes around membership will allow the kind of flexibility that participants want, and allows CUFA to continue to assist the development of the CSEs with a sustainable focus.

Statement of Development Needs

Nearly 1 in 5 Cambodians live in poverty, with the majority of whom living in rural areas. Most low-income and rural households have limited access to basic services and livelihood opportunities. Despite a period of economic growth and poverty reduction between 2009 and 2019, livelihood capacities in rural Cambodia remain fragile, as highlighted by the COVID-19 pandemic. Low levels of financial literacy across rural areas have been identified as a barrier to economic and social development. Cambodian women experience the effects of poverty disproportionately. Women face barriers to accessing healthcare, education, financial services, livelihood opportunities, and food security (OHCHR, 2015). People living with disability face similar challenges, further compounded by significant social stigma, greater health expenditures, and lower access to employment opportunities (Mitra, Posarac & Vic, 2012).

Project Rationale

This strategy document seeks to answer and implement the recommendations found in the 2023 project evaluation into an updated project design for ASPIRE. Taking these recommendations into account, ASPIRE aims to improve livelihoods and increase gender equality and social inclusion within rural Cambodia through an updated three stream approach:

Stream 1: Strengthening the capacity and sustainability of cooperative social enterprises (CSEs).

Stream 2: Community based financial literacy training.

Stream 3: Civil society inclusivity activities.

The previous 'Livelihoods Project' strategy document was released in 2020/2021. In accordance with DFAT-ANCP guidance and the challenges posed by the pandemic, the document framed the project within the climate of COVID-19 response. This updated project design will shift away from this paradigm, as the economic challenges posed by the COVID-19 pandemic have dissipated within Cambodia. This updated ASPIRE project design will be guided by the key findings and recommendations identified in the 'Livelihoods Project Evaluation' from December 2023 and Gender Analysis completed 2024, supported by project MEL including a learning and reflection workshop with all program staff completed March 2024.

CSE Assessment May 2024

Green highlight indicates CSE making strong progress to self sufficiency. Analysis based on monitoring and observation of CSE practices.

Table 1 Kampong Cham CSEs:

No.	KAMPONG CHAM 58 Active CSE Members	Location	CSE Type	Mem- bers	Annual Profits	YTD Profit USD	Notes
1	Kdey Sangkhemthmey Community	Ou Task	Soap production	9	2021: 461 2022: 730 2023: 219	\$118	No production in January
2	Woman Help Woman Soap Community	Khtuoy Bei	Soap production	8	2021: 674 2022: 772 2023: 346	\$204	No production in January
3	Rung Roeung Soap Community	Khtuoy Muoy	Soap production	8	2021: 341 2022: 958 2023: 1151	\$555	Connected with Village AC 2024
4	Samaki Soap Community	Pratong	Soap production	9	2021: 999 2022: 1855 2023: 1149	\$358	Motor cart for product transportation
5	Punlue Raksmeay Soap Community	Ou Kapmon	Soap production	8	2021: 1260 2022: 1858 2023: 678	\$104	
6	Satreay Pika Vey Chlat Soap Community	Trapaing Chineang	Soap production	8	2021: - 2022: - 2023: 740	\$547	Getting some financial, branding, and meeting support from the commune and village chief
7	Prosperous Women Tailoring Community Centre	Lvea	Tailoring	8		\$155	Market area Prey Chhor District, CSE receiving commune support for stall renovation

Table 2 Tboung Khmum CSEs:

No.	TBOUNG KHMUM 47 Active CSE Members	Location	CSE Type	Mem- bers	Annual Profits	YTD Profit USD	Notes
1	Satrei Chhlat Vey Soap Community	Dong Timuoy	Soap production	9	2021: - 2022: 383 2023: 618	\$85	MEs engaged as onsellers. CSE content with low numbers.
2	Satrei Sros Sa Art Soap Community	Chaom Triek	Soap production	8	2021: - 2022: 427 2023: 512	\$241	
3	Satrei Rik Rey Soap Community	Bongkav	Soap production	8	2021: - 2022: 430 2023: 767	\$72	No production in January. Active leader, less engaged members.
4	Satrei Me Phtas Soap Community	Dong	Soap production	8	2021: 1260 2022: 475 2023: 1720	\$244	
5	Pou Thum Fashion Women Tailoring Community Centre	Pou Thum	Tailoring	5		\$3088	Market area is Phnom Penh
6	Rol Pha'em Farm Chicken Producing Women Enterprise Community	Rol Pha'em	Chicken farming	8		-\$300	

Participants

Rural areas within Cambodia are the most impoverished in the country, due to a lack of financial opportunities and low levels of financial literacy. Women and people living with disabilities in rural areas face economic hardships that are compounded by male cultural primacy and stigmatisation within Cambodian society. Community consultation forms the core to ASPIRE activities, with asset based community development (ABCD) ensuring CSE's voices are centralised and project officers work as facilitators rather than experts.

Stream 1 CUFA will facilitate community based enterprise and business development training across 13 CSEs with a current active total of 105 participants. CUFA will continue aiming for Women to make up 80% of leadership positions in CSEs.

Stream 2 CUFA will deliver community based financial literacy training sessions to a total of 500-600 community members across four districts. With refreshed training delivery seeking to engage 10-15 community members in each training session and with training sessions delivered each month in each province.

Importantly the activities in stream 2 are designed to create enabling social and economic conditions for the CSEs, while similarly the CSEs provide a model of entrepreneurship and inclusive practices to their communities. These sessions will target women, youth, and people living with disabilities. Key topics will include income management and saving, loans and e-banking, and business planning. To ensure maximum participation, training may occur after work hours and on weekends.

Stream 3 CUFA will support the inclusion of women living with disability in the community planning process of their local commune council. Building on the community based GEDSI awareness and mainstreaming training delivered in 2023 and 2024 and CSE GEDSI action plans. Stream 3 enables CSEs and community members to become leaders (Gender Analysis R2) in their communities and ensure new voices are heard at the commune level. Thus all three streams are interlinked and mutually reinforcing.

Table 3 Population and Demographics

	Village	Population	Main sources of livelihood
1	Khtouy Mouy	1,231	Factory, agriculture, and labour work
2	Khtouy Bey	1,207	Factory, agriculture, and labour work
3	Khtouy Bourn	217	Factory, agriculture, and labour work
4	Ou Brolos	709	Factory, agriculture, and labour work
5	Brotong	815	Factory, agriculture, and labour work
	Total	4,179	

Source: Commune Office

Key Partners

The ASPIRE program will continue to engage with commune councils, district governors, and government ministries. Project staff will also build on existing relationships with Disabled Persons Organisations (DPOs), including the Representative Solidarity Disabled Organisation in Batheay District, Women and Children with Disabilities Forum Kampong Cham, and the Tboung Khmum Disabled People's Organisation.

Table 4 Key Partners

Partners	Type
Kampong Cham Provincial Governor	Government (Local/Provincial/National)
Steung Trang District Governor	
Prey Chhor District Governor	
Batheay District Governor	
Ou Mlu Commune	
Baray Commune	
Boeng Nay Commune	
Chrey Vein Commune	
Tboung Khmum Provincial Governor	
Choam Kravien Commune	
Tramung Commune	
Triek Commune	
Kandaol Chrum Commune	
Sralab Commune	
Ministry of Social Affairs, Veterans and Youth Rehabilitation	
Representative Solidarity Disabled Organisation in Batheay District	
Women and Children with Disabilities Forum Kampong Cham	
Tboung Khmum Disabled People's Organisation	

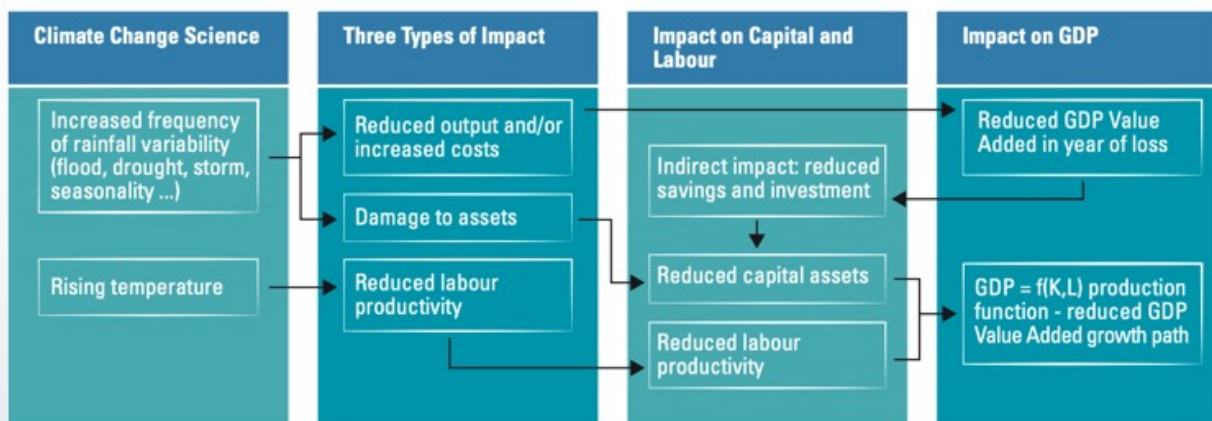
Climate Change

Cambodia's population is 76% rural, but experiencing rapid urbanisation (WBG ADB 2021). Just under half the country is employed in agriculture or fisheries, and these sectors provide one quarter of the country's GDP (WBG ADB 2021). **Cambodia faces disaster risk from flood and drought, with the country facing high levels of both exposure and vulnerability.** For example, 25% of the country is exposed, directly or indirectly, during a major flood (WBG ADB 2021). While damming and water flow changes in the Mekong are beginning to have negative impacts on many with vulnerable livelihoods. Cambodia recognises the increasing risk of floods, drought, saline infusion, and extreme weather events in government policies and reporting. Temperature is expected to increase and rainfall patterns are expected to change, especially in the north of the country.

Cambodian rice industries face increased crop failures, projected 10-15% in the near future, which will have huge ramifications for farmers. While other crops such as mangos and cashews are already seeing a reduction in production.

Further, research has shown that women are more vulnerable to climate change impacts. Heat increases present a risk in terms of heat related deaths and stress on the electrical grid. CC modelling shows an expected reduction of 10% in GDP by 2050 (MEF and GSSD, 2019). All the while, little planning has gone into the impacts of heat stress on labour (MEF and GSSD, 2019). Building financial literacy is an important mitigation strategy, with business planning and savings affording greater security during times of exposure.

Figure 2 CC Impacts (MEF and GSSD, 2019)



Evaluation Thematic Responses

Project Staff

Review and update job descriptions and work plans to ensure clear understanding of goals and priorities. These can be worked into the new staff contracts planned for the Cambodia office. It was made clear in the evaluation and monitoring that legacy components of the ASPIRE program such as MEs were still taking up a considerable amount of the PO's time. CUFA should seek to enable PO professional development, including English classes (Rec. 6), conduct peer to peer learning and collective training planning. Plan activities ensuring workload is viable for staff in terms of travel and monitoring. Support preparation of new training material (based around CSEs themselves training new members rather than PO's doing the training, POs continuing to deliver community-based training), needs to be driven by CSEs and community needs (Rec. 3, Rec. 4).

Project officers will still lead on CSE monitoring, banking days, and community based financial literacy training. The project coordinator will focus on the sustainability and business development of CSEs and seek to engage with local authorities and commune councils. The project coordinator will also select a suitable CSE to develop internal governance practices. All staff will support the GEDSI activities, with ideally one staff member for each district represented to ensure continuity of support. A project team workshop will be held in early July 2024 to reflect on current practices and ensure understanding of programming shifts.

Updated role descriptions:

Project Coordinator

In line with the planned 3 streams of activities the project coordinator will play a more active role in the business development and governance of CSEs, lead on sustainability and phasing out of support for graduating CSEs and facilitate CIP inclusion processes.

Key tasks include, but are not limited to the following:

- Support CSE Business development and training
- Work with project officers to create new training materials
- Conduct monitoring visits and deliver monitoring reports
- Support CSE engagement with communes and ACs
- Lead weekly team meetings
- Support engagement of people living with disability in CIP processes
- Facilitate ministry or stakeholder visits
- Facilitate sustainability pilot and develop CSE governance

Project officer

The project officers core responsibilities will be supporting CSEs and delivering community based training as well as facilitating CIP and commune council meeting activities.

Key tasks include, but are not limited to the following:

- Support CSE Business development and training
- Attend and facilitate banking days
- Deliver updated community based financial literacy training
- Assist monitoring visits and assist reporting
- Support CSE engagement with communes and ACs
- Attend weekly team meetings
- Support engagement of people living with disability in CIP processes

Membership

Permanent and short term membership according to CSE type. The program should move away from one size fits all. Thus, delineate tailoring, farming and soap CSEs as unique businesses with unique structures and needs.

This action would reflect:

- Recommendation 4 - Feedback that many are happy to operate with reduced membership for greater profit share.
- Recommendation 5 - Develop CSE governance.

Importantly this would respond to ongoing challenges reported by CSEs and PO's in regard to recruitment, attrition and participant motivation. Membership and recruitment must be adjusted to suit the CSEs needs and context. Project officers need to be listening (Rec. 4) and asking "What recruitment is needed? What is effective for them?".

An example of this would be scaling up tailoring CSEs around the start of the school year. In this manner CSEs could be a vehicle for community members to gain skills, training, connections, and confidence. Target populations should be youth, women, PLWD, and perhaps mothers. CSEs could be asked to consider short term contracts based around demand (e.g. tailoring aligned with the school year). Another potential model could be CSE's taking on one member for surge periods alongside core members. This model sees temporary members coming in for busy periods, receiving training from other members, and becoming more employable and receiving a new income source as a result and would also see an increase in community connection and network building.

For tailoring CSEs, POs could facilitate the creation of training videos on youtube (Rec. 2), so that temporary members can learn quickly and have a point of reference, without taxing the time of the CSE leader too much. This also

reflects Rec. 4, as the tailoring leaders often see the CSE as a secondary job which augments their main profession. If the CSE can be more attractive for them, they are likely to put in more effort.

As identified in evaluation, youth present as a group with enormous potential for the program's effectiveness and sustainability. Youth also have major potential to enact social change through GEDSI awareness considerations. How to ensure and promote youth engagement in ASPIRE remains a key question. However recent engagement of students in financial literacy training is a positive step which can be built on. The ASPIRE project team can look to identify learning opportunities from the Pathways Unlocked program in Papua New Guinea. For example, targeting students and school leavers for the community financial literacy training.

CSE Business Development

Facilitate Improved Governance for CSEs

The first step would be to create an effective governance structure or charter (Rec. 5) for one CSE and link this activity with a local authority for greater trust. The learnings from this process can then shape actions to build CSE governance on a case by case basis. CUFA should enable better CSE saving and loan understanding (Rec. 7). Suggested requirements include for 75% members to sign off and agree financial decisions or membership.

In 2024/25 aim to conduct a governance update with one suitable CSE. CUFA will continue to facilitate banking days but look to empower CSE oversight and leadership on this as soon as viable.

Project staff have identified: Satrei Pika Vey Chlat Soap community as the best candidate due to their engaged membership, momentum and links with the commune.

Other Business Development Opportunities

- 1) Consider a business development role for a CSE member that could work for all the soap CSEs within a province to pursue new opportunities. This position could be commission based.
- 2) How can the motorised cart owned by Samaki Soap Community in Pratong be utilised better for distribution?
- 3) Facilitating greater connection between MEs and CSEs (Rec 8). MEs can be on sellers of CSE products. ASPIRE project team should look to build on this process. Further, explore the potential for a ME(s) to act as a business development actor for CSEs. POs could also look to have MEs work as distributors for CSE products if they have access to a suitable vehicle (e.g. taking products into Phnom Penh). This relationship could be facilitated by offering a discounted rate on a chosen day for MEs to collect, and offering a discounted rate upon return of bottles in good condition.

Branding and Marketing

Buying plastic bottles and stickers in bulk for CSEs will help keep costs down and offer CSEs a chance to improve their branding and marketing. Procurement and distribution of plastic bottles and stickers could be another task BD role mentioned above. PO's can also look to connect soap CSEs to other businesses (e.g., restaurants), further driving community building and marketing. POs need to reinforce across soap CSEs the importance of having a consistent and recognisable product. Marketing ideas should be based around community benefits (e.g., why buy overseas products when you can support your uncles and aunts?). Community building is an important but undervalued part of the program. Herein lies an opportunity to link with professional development for POs (Rec. 6). For example, how can the POs benefit from and then pass on marketing training (Rec. 3, Rec. 7).

Training Materials

There is a need to update the training materials and review the method of delivery for both CSE and community training. **Many participants have received the same training over the last few years, and this repetition has led to attendance attrition.** For the CSE's participants want help driving their business forward and so project officers should focus on marketing and business development opportunities rather than going back over already covered training material. While for the community-based training (stream 2) often participants will only attend 1 training session and so a more streamlined approach is required. The evaluation also found that leadership training modules were found among the least useful for community members, yet only one module was delivered in the year. Project officers must ensure suitable and relevant training is delivered. CUFA should review training material and seek to update drawing on organisational knowledge. Community-based training needs to be driven by community needs (Rec. 3, Rec. 4). The community-based training rarely gets the same participants returning, so focus must be on key lessons to ensure impact. CSEs can be provided materials and train their own recruits, whilst also being able to request training from project officers.

CSE leadership network or steering committees which facilitates knowledge sharing and leader to leader interaction is a better way to engage rather than training delivery. ASPIRE should now seek to entrench within the CSEs model the behaviours and ability to be a positive role model for communities and shape norms around positive relationships with money. Further the program must also keep in mind how we can ensure male involvement in female empowerment training programs. As leadership involves both yielding and wielding power and both men and women need to get used to women wielding power.

GEDSI

The foundations for GEDSI activities were a series of rights-based training sessions in 2023/2024, by Sang Sey, CUFA's GEDSI specialist, conducted in 6 villages of Kampong Cham and 12 villages of Tboung Khmum. CUFA will now seek to move away from training delivery on rights and focus on inclusion and engagement activities. The next phase of ASPIRE will support engagement with CC and LA (currently 3 districts) where CSEs have taken the role in leading needs collection from their village members for integration into the Commune Investment Program (CIP) and advocating for independent living and better community inclusion (Rec. 9 and Rec. 10). Importantly, CUFA should seek to facilitate network building for women leaders who are living with disability. In 2024/25, CUFA should continue to support GEDSI actions in target project districts and review viability by assessing commune progress on GE and DI practices. Project staff have taken a baseline measurement of these practices at Chaom Kravein, Donteay and Lvea communes. In 2025/26, based on a positive assessment of the above activities, seek to roll out stream 3 in new locations.

Sustainability

Project staff must continue to reflect and review the status of all CSEs (see CSE assessment above).

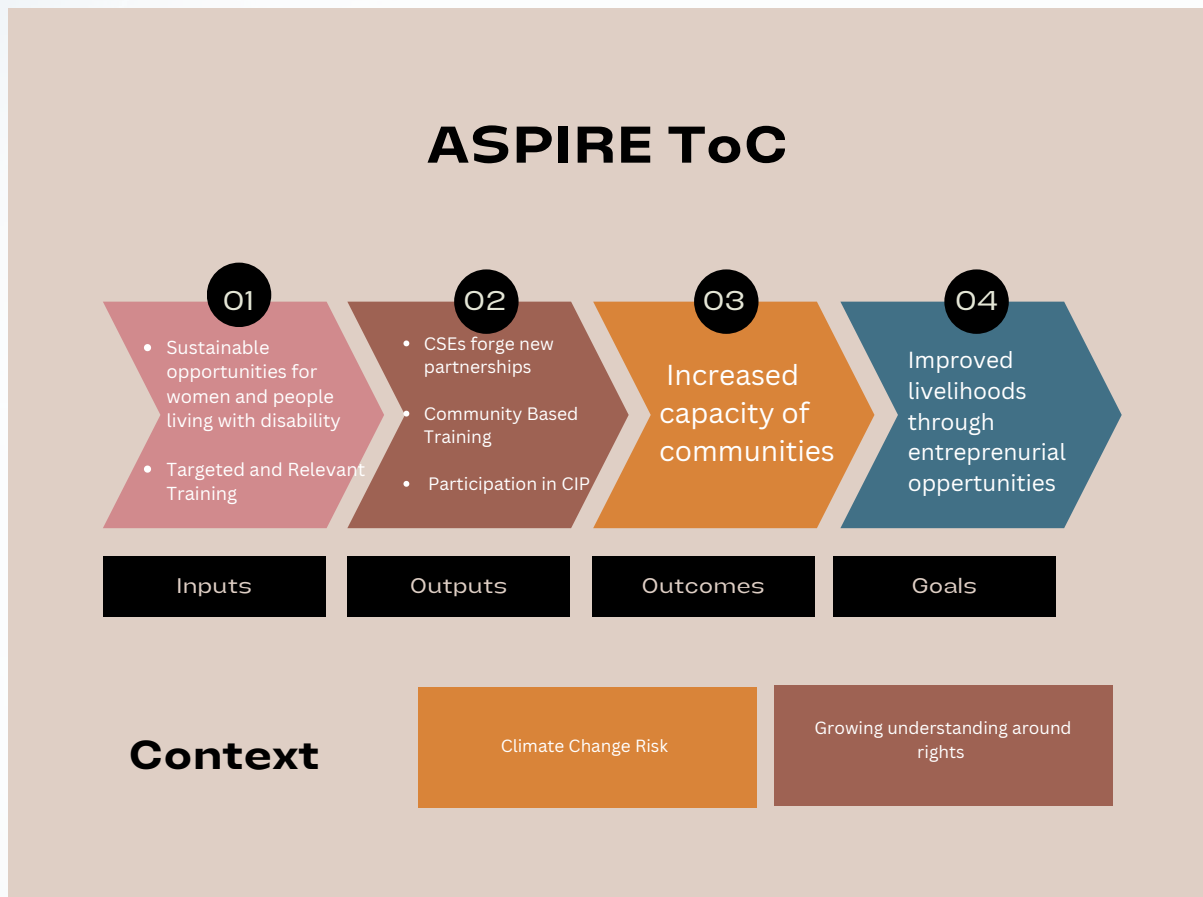
CUFA should seek to reduce the number of CSEs and ensure CSEs understand that the project aims that they become self-sufficient. The suggested review of CSE governance, and shorter term membership ideas (Rec. 5), should be seen as a way forward but also an opportunity to ensure CSEs are sustainable and attractive propositions for members.

Intervention in underperforming CSEs (Recommendation 1). A review of monitoring data supported by field observation identifies: Rik Rey TK (soap), Sangkhemthey KC (soap), Chhlat Vey KT (soap), and chicken raising in KT as potential candidates for intervention. This would be a collaborative phase down over a year to ensure participants are supported, potentially involving a redistribution of members and equipment to nearby CSEs. Project staff have independently identified the chicken raising CSE and Rik Sey as suitable candidates with which to create phase down plans.

Within 4 years ASPIRE should be seeking to phase out support to all current CSEs and form new CSEs in new locations, utilising a graduation or redundancy model. It should be understood that CSEs are working towards being self-sustaining entities. As such, CUFA should work with best performing CSEs to forge links with local authorities and agricultural collectives depending on the local context (MOUs, join meetings, CIP etc). Building strong connections will ensure they stay viable and can be a part of the local market and civil spaces. Some of this work has already begun (e.g. Rung Roeung Soap - Joined with AC, Satrey Pika Vey Chlat Soap linked with the commune).

Theory of Change

Figure 3 Theory of Change



Through the ASPIRE program, CUFA will deliver tailored business support and assistance in creating stronger internal governance for cooperative social enterprises (CSEs) and updated financial literacy training programs to rural areas in Kampong Cham and Tboung Khmum provinces. CUFA expects to improve both community connection and sustainability for CSEs, with increased financial and social benefits for participants, and the development of positive savings habits within the community. These outputs are mutually reinforcing on the community level with financial literacy, increased female leadership, and an increased voice in community planning and decision making for previously excluded people. Through these outcomes, the ASPIRE program aims to increase gender equality and social inclusion within Cambodia and alleviate poverty through financial literacy.

Monitoring, Evaluation and Learning

Monitoring

Comprehensive monitoring will be conducted to assess the project inputs, outputs and project outcomes.

Ongoing monitoring of the program will take place by:

The Project Officers will collect disaggregated data on the attendance rates at each training session and CSE membership and achievements against the project outputs and outcomes.

The Project coordinator will submit quarterly reports using the project-specific template provided to the Country Manager for review before submitting them to the Programs Manager for review and analysis.

CUFA's Country Manager will undertake one documented monitoring visit during each funding year.

On-going monitoring will also include producing CSE updates to analyse member mobilisation, participation, product production, product demand, and markets identified as year one indicators to be updated on a monthly and quarterly basis.

Outputs 24/25

Stream 1 | Sustainable CSEs

- 1.1 Conduct community consultation adopting ABCD approach to support the CSEs
- 1.2 Identify business development needs of existing CSEs to progress towards financial and operational sustainability
- 1.3 Update training work plan informed by activity 1.1 and 1.2
- 1.4 Deliver training; number of sessions to be adapted and informed by activity 1.1 and 1.2
- 1.5 Facilitate collective sourcing/purchasing of raw materials/equipment for CSEs
- 1.6 CSE governance update activity with 1 CSE
- 1.7 CSEs sign MOUs with local commune or AC
- 1.8 CSE led review of cost of raw materials

Stream 2 | Community Based Financial Literacy Training

- 2.1 Review training curriculum to adapt training content to community needs and mode of delivery
- 2.2 Deliver training to new CSE members and 500-600 community members

Stream 3 | Civil Society Inclusivity Actions

- 3.1 Women living with disability participate in 3 commune investment planning phases
- 3.2 Women living with disability participate in monthly commune meetings
- 3.3 Review of GE and DI practice improvement at commune level

2024-2028 Expected Outcomes

Stream 1 Sustainable CSEs

- All CSE are self sustaining or in the process of graduating from the project
- CSEs have formal partnerships with CC/ ACs
- Members from underperforming CSEs have been redeployed with other CSEs

Year 4

- CSEs are sustainable and play a positive role in social and economic community development

Stream 2 Financial Literacy

- Develop community financial literacy
- Increasing access to training for underserved populations

4 Year

- Improved financial literacy at a community level

Stream 3 Inclusion Actions

- Facilitate civil society engagement of female PLWD in community planning. Focus on commune council CIPs and training workshops across 4 Districts. Expanding current programming

4 Year

- Women and people living with disability are actively engaged in community governance

Expected Outputs

Stream 1

1 year

- 2 CSEs have signed MOUs with with a CC or AC
- 1 CSE has strengthened governance practices - formal doc i.e. charter etc detailing the rules/ practices of the CSEs. membership requirements better reflect the nature of the CSE
- Support phase down of 1 CSE
- All CSEs conduct cost analysis

4 Year

- Project officers identify potential new villages for CSE formation
- New CSEs have been formed in identified locations

Stream 2

- Updated digitally focused training materials - safety, transfers, QR codes
- Conduct 24 community based workshops - specifically targeting young people, women, PLWD and families. With a total of 500-600 participants
- Community members open bank accounts

Stream 3

- Women and PLWD participate in CIP process in 4 districts

Project Inputs

Stream 1

- Support CSEs Governance Practices Review
- Co-create CSE charters or governance practices with CSEs

Stream 2

- Updated training materials
- Conduct community based workshops
- Checking community desire to open bank accounts

Stream 3

- Commune investment planning engagement
- Commune meeting engagement

Evaluation

The ASPIRE program was evaluated at the end of 2023. With the recommendations (listed below) used to guide this document.

Table 5 Evaluation Recommendations

Criteria	Recommendations
Impact	<p>1: Immediate intervention in underperforming CSEs. Ensure project resources do not go to waste by redistributing or taking steps to renew struggling CSEs.</p> <p>2: Use Youtube to share training on products between CSEs. Youtube is already commonly used by participants as a learning tool. Recording training sessions and sharing would allow participants to develop digital skills in a practical manner.</p>
Relevance	<p>3: Update aspects of the training curriculum. Training should scale, with foundational modules for new participants, and higher level modules for experienced participants. Further, specialised topics such as female leadership and use of digital tools should be made available and targeted more appropriately.</p> <p>4: Entrench listening and participant engagement. Continue to develop the program's training offering in line with changing participant needs. Program should encourage participants to think about what they would like to learn next.</p>
Sustainability	<p>5: Develop CSE governance model. Take a dynamic approach to reconcile conflicts between social welfare ideas and business profitability. Actively develop group cohesion and resilience to market shocks.</p> <p>6: Encourage project officers' professional development. POs should be empowered to continue to learn in order to best support CSE. Where support is needed outside expertise should be sought to ensure the project continues to develop and evolve.</p>
Effectiveness	<p>7: Continue to explore business development opportunities by assisting CSE to pursue new product offering, suppliers, and markets. As well as seeking new partnerships such as with business or universities.</p> <p>8: Consider how to utilise MEs in onselling CSE products. The program's historical participant network is an underutilised strength.</p>

GEDSI	<p>9: Continue to centralise inclusion in CSEs. Program must recognise intersecting challenges and develop a better understanding of the influence of men on leadership within CSE and how power is wielded. Program needs to have a clearer definition of empowerment and articulate how this is managed.</p> <p>10: Keep giving leadership and networking opportunities to PLWD. Engaging with positive role models will help overcome feelings of low self efficacy and help challenge social stigma.</p>
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Activity Plan

Draft of first quarter key activities below. These will be added into new staff contracts.

Figure 4 Work Plan

ASPIRE Work Plan						
Action	Responsible	Supporting	Month 1	Month 2	Month 3	Notes
CSE Monthly Meetings	Sophat, Puthi	Raksmey	x	x	x	Convene monthly Banking Days
Community Based Fin Lit Training	Sophat, Puthi	Raksmey	x	x	x	2 trainings per province of 10-15 participants per month
Monitoring Visit	Rany	SPR	x		x	Quarterly
District Level Workshop	Raksmey	SP	x	x	x	1 per month
Workshop in PP	Darian and Jarred	Rany, SPR	x			

Socio-Political Context

CUFA's local and regional partners within Cambodia play a crucial role in the delivery of the ASPIRE program.

Organisation of Disabled Persons (OPDs)

Consultation and engagement with local OPD's have helped shed light on the unique circumstances people living with disability face in Kampong Cham and Tboung Khmum. CUFA has fostered a close relationship with OPD's throughout Tboung Khmum and Kampong Cham through collaborative GEDSI Toolkit training programs, which have been developed in consultation with OPD's to suit the local area's needs. These training programs have been successful in fostering a deeper sense of social connection for PWD through creating networks and challenging social stigmas. Some of the key OPD's the ASPIRE program works with are: Representative Solidarity disabled Organisation in Batheay District, Women and Children with Disabilities Forum Kampong Cham, and Tboung Khmum Disabled People's Organisation.

Government Relations

CUFA is a registered NGO in Cambodia and has a Memorandum of Understanding with the Ministry of Foreign Affairs and International Cooperation of Kingdom of Cambodia and Kampong Cham Provincial Governor and local authorities that it works in cooperation with. The ASPIRE program will engage with the Department of Environment, and the Ministry of Social Affairs, Veterans and Youth Rehabilitation.

The ASPIRE program engages with local governance organisations at various levels. At the local level, ASPIRE continues to consult Village Chiefs and gain local insight on changing needs of communities, ensuring local support for CUFA's programs by respecting local systems of authority. CUFA will further support participant engagement at the Commune Council level. Commune and district councils will support the ASPIRE project through facilitating any required registration activities, in the identification of potential markets and buyers for the product produced by CSEs, and by facilitating connection between government ministries.

CUFA hopes to strengthen the engagement of our partners and participants in these spaces through the ASPIRE program going forward.

GEDSI

Cross-Cutting Issues

CUFA conducted a gender analysis of the ASPIRE Livelihoods Program in November 2023. This report was conducted to analyse how CUFA is progressing in mainstreaming GEDSI principles into the ASPIRE program. ASPIRE engages entrepreneurs and aspiring entrepreneurs through collaboration with local OPDs (Organisations of Persons with Disabilities) as well as bolstering cooperative social enterprises (CSEs).

This report draws on quantitative and qualitative data collected in support of the recent ASPIRE project evaluation, consisting of 27 Micro-entrepreneur interviews and 4 CSE focus group discussion. Importantly ASPIRE has developed a good level of GEDSI understanding within project staff and this knowledge is beginning to be transmitted to participants.

ASPIRE has a key GE objective: 80% of the CSE members are female who are supported to actively participate in specialist roles such as CSE leader, marketing, branding, sales and business operations in the CSEs.

Key Recommendation	It is vital that GE considerations shape the next iteration of program design, the views and experiences of women are sought throughout project implementation and reflections on the success of these activities shape future activities. Further, women's experiences need to be better understood at individual level, moving beyond uniform group expectations.
R1	Continue to Advance and Develop GE Activities. The ASPIRE CSE model needs to recognise the challenges for women, but also understand that these challenges are different from individual to individual.
R2	Keep giving leadership and networking opportunities to Women. Engaging with positive role models will help overcome feelings of low self efficacy and help challenge social stigma.
R3	Review market access barriers for CSEs. Women report that due to cultural expectations they are less able to travel, restricting market access for some CSEs.

CUFA looks forward to implementing all recommendations found in the ASPIRE Livelihoods Gender Analysis, to help ensure the program continues moving toward the project goals whilst mainstreaming GEDSI principles into the program.

Statement on Sustainability

As most CSEs are based around commodity production, the environmental sustainability of these products must be acknowledged and accounted for. As identified in the evaluation, the program appears to rely on people knowing and doing the right thing when it comes to waste management. Participants have demonstrated an intuitive understanding of environmental management, and reusing plastic bottles and similar products was commonplace. Organic waste is dealt with effectively across CSE programs as fertiliser for crop production. Tailoring CSEs reported that most scraps and off cut fabric is repurposed into future projects. The effectiveness of this repurposing was determined by an individual's tailoring skill, some more effective than others.

The major challenge for ASPIRE's environmental sustainability moving forward is the disposal of plastic waste. Despite participants often reusing plastic bottles and containers, and many undergoing environmental awareness training as part of the previous iterations of ASPIRE, most CSEs continue to burn or dump waste within communities. Previous efforts to encourage recycling and sustainability through education and community clean up days have not been ingrained into the community's practices, with many participants reportedly burning waste or dumping into rivers.

Project Risk Management

The ASPIRE program is directly implemented by CUFA's in-country staff members, led by the Country Manager who is supervised and maintains dialogue with the program lead daily. Cambodia Country Manager is responsible for overseeing all operations and implementation of projects and directly reports to the program lead. The Cambodia Country Manager will work in close consultation with Project Officers, Program Coordinators, and key stakeholders to ensure proper oversight on all operations. CUFA staff will conduct robust monthly and quarterly progress reports to ensure teams in Cambodia and Australia are up to date with any challenges or successes the ASPIRE program has. CUFA Australia team will build and maintain dialogue with the Cambodia team through meetings and training sessions via teleconference. CUFA will maintain strong oversight through internal controls and performance monitoring which are integrated in CUFA's direct implementation model.

The Livelihoods Project evaluation, Gender Analysis, and quarterly reports have highlighted some key challenges participants in the program face. Most notably, CSE members facing attrition have been identified as a key issue. To mitigate against this challenge, CUFA plans to adapt membership models for CSEs in the next iteration of the ASPIRE program. By working closely with CSEs, CUFA plans to develop a charter that CSEs can use to embed flexible membership into each enterprise's operating procedures. By offering flexible membership, community members will still be able to join CSEs and other CUFA programs to gain skills and training, whilst being able to move on to other opportunities when they present themselves. By working with CSEs to develop a viable flexible membership model, CUFA plans to mitigate against the challenge of member attrition within CSEs.

CUFA has implemented mitigation strategies for any identifiable risks the ASPIRE program will face. CUFA team has created an in-depth risk matrix, designed to inform program policy and management. Link to the updated risk matrix: [ASPIRE RISK](#) The key risks to the program are as follows:

1) Cooperative social enterprises (CSEs) fail to be sustainable and/or disband during or just after project completion. The failure of the CSEs will not produce the intended project outcomes.

CUFA has worked to mitigate against CSE failure through a variety of measures. Firstly, CUFA has engaged and consulted heavily with community members, leaders, and local government officials in Kampong Cham, Tboung Khmum and Svay Rieng. CUFA has also worked to identify and select target communities for the ASPIRE program through consultation with Provincial Governors, Village and Commune Chiefs. Potential project participants have been identified through consultation with community members, confirming their interest and willingness to partake in the CSE program. Lastly, CUFA has established MoU's with all CSEs confirming their members commitments and active participation, to work together as a collective to establish and progress sustainable CSEs to provide livelihood opportunities for those involved.

2) CUFA staff fail to conduct rigorous project monitoring leading to project outcomes not being achieved in an equitable and inclusive manner.

CUFA conducted a gender analysis of the ASPIRE in early 2023, to review how the program is progressing in implementing GEDSI mainstreaming considerations, in line with CUFA's guiding principles.

3) Communities lack leadership, skills, and capacity to successfully lead and manage the CSEs

The CUFA team provides continued support and training to build the capacity of CSE members to own, operate, and manage successfully. CUFA also offers a diverse range of training modules that cover business development, marketing, social enterprise administration, leadership, and GEDSI awareness. Project staff will also collect feedback from participants, allowing the Country Manager to monitor the viability of CSEs.

4) People with disabilities are not able to be equally included in the project due to accessibility and lack of awareness. This would lead to ASPIRE activities not being inclusive in line with CUFA's GEDSI action plan.

Project staff will ensure PLWD are members of CSEs and financial literacy training participants. Project staff will also provide accommodation measures for PLWD, such as travel allowances and sign language interpreters when appropriate.

5) CUFA staff engage in fraudulent or criminal financial activity, including misuse of allocated project funds.

All CUFA staff are provided induction training on fraud and corruption. Monthly expenses reconciliation statements including receipts are reviewed by four separate teams (Office Coordinator, Accounts Country Manager, and Operations Manager). Spot-checks are also completed to identify any fraudulent activities/misuse of funds by the finance team. Additionally, no CUFA or project bank accounts have sole signatories.

6) CUFA staff are implicated in a case of child exploitation, abuse, or other violation of human rights.

CUFA has in place Child Protection (CP) Policy and CP Code of Conduct including reporting and investigation procedures. CUFA undertakes extensive screening of all staff/volunteers/contractors/visitors in Australia and Cambodia, including screening for CP risks. All CUFA and project staff receive training on CUFA's CP policy and Code of Conduct, and are informed that they face immediate termination if they violate these policies. Further, all MoU's with CSEs outline CP and PSEAH obligations.

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Appendices

Appendix 1

2021: Detergent Raw Materials Cost CSE

No.	Product	Unit	Quantity	Unit Price	Total (Riel)	Total (USD)
1	Black Water	Litre	8	9,000 R	72,000 R	\$ 18.00
2	White Soap	Kg	2	8,500 R	17,000 R	\$ 4.25
3	Caustic	Kg	1	4,000 R	4,000 R	\$ 1.00
4	Flour Bubble	Kg	2	13,000 R	26,000 R	\$ 6.50
5	Water Bubble	Litre	1	10,000 R	10,000 R	\$ 2.50
6	Thickened Flour	Kg	0.8	30,000 R	24,000 R	\$ 6.00
7	Sunlight	Cc	100	72 R	7,200 R	\$ 1.80
8	Lemon Smell	Cc	200	48 R	9,600 R	\$ 2.40
9	Salt	Kg	4	1,400 R	5,600 R	\$ 1.40
10	Colored Liquid	g	20	100 R	2,000 R	\$ 0.50
11	Colored Paper	Pcs			2,500 R	\$ 0.63
Total					179,900 R	\$ 44.98





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