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# Microcredit dynamics and gender empowerment in Kampong Thom community forestry

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## Introduction

- Microfinance has gained prominence as a tool for supporting rural livelihoods while promoting sustainable forest management.
- In Cambodia, community forestry is a key strategy for conserving forests and improving the socio-economic conditions of rural communities.
- **This study explores how microcredit impacts livelihoods, gender empowerment, and forest conservation in four community forests of Kampong Thom province.**

## Objectives

- Assess the impact of the microcredit scheme on household income and financial stability.
- Investigate the role of microcredit in promoting gender empowerment within community forestry.
- Evaluate how microcredit influences community engagement in sustainable forest management.

## Methodology

### Study Location:

- 4 Community Forests: Prey Kbal Bey, Prey Banteay, Prey Hum, Ou Saom

### Data Collection:

- 137 households surveyed
- 14 Key informant interviews
- 12 Focus group discussions

### Analysis:

- Statistical tests
- Qualitative analysis

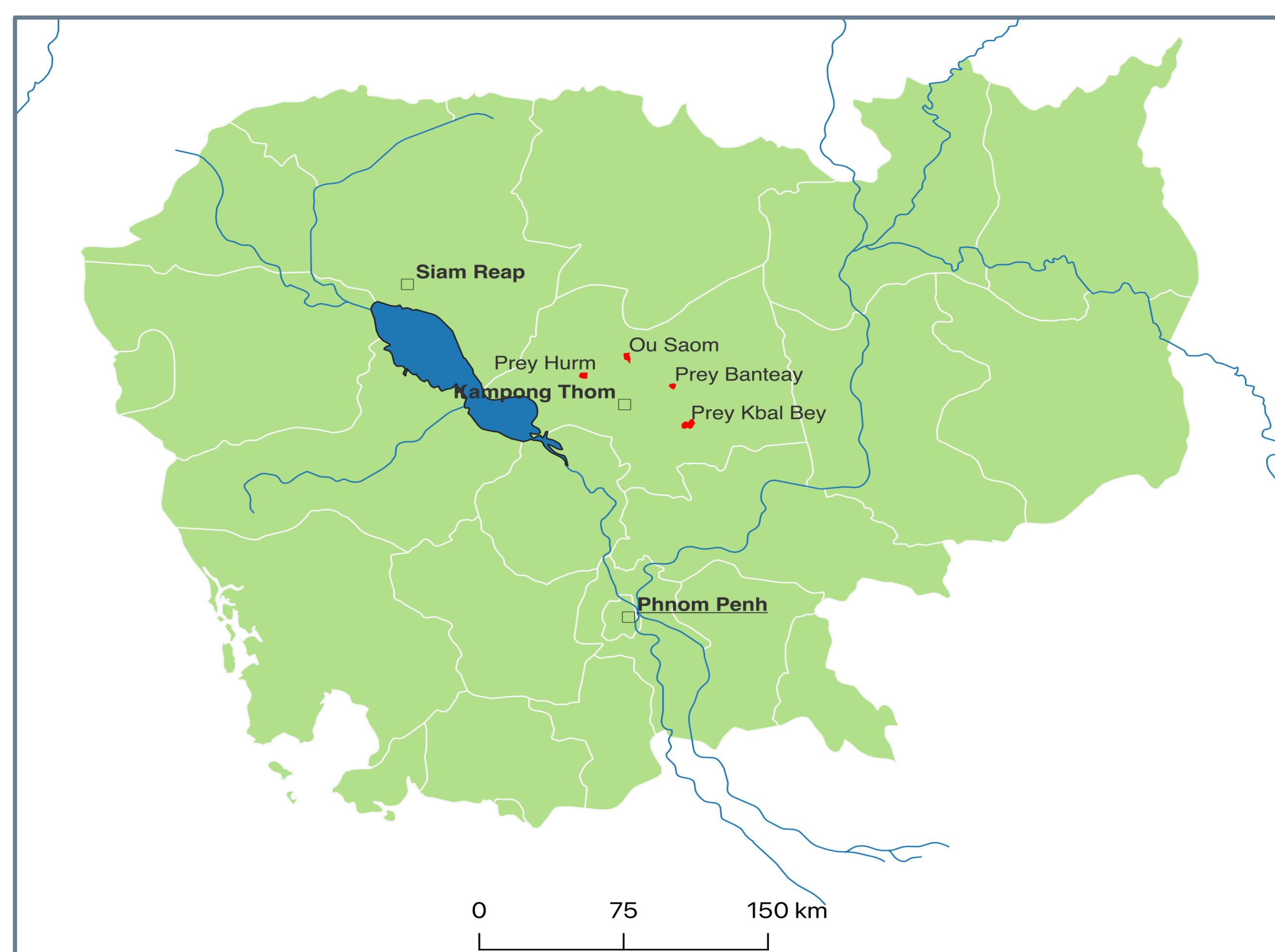


Figure 1. Map of surveyed Community Forests

## Results

- **Loan Sources:** 27% from the community Credit Scheme, 62% from traditional banks.
- **Loan Utilization:** 42% for essential needs (food, healthcare), 35% for housing, 23% for productive investments (agriculture, business).
- **Gender Empowerment:** Women face literacy and household work barriers, but report increased financial independence through microcredit.
- **Community Engagement:** 50% strongly support community forestry, and 72.7% feel adequately involved in decision-making.
- **Forest Condition:** 77.3% of respondents reported improved forest conditions since the Credit Scheme started.

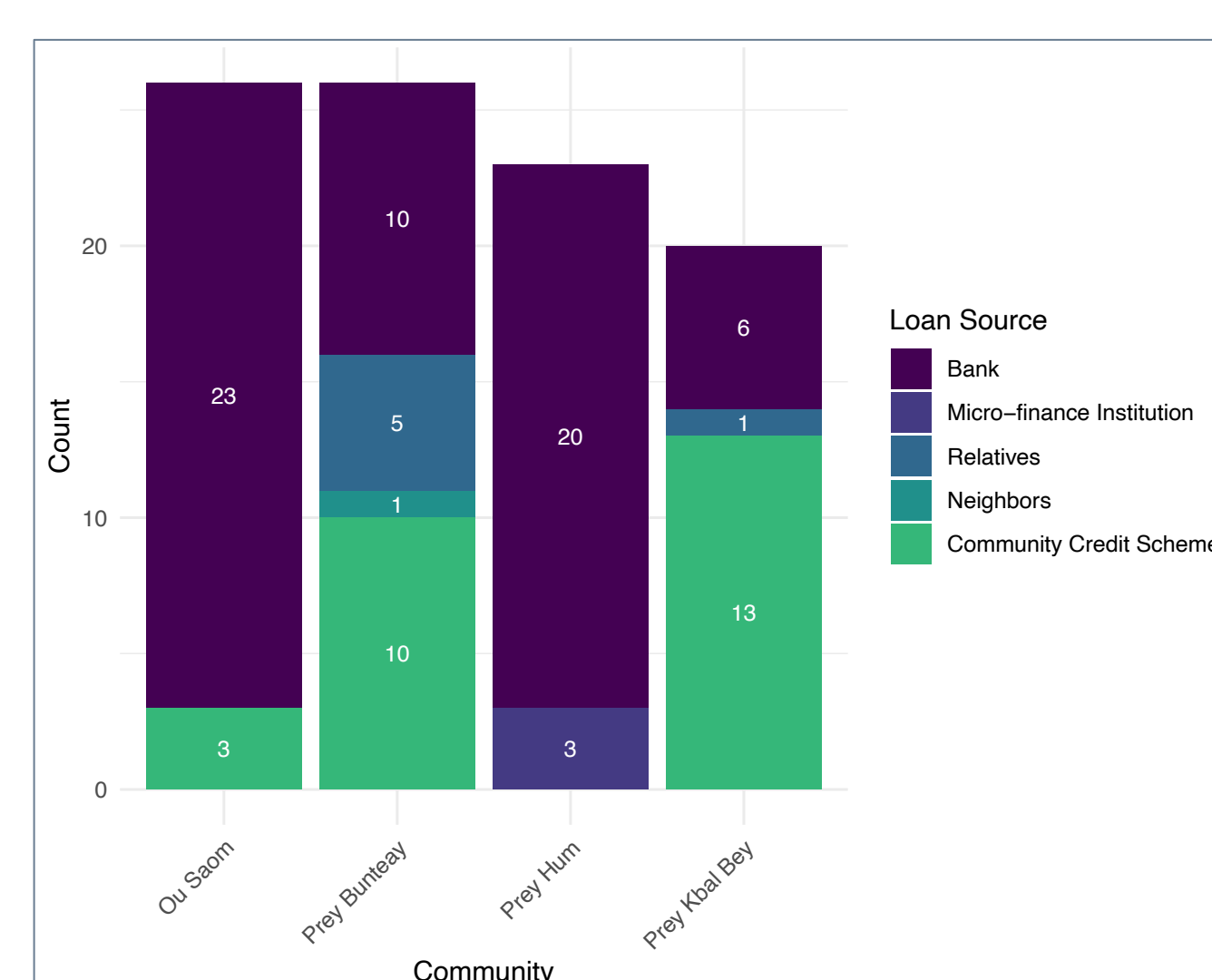


Figure 2. Source of loans by Community Forestry

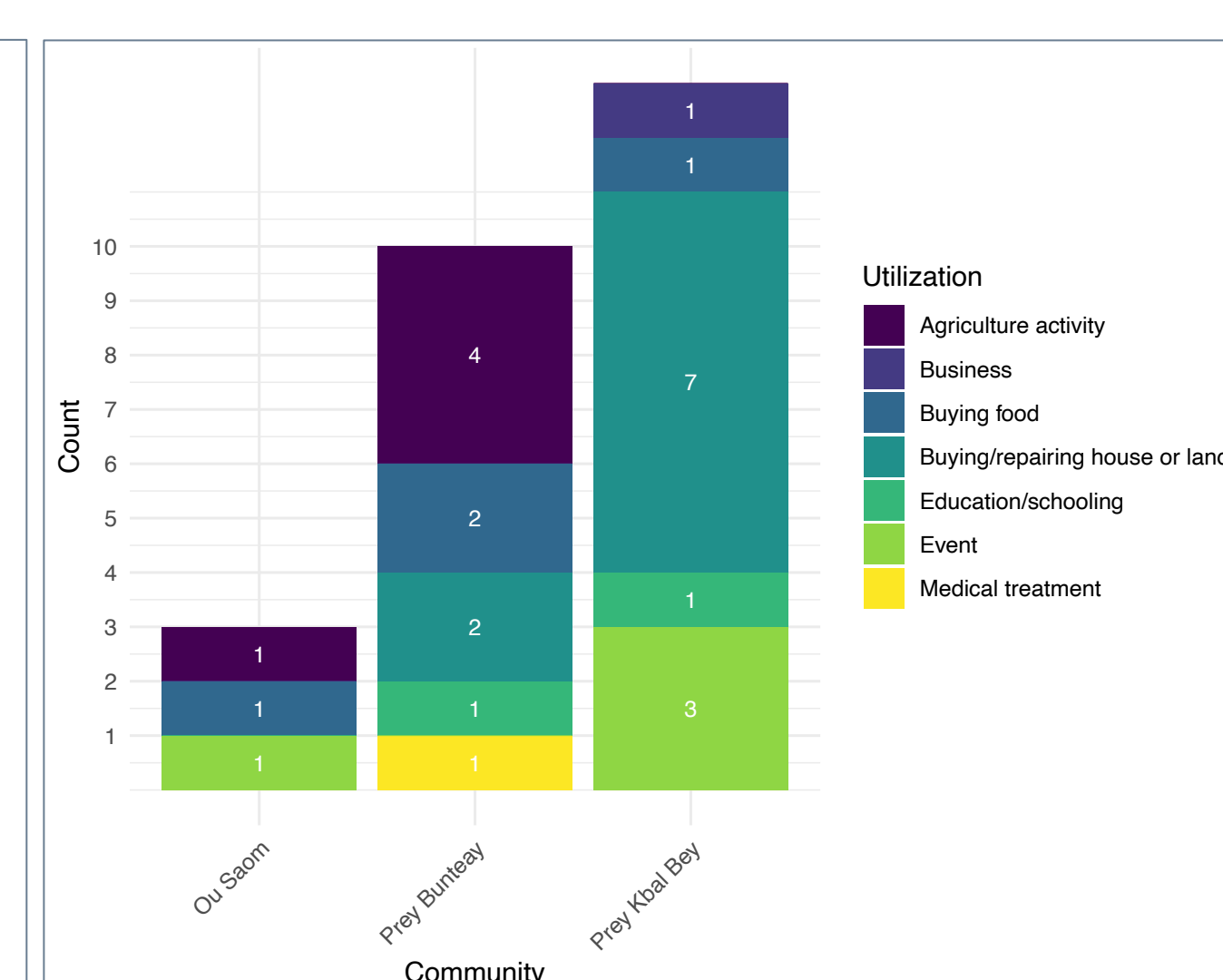


Figure 3. Credit Scheme utilization pattern by Community Forestry

## Discussion

- Credit Scheme addresses immediate needs but leads to food sacrifices and over-indebtedness.
- Gender empowerment remains mixed: although women gain financial autonomy, cultural norms limit their full potential.
- The Credit Scheme indirectly supports conservation by reducing economic pressures on families.

## Conclusion

- Microcredit is a valuable tool for rural development and conservation, but flexible loan terms and tailored financial education are needed.
- Gender-specific financial literacy programs can enhance the effectiveness of microcredit schemes.
- Ensure the Credit Scheme continues to balance livelihood support with forest conservation to achieve long-term sustainability.