



Tropentag, September 11-13, 2024, hybrid conference

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Microcredit dynamics and gender empowerment in Kampong Thom community forestry

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Abstract

The study is situated within the historical and socio-economic context of Cambodia, where microcredit has emerged as a significant tool for rural development. Microfinance institutions (MFIs) have played a crucial role in providing financial services to the underserved rural population, particularly in areas like Kampong Thom province. These initiatives date back to the early 1990s, following the end of decades-long conflict and political instability, aiming to address widespread poverty and the lack of access to formal banking services prevalent in rural areas.

The Credit Scheme examined in this study represents one such microcredit programme implemented in Kampong Thom province. It aims to provide financial assistance to households engaged in community forestry activities, with overarching goals of poverty alleviation and conservation. By exploring the historical evolution of microcredit in Cambodia and its relevance to rural development, this research seeks to contextualize the Credit Scheme within broader microfinance initiatives.

Utilizing a mixed-methods approach, the study combines quantitative surveys and qualitative interviews to analyse the scheme's impacts on livelihoods, gender dynamics, and conservation efforts. Through structured surveys administered to beneficiaries and in-depth interviews with stakeholders, the research aims to provide a comprehensive understanding of the scheme's multifaceted implications.

Findings reveal both benefits and challenges associated with the Credit Scheme. While it serves as a vital financial resource for households engaged in community forestry, a significant portion of allocated funds tends to be directed towards non-productive ends, posing obstacles to effective poverty alleviation. Gender dynamics also play a crucial role, with women often experiencing economic dependency despite recognising the scheme's benefits.

In light of these findings, the study advocates for targeted policies and initiatives aimed at empowering women economically, fostering gender equality, and promoting sustainable conservation practices. It underscores the need for nuanced policy formulations that balance poverty alleviation with conservation objectives, thereby contributing to the discourse on microfinance's intricate impacts and informing inclusive development strategies in Cambodia's rural areas.

Keywords: Cambodia, community forestry, microfinance, over-indebtedness, poverty alleviation, women