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The impact of female entrepreneurship concept under social development project:
Case of Empowerment Project in Cambodia

Master Thesis

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Title: “The Impact of Female Entrepreneurship Concept under Social Development Project: Case study of Empowerment Project in Cambodia”

Overview:

Civil wars have turned many aspects of Cambodia upside down: traditional norms and beliefs of a post-conflict society are at the forefront of the citizens of Cambodia’s mind, ahead of all current regulations and laws. The value of women has been reduced to traditional values in the current society. It is traditionally believed that women are second class citizens, even though females and males are legally viewed as equals in all issues based on the Royal Institution of Cambodia. This phenomenon, the treatment of women as second class citizens, is recognized as a major social issue that needs to be addressed. The Cambodian government and various non governmental organizations (NGOs) strive for the improvement of women’s social status by addressing the issue in the National Strategy Development Plan 2006-2010 (NSDP, 2005). The plan focuses on enhancing the quality of education and fostering gender equality through women empowerment projects.

The subject study of entrepreneurship has entered into a new era social development. A growing number of case studies have increased the awareness of female entrepreneurship. Researchers around the world are now interested in the link between gender and entrepreneurship development. The topic of female entrepreneurship is a hot topic addressed in recent world economic discussion forums to find the solution for world economic crisis; thus, it is significant to
investigate and observe how this new approach integrates into the social development process through empowerment projects.

Thus, this research will be based on following main research questions:

1. How does “Women Empowerment projects” promote Female Entrepreneurship? And
2. How does the female entrepreneurship contribute to provide a better living condition to Cambodian citizen?

**Purpose:**

The aim of this research is to discover the impact of social development projects and women empowerment projects using entrepreneurship as the foundation for social change.

In line with this, the findings will uncover the impact of specific social development projects, i.e. women empowerment, and how they contribute to the creation of female entrepreneurs and its affects on individual family’s finances within small communities. This shall be accomplished through the study of gender issues in Cambodia, as well as the impact of the women empowerment program “self-Worth”, which is a social development project created by NGOs with the aim of aiding and developing female entrepreneurs.

The secondary objectives of this study is to bring awareness of the potential financial value women can contribute to the household, which is the capital for improving family economy; as well as leading to advancing the quality of living condition through the concept of entrepreneurship.

**Target Audience:**

This paper would benefit various areas of to academia, especially areas focused on entrepreneurship, social development, and gender studies. The presentation will be made to Industrial Management Students in Mälardalen University, with its focus on delivering the female entrepreneurship concept and sharing the personal experiences of the impact the social development projects had on the individuals who have participated. In addition, the adolescents in the Cambodia community high schools, universities and group of staff in Pact-Cambodia Organization are selected as additional key audiences for future workshops according to their availability.
Method:

The design of this research thesis is neither purely qualitative nor quantitative. It is hybrid of both research strategies. This case study is also based on primary and secondary data. The bulk of the information came from three sources: documents, interviews, and direct observations. The evidence, data, and literature review are focused on female and male entrepreneurship, gender study, and female empowerment. All of the data presented are aimed at addressing the research objectives.

Result:

The national strategy development plan (NSDP), Pact-Cambodia activities, and self-WORTH women empowerment program are designed to foster female entrepreneurship through the education of literacy, basic mathematic, leadership skills, and advocacy. Microfinance is a powerful tool to fight poverty and transform lives. After the establishment and implementation of empowerment projects participation are able to access to more information and increase their cooperation network more than ever before. The programs permit thousands of Cambodian women to recognize opportunities. They learned how turn their creativities in to profits, and advance their family’s social status via their knowledge, skill and ability through social networking. This scope is the result of entrepreneurship creation which leads the improvement of family economy growth while more than one members of the family have ability to increase the income. This could be recognized as an innovative sustainability growth of living condition. Poor households use microfinance to move from daily basic survival to a better nutrition, housing, health, and education. The impact of social development programs has led to less gender discrimination in Cambodian society, and has aided with the poverty reduction of national strategy.

Keywords:
Cambodia; Change; Development; Empowerment Project; Female (women) Entrepreneurship; Gender; Standard of Living.
Acknowledgement:

This paper is dedicated to my beloved parents and brother, who give me life and freedom to achieve my goals. They devote everything for the happiness of the family. Without them I wouldn’t have the opportunity to attend a good university and receive a higher education in a multinational environment. Imagine life without hopes and dreams while opportunities was trapped by family issues and society; I would feel more suffering than being a disability. The opportunities that I have received not just enlightened me to academic knowledge but also gave me the experience of life in different environments that thousands of girls beg for everyday. Thanks mom, dad, and little brother for your support, motivation, and cheerfulness every time I was down. Your contributions really give me hope and guide me to a bright future.

Moreover, I would like to thank all the lecturers and followers who make this program run through the end. Special thanks to all my folks who spend their valuable time for my interviews and sent me useful documents in my time of need, namely Professor Kasumi Nakagawa, Ms. Sarady Touch, Ms. Chanthavy Meas and of course my supervisor Karin Berglund for your inspiration of this topic of study and the guidance to relevant articles and sound advice. Additionally, I would also like to thank all of my best friends who have always been there to patiently listen to my frustrations on this complex topic and project. Thanks Lida, Intan, and Rey for your time and input that has led to the completion of this research.

Yours Sincerely,

NGUON Rothsophal

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<tr>
<td>CEDAW</td>
<td>Convention on the Elimination of All Forms of Discrimination Against Women</td>
</tr>
<tr>
<td>GDP</td>
<td>Growth Domestic Product</td>
</tr>
<tr>
<td>RGC</td>
<td>Royal Government of Cambodia</td>
</tr>
<tr>
<td>MoEYS</td>
<td>Ministry of Education, Youth, and Sport of Cambodia</td>
</tr>
<tr>
<td>NGO</td>
<td>Non Governmental Organization</td>
</tr>
<tr>
<td>NSDP</td>
<td>National Strategy Development Plan</td>
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<tr>
<td>UN</td>
<td>United Nation</td>
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<tr>
<td>UNDP</td>
<td>United Nation Development Plan</td>
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<tr>
<td>UNESCO</td>
<td>United Nation Educational, Scientific and Culture Organization</td>
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<tr>
<td>WB</td>
<td>World Bank</td>
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<td>WEG</td>
<td>Women Empowerment Group</td>
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<td>WORTH</td>
<td>Women Empowerment Project</td>
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1. Introduction:

This chapter contains key statistics and a brief history of Cambodia. Additionally, it includes an overview of social problems regarding gender inequality. This chapter also provides a brief discussion of the roles of government and NGOs play for social development in Cambodia. The chapter concludes with an introduction to the research background and its challenges.

1.1. Country Biography:

Cambodia is situated in the Indochina peninsula bordering Laos to the north, Thailand to the west, and Vietnam to the east. Cambodia is southwest to the gulf of Thailand. She covers an area of 181,035 square km. She is located between latitudes 10 and 15 degrees north and longitudes 102 and 108 east. According to the CIA fact book expectative data for July 2009, she has a population of approximately 14,494,293.

1.2. Brief History of Cambodia:

Cambodia has a rich history. From the 1st century to 12th century, Cambodia was a strong kingdom; rich with agriculture, natural resources, culture, traditions, and unique architecture. Its leading body was known as the Khmer empire. The Khmer empire accomplished great achievements. They were responsible for the construction of thousands of temples along the peninsula (see also Thames & Hudson 2000; SarDesai 1997). However, as stated in Asianinfo.org, Cambodia’s power was dramatically reduced by civil conflict and invasion by foreigners from the end of 12th to 19th century. Cambodia lost land to Thailand, Laos, Myanmar, and Malaysia. The French colonized in Cambodia from 1863 to 1953 all so suffered to a lot of low class citizen. Till Songkum Reas Niyum (people’s socialist) country was at peace. However, shortly after that inner conflict rose again in 1975 and lasted until 1979. During the Pol Pot regime, also called the Khmer Rouge, which is known as the year zero for Cambodian history. Millions of innocent people were killed during Pol Pot’s rule (see Bergström et al 1979; Kamm 1998).

1.3. Part of Social Problems in Cambodia:

With decades of civil wars Cambodia one of the Southeast Asia countries that suffered a lot. The impact of the war left behind many social problems including illiteracy and poverty. Millions of people not only lost their families, but also the opportunities to be in school. Early on, health care services were not available for those in need of it. It was too late for many citizens to start school or even receive any form of formal education after civil war is ended. With low quality of education, the citizens are limited in their abilities and there is very little opportunity for job seekers.
The majority of people do farming to support their daily life and turn religion, and ancient traditions and beliefs to guide them during their daily routines (See also Nakagawa 2006).

Family issues, poverty, and other social factors are the barriers that prevent many of Cambodia’s citizens to allow their children to receive a proper education. Thousands of kids in rural areas could not complete their primary education for a number of reasons, although by law they have the right to at least 9 years of an elementary education. Cited from ADB 2001 Nakagawa (2006:29) has noted a statement from a Cambodian man in Kandal Province “Send your sons away to school if you have the money. It is a good idea and they might be better off. But send your daughter away and what will happen to them? Perhaps they will return pregnant […]”. She also added that most of secondary education institutions are often distant from home in rural areas and girls are often expected to help with household work instead of attending school (Nakagawa 2006:30).

A recent literacy survey (UNESCO/UNDP, 2000 cited by Rosenbloom, Jackie 2004:3) estimated that only 36% of the population is literate enough to be able to use their literacy skills for everyday life and income generation, while another 36% of the population (approximately 2.6 million adults) are illiterate and 27% are semi-illiterate (1.9 million adults). A report by the Cambodian Ministry of Education, Youth, and Sport (MoEYS), focused exclusively on the needs of adults living in Cambodia, found that in 2000, 45.1% of women and 24.8% of men are illiterate (Rosenbloom 2004:3). The result of this finding has shown that the female illiteracy rate is higher than their male counterparts. It could be assumed that women, more so than men, are experiencing barriers to access education. One could say that when a problem is recognized in a society, there is a responsibility on the part of the government and society to develop a viable solution.

1.4. Social Development Progress:

Throughout 1980s, the GDP stated in the Cambodian government’s statistic record remained very low. Most of Cambodia’s citizens struggled to survive. Even getting the basic need of 3 meals a day was difficult. However, Cambodia has entered into a new era of democracy. The elected officials of the Cambodian government are focused on finding ways to improve the standard of living for its citizens. They have developed positive relations with NGOs and donors, and are working through those relations to speed up their country’s development. What is the expectation that government and her citizens strive to develop? In which conditions would they consider improvements have been made? Who are the partners and founders for development plans/projects?

Under the heading of social development in Cambodia, some local and international NGOs, notably the United Nations, Pact-Cambodia, ILO (International Labor Organization), World Bank, UNIFEM, Women Open Organization, and the Harpswell Foundation, operate many projects to educate villagers and the younger generation. The primary objectives of the NGOs are to promote gender equivalence, advance the status of women, as well as develop Poverty Reducing Strategies in order to promote sustainable
development for women and for the whole population (UNIFEM, WB, ADB, UNDP, and DFID/UK, 2004).

1.5. Case Study Selection:

Numerous NGOs’ projects are designed to improve the understanding of gender equality and empower women to create a network for sharing knowledge, information and exchanging of ideas. In addition, poverty reduction is one of the main objectives in government development plan; thus, all the empowerment projects are officially recognized and encouraged by the Cambodian government. One could argue that solid collaboration amongst the NGOs, government and local populace could be the deciding factor for the success of the projects. This research report will analyze the affects of the projects on improved living conditions for Cambodian families where the projects are implemented. The empowerment project of Pact-Cambodia, a non-governmental organization, is used as the focus for this case study.

Some projects operated by these organizations were initiated as early as 2000, while others are more recent. Most of those projects aim to improve the understanding of gender equality among men and women, and to increase the availability of qualified professional women workers. The WORTH program, which was created by Pact Organization, was initiated in Cambodia in 2004. The WORTH program is used as the case study analysis in this thesis work. The program will be analyzed to establish a link, if there is any, between entrepreneurship and social development progress.

Based on a head to head interview with staff from Pact Organization; they declared that the aim of the Women’s Empowerment Program (WORTH) is to empower underprivileged Cambodian women in rural areas through non-formal literacy education and help them gain access to village-based saving groups. The micro-finance assistant helps these women find or create job opportunities. This will allow the women to produce additional income for their families, as well as to evolve into social leaders.

WORTH is selected to be the case study in this paper because it is an innovative program that does not directly transfer its funds to the villagers. Pact-World has reported that this program is the most successful empowerment project that is not funded by any seed money. Moreover, Yunus Muhammad the founder of Grameen Bank; one of the most successful microfinance credit project worldwide, has also appreciated the WORTH program. Beside that Yunus Muhammad has also gave away the vision award, which established by the Berlin-based Genisis Institute for Social Business and Impact Strategies to the program director of pact’s WORTH, Ms. Marcia Odell in November 2008.

1.6. Disposition:

This research paper is structured in nine sections. Each part will start with small introduction of its content. From section one to four; are covered the brief history of
Cambodia and general social problem regarding gender inequity and domestic development strategies, it includes case study section, research design in addition to research background, research problem, research questions, research objective, and research Method. Section five, is discussed on the theoretical framework and main approaches used for case analysis. Literature review come as a follower in section six. Next, section seven is presented the empirical case study of pact Cambodia’s WORTH, the women empowerment project. Case analysis based on theoretical framework, literature review to full fill the research questions is covered in section eight. The last chapter is provided the critical finding of conclusion and the recommendation for further research.

2. Research Design:

This chapter provides the brief background of research topic and its inspiration. Through this part the readers will find this chapter as a brief guide to why this research is conducted and why the topic is interesting.

2.1. Research Background:

During Karin Berglund’s lecture in November 2008 on the topic of gender entrepreneurship, I was reminded of my previous research concerning female entrepreneurship. The finding of my term paper and past experiences inspired me to create the path for my future career. During my undergraduate studies, I took a 48 hour course on gender study. At the same time of undergraduate studies, I also worked as a volunteer in organizations that were involved in projects concerning women and children’s basic education and empowerment where the clients are orphans and victims of gender discrimination and domestic violent. Through opportunity to participated and contributed to the projects, it was amazed to see how positive the project provided impact to those women’s lives and the lives of their families.

Inspired by those activities I decided to get involved in gender issue developments and its progress. It also motivated me to learn more on how the entrepreneurship concept is developed for females in Cambodia.

It is always interesting for keep on my journey of research to define how gender is constructed in Cambodia especially in the entrepreneurial community. With this paper the concept of female entrepreneurship that put in social development projects under the notion of women empowerment would help me to learn and understand that a simple action can become an effective solution to cut down gender inequalities and its relations in Cambodia.
2.2. Research Problem:

Things have not always been difficult for Cambodian women during Cambodia’s early years. Before the Angkorian era, the Kingdom was ruled by queen. However, this view of women even predates tradition, and is only known to those that are properly educated. Cambodia is a matriarchal country; her citizens are equal in the eyes of the law based on the Royal Constitution. Nevertheless, decades of civil war have slowed Cambodia’s development with the rest of the world; traditional values and beliefs of a post-conflict society are at forefront of many of the citizens’ mind, ahead of the current regulations and laws. The value of women has been reduced to traditional values by many in the current society. Being a male dominated society, even though males and females are viewed as equals legally; priority and privileges have been given to the men. The roles of housewife and child bearer have been left for the women, while men fill the role of breadwinner.

The male authority is falsely justified because of his ability to generate an income for the household, allowing his value to be effectively measured through monetary means. On the grounds that men have been the family’s only breadwinner, their decisions carry more, and in most cases, all the weight. Due to its lackluster ability to generate any income, the role of housewife is hardly recognized and valued by men and society as a whole (UNIFEM, WB, ADB, UNDP, and DFID/UK, 2004).

The acceptance for the women’s ability to improve her social status through her own merit is low in a male dominated society: *What is the cause? Is this ideology justified due to the women’s lack of education? Do the men want to maintain their power in the family? or Is it because she could not come up with any inspiration to see herself as a woman of value?*

The unfair treatment of women is also reinforced by the rule of lady and rule of gentlemen (i.e. customary code of conduct for female and male [Chba’p]), which was written down by a scholar for the purposes of protecting traditional culture and providing basic moral understanding to the citizens. Women are considered to be of lower status than men, although the status of an individual is also determined by age and other characteristics, including wealth (Gorman, 1999 cited in UNIFEM, WB, ADB, UNDP, and DFID/UK, 2004). Gender discrimination is deeply embedded in, and reinforced by, social attitudes. The moral codes that describe the proper behavior of women, known as the Chba’p, are a part of the primary school curriculum that states in part: “The woman is to be silent and walk so softly that one cannot hear the sound of her silk skirt rustling. She is shy and naïve and must be protected. Before her marriage, “she has ideally never left the company of family members” (Ledgerwood, 1996 cited UNIFEM, WB, ADB, UNDP, and DFID/UK, 2004). This traditional belief has been deeply rooted into the culture and engrained into the minds of many of Cambodia’s citizens in today’s post-conflict society.

United Nations report done in 2006 focused on anti-discrimination awareness of women in Cambodia. The report showed that women do not have sufficient knowledge about their legal rights. Unfortunately, most of their beliefs are based on traditional assumptions
reinforced by society. In addition, women also lack access to adequate legal assistance. It was also found that negative stereotypes about women were reinforced by a customary code of conduct for women, taught to all Cambodian schoolchildren, with such provisions as ‘never turn your back to your husband when he sleeps’ and ‘never respond to his excessive anger’. The report has also pointed out that ‘traditional women stereotypes and harmful provisions affected women more than men’. The traditional role of Cambodian men is to be the provider for their families, while roles of women are to take responsibility for child rearing and household managing. One of the prevailing beliefs about men holds that they are responsible for heavy work and work requiring “technical ability”. Prevailing cultural norms encourage young men to find paid work, but discourage women from even developing the necessary skills to be qualified to work (UNIFEM, WB, ADB, UNDP, and DFID/UK, 2004).

Throughout Feminist Theorist, Sandra Harding (1986) argued that women and men live their lives in a complex class, race and cultural relations; therefore, gender roles and values take shape in different cultural forms. Highly paid positions with power and influence are held by men from the dominant ethnic group in most cultures (cited by Berge with Ve 2000:19). Her theory demonstrates that the issue of gender discrimination between women and men is not unique to developing societies. On the contrary, gender discrimination is prevalent in all cultures, but it can take different forms. Thus, Cambodian women are not battling gender discrimination alone. Women all over the world, whether it is in a developed or developing society, are also facing different degrees and forms of discrimination.

In line with gender discrimination; NGOs and the local media have reported many cases of domestic violence against women and children within the major cities and remote regions of Cambodia. This social problem is recognized by the government as a big concern for public safety. The Cambodian government has taken aggressive action to combat gender issues, even though gender issues have just recently been brought to the forefront of public awareness.

Cambodia became one of the members of the United Nations Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW) signed on 17 October 1980 and ratified on 15 October 1992 (UN report 2006). Moreover, the Cambodian government has pointed out the importance of the matter regarding women discrimination in parts of their National Strategy Development Plan 2006-2010 (NSDP, 2005). Their focus is to enhance the quality of education and foster gender equality through women empowerment projects (see: Chou Bun Eng, 2008).

The aim of the empowering programs is to provide women the opportunity to access to non-formal education, which will help to improve their literacy; so that they can achieve their goals. The empowering programs’ three keys resources for women: education, information and technology. ‘As the global economy continues to struggle, women around the world continue to be the most vulnerable to the debilitating cycle of poverty. [...] Empowering women is one of the surest ways to improve the well-being of the family and the long-term economic prospects of a country’ said Barbara Lee, United States
Congresswoman, speaking on the respectability of the WORTH program (Pact-News March, 24 2009). This statement recognizes the potential women have to improve not only on their family income and status, but they can also contribute to the improvement of the national economy.

Women do not seem to be credited for taking any part of innovation during the neo-classical entrepreneur era; however, the topic of female entrepreneurship is a hot topic of economic development nowadays. A new branch of entrepreneurship development research has been developed linking gender studies and female entrepreneurship. There is much discussion about the increasing number of female entrepreneurs and the unique challenges they face in a male dominated global economy. Thus, it is significant to investigate how female entrepreneurship approach integrates in to the social development process though empowerment projects? Or how does “empowerment project” promote female entrepreneurship? While the founder of entrepreneurship, Joseph Schumpeter, has defined entrepreneur as “a person who has super normal qualities of intellect and will, essentially more masculine than feminine, and whose values and activities have become part of success and above all individualism (Ogber 2000:116)”. 
2.3. Conceptual Framework: inspection of Research Study:

This conceptual framework is the overall view of the thesis problems and prospective findings of the scope of the research.

*Figure 1: inspection of research study (own creation)*
2.4. Research Questions:

This study will base on main research questions of:

How does “Women Empowerment projects” promote female Entrepreneurship?
And

How does the female entrepreneurship project contribute to provide a better living condition to Cambodian citizen?

3. Research Objective:

In this chapter is an overview of the thesis structure, enlighten the research purpose, target audiences, dissemination plan, and criticism of sources. Through this part the readers will get some ideas on how this research is started and how information is formulated to conduct this research.

3.1. Research Purpose:

The aim of this research is to discover the impact of social development projects and women empowerment projects using entrepreneurship as the foundation for social change by looking through gender situation in Cambodia as the case.

In line with this, the findings will uncover the impact of specific social development projects, i.e. women empowerment, and how they contribute to the creation of female entrepreneurs and its affects on individual family’s finances within small communities. This shall be accomplished through the study of gender issues in Cambodia, as well as the impact of the women empowerment program “self-Worth”, which is a social development project created by Pact NGOs with the aim of aiding and developing female entrepreneurs.

The secondary objectives of this study is to bring awareness of the potential financial value that women can contribute to the household, which is difficult now due to modern beliefs held by society, as well as to society as a whole through the concept of entrepreneurship.

3.2. Target Audiences:

This paper would benefit various areas of academia, especially areas focused on entrepreneurship, social development, and gender studies. The presentation will be made to Industrial Management Students in Mälardalen University, with its focus on delivering the female entrepreneurship concept and sharing the personal experiences of the impact the social development projects had on the individuals who have participated. In addition, the adolescents in the Cambodia community high schools and the staff of Pact-Cambodia Organization are selected as additional key audiences for future workshops.
The aim of the workshops is to continue to raise awareness and deepen the understanding on the subject of female entrepreneurship as well as gender study, by overcoming traditional beliefs through education, of the untapped potential women have to contribute to the family income, build on the national economy development strategy, and positively impact of social development project.

This paper also provides a brief overview of the history and social climate in Cambodia, which is generally unknown to non-Cambodian citizens. The research conducted in this study is also a reference of the effectiveness of empowerment projects focused on the development of female entrepreneurship, and its affects on social development and economic growth.

3.3. Dissemination Plan:

For the first step, this paper was presented to Industrial Management students in Mälardalen University and in SIFE-MDH competition of Young Entrepreneurship University Entrepreneurship Seminar/Expo BBC 2009. Aim of the presentations is to share knowledge of female entrepreneurship as it applied to Cambodia’s cultural context and the ongoing progress of social development through empowerment projects.

During the process of observation for data collection in the selected NGOs (i.e. Pact Cambodia), the presentation of main idea of research was conducted for staff of the NGOs and their clients in order to provide main concept of research objective and thrived for fruitful resources to fulfill a productive research result.

Professional presentation consists of power point presentation and short summary will be created for possible future teaching and communication in local community high schools and colleges in Phnom Penh and provinces in Cambodia.

3.4. Delimitation (Practical and Ethical issue):

This research paper is written in the form of case study analysis report under the limitation of the selective case area and choice of approaches based on gender, entrepreneurship and a few other supportive approaches such as micro-finance and empowerment to reach the objective of this research.

There are some potential obstacles in conducting this research paper. The primary issue needed to be addressed is how to develop meaningful interview questions that would provide relevant data that can be used for effective analysis, without insulting, offending, or embarrassing the subject.

However, this is not an unsolvable barrier as long as the interview is steered towards researching the results and impacts of development projects on the lives of Cambodians. The annual reports of selected NGOs and discussion with project leaders and the staff involved with the project would also help supplement the research data to reach a
The Impact of Female Entrepreneurship Concept Under Social Development Project

Conclusion. The reports used in this case study were informative. They provided substantial insight of the overview of development projects.

The great care will be taken to prevent any perceived and implied physical and mental harm to individuals and groups. According to Bryman (2004:509), harm to participants is regarded by most people as unacceptable. While this study is the observation of social development process through the lens of entrepreneurship, responsible action has been taken in getting the express permission from the individuals and groups presented in this case study. Following the recommendations outlined by Bryman, the participants have been fully informed of the nature of this case study before they have given their expressed consent to participate.

Moreover, the report will present the data as subjectively as possible; which mean the finding will carry out the fact of social development progress based on WORTH result. Speculation and interpretation of data will be duly noted. The data for the progress of social development programs will be from primary and secondary sources, unless duly noted. According to Bryman (2004:511-514), it is not regarded as acceptable to research that which tends to invade participants’ privacy. This is similar to the notion of informed consent, due to the fact that the degree of informed consent given is founded on the basis of a detailed understanding of the nature of the participant’s involvement, and the participant is willing to surrender his or her rights to privacy. Bryman also said that deception occurs when researchers represent their research as something other than for what it is.

4. Research Method:

This chapter is an overview of the development of this case study. It includes a general discussion on social science research and the choice of methodologies used in this research, as well as the sources for the data used in this report.

4.1. Social Science Research Method:

There are multitudes of ways one can go about in conducting a research paper. According to Colin Fisher (2004:2), a project is the culmination of the activities that go towards completing a dissertation. The thesis, one of the many parts of a project, is an argument or a proposition supported by evidence and research. Case study research, developed by Robert K. Yin (2003:1) is one of several methods of conducting social science research. It is used in many instances to contribute to our knowledge of individuals, groups, organizations, social climates, political climates, and other related social phenomenon. Social Science is referred to all the scientific researches or studies that deal with human society structure and its functioning. Social science involve in relationships of individual as an element or part of society. Gender research is focus on roles and identifies of human as feminine or masculine in a society; which use feminism theory as a central point of discussion. Alvesson and Sköldberg (2000) have presented feminism as a woman’s or gender aspect, which strives for sex quality by distances itself from the male-dominated society in its entirety. Alvesson and Sköldberg also added that Feminism is
promoted radical social change, in which an important element would be completely new gender relation. Gender represents an essential theme in the attempt to understand virtually all social relations, institutions and processes. Its relation are seen as problematic which regarded as socially constructed that result of socio-cultural and historical conditions, and can be radically altered by human action Alvesson and Sköldberg (2000:209-222).

The development of this thesis work takes the form of the case study based qualitative research method. The evidence analyzed in this study consists of primary and secondary sources. Although some of the support materials used includes data in the form of numbers and statistics, this paper does not base its findings on purely qualitative analysis. Qualitative and quantitative approaches are used to analyze the research data and formulate the conclusion, which quantitative statics are retrieved from number of secondary sources.

4.2. Qualitative Approach:

Qualitative approach is defined as a way to gain insights through discovering meanings by improving our comprehension of the whole. Qualitative research explores the richness, depth, and complexity of phenomena. The broad definition of qualitative research is "any kind of research that produces findings not arrived at by means of statistical procedures or other means of quantification" (James Neil (2006) cited from Strauss & Corbin, 1990).

As explained by James Neil (2007), qualitative research involves the analysis of data from unquantifiable sources: words (e.g. interviews), pictures (e.g. video), or objects (e.g. an artifact). Fisher (2004:47) refers to a similar approach known as ‘Hermeneutics’, which is the process of interpreting human actions, utterances, products and institutions.

4.3. Quantitative Approach:

Quantitative research involves the analysis of numerical data (Neil 2007). Quantitative research is another common method used to investigate research questions using data derived from statistics and measurements. There is an infinite array of possible quantitative research designs. It is difficult, and often impractical, to do a case study in the human sciences based purely on quantitative analysis. Thus, adaptations have been created that integrate quantitative research into the human sciences. These designs are known as quasi-experimental and non-experimental designs. It is important to consider a range of possible quantitative research designs and their strengths and weaknesses, before adopting any particular design (Neil 2003).

4.4. Case Study Research:

Since this paper is a thesis work based on the case study research methodology, empirical evidence and literature will be used to draw out the conclusion. Researcher and analyst Yin (2003:83) stated that there are six sources of evidence for case studies: documents,
archival records, interviews, direct observation, participant-observation, and physical artifacts. The data collected in this research will be obtained from documents, interviews and direct observations.

According to Yin, it is important to use documents because they help in verifying the correct spellings, and titles or names of people and organizations that might have been mentioned in an interview. Documents also provide other specific details to corroborate information from other sources. In addition, researchers can make inferences from documents by finding new questions about communication and networking within an organization (Yin, 2003:87). Yin also reflects on the importance of interviews. Interviews are the most important source of information for case studies because of the association between interviews and the survey method. Interviews should take the form of guided conversations rather than structured inquiries. Therefore, interviews focus directly on the topic at hand and provide perceived causal inferences (Yin, 2003:89-90). Direct observation, a third method used for the collection of data in this case study research, is utilized because it is often useful in providing additional information about the topic being studied. It is so valuable that one may even consider taking photographs at the case study site. Photographs can be used to convey important case characteristics to outside observers (Yin, 2003:92-93).

4.5. Information Gathering and Strategy Used:

The interview process used in this case study consists of open ended and closed questions directed at the subjects involved with the case study projects of women empowerment of Pact Cambodia. The interview questions were prepared under the supervision of a thesis advisor. The interviews were conducted via phone, email, and in person with project leaders, staff, the head of the organization (Pact-Cambodia), and project participants.

Secondary sources derive from the course literatures, books regarding women entrepreneurship, and project reports from selected NGOs’ websites and printed material. In addition, a number of peer-reviewed articles retrieved from the MDH library’s database (i.e. ELIN@Mälardalen, Emerald, and ebrary), Google Scholar, and books available at the MDH library.

Multiple sources of data are used for this research in order to thoroughly analyze the data and fulfill the objectives and answer the research questions. Yin has mentioned that without multiple sources, a unique advantage of the case study strategy will be lost (Yin, 2003:101).

4.6. Possibility of Getting Primary Research Data:

Research of the Pact Cambodia organization is necessary in order to discover the true extent of the impact of their projects focused on the improvement of the standard of living for Cambodians. Part of this examination includes a thorough understanding of the entrepreneurship concept, and how that concept is contributing to the social development
activities, as well as its role in fostering an environment in which female entrepreneurs can develop.

**Pact Cambodia** is running projects under several headings: the UNAID fund, the empowerment of women through adult literacy program, and the village bank micro-fund programs. The Women’s Empowerment Program (WORTH) empowers underprivileged Cambodian women through a village-based savings group - Women's Empowerment Groups - and non-formal literacy education by helping them to achieve literacy, produce income and evolve as social leaders.

http://www.pactcambodia.org/Programs/Program_worth.htm
http://www.pactcambodia.org/publications.htm#Education

Contact Address: Phnom Penh Centre Building A 3rd floor, Cnr. Sihanouk & Sothearos Blvd or PO Box 149, Phnom Penh, Cambodia
Phone: (855)-23-217-855 Fax: (855)-23-217-856 Email: pact@pactcambodia.org

**Interviewee:**

Ms. NAKAGAWA Kasumi; Professor of Law and Gender Studies (PUC) and Advisor to Ministry of Women’s Affairs focusing on female entrepreneurship  
kasumi611@online.com.kh (Received support document)

Ms. TOUCH Sarady; Chief of project Monitoring Office "Ministry of Women's Affairs"  
saradytouch@yahoo.com (Received support document)

Ms. MEAS Chanthavy; WORTH Program Officer  
mthavy@pactcambodia.org (Interview on 12/04/09 and received supported documents)

Ms. KEO Keang; Deputy Country Representator  
kkeang@pactcambodia.org (Interview on 12/04/09)

Ms. PHAN Vannak; A successful Team leader of WORTH project in Kompong Cham Province (Phone interview 012 55 21 53)

Ms. SOK Nea; A successful Team leader of WORTH project in Ka Keo Province (Phone interview 092 95 38 25)

**4.7. Criticism of Resources used:**

Various social research literatures have stated that in order to write a good (quality) research paper, the writer must put a high concern on the quality of sources used and wear a critical lens when analyzing the context of any document. This calls for the researcher to analyze the nature of the author, the location of the subject, the climate during the time the information was recorded, biasness in the document, and other outside variables that may have influenced the document and its meaning. The reliability
and validity of resources used in this paper can only be as good as the sources from which the data is derived from.

When it comes to the web sources, there is some concern for reliability, authority, and authenticity. However, the use of web based sources is kept to a minimum within this case study. All of the documents reviewed and cited were retrieved from an academic database and an e-library at MDH. The web sources are primarily the annual reports of international and local NGOs, as well as government documents which are available for download on their websites. Thus, all web based documents used are reliable with regards to the fact that they are official documents issued and released by their respective organizations, and have been made available to the public.

Since this paper is the case study partially based on qualitative research, it is important to obtain the most recent documents to use for analysis. I try to use the most recent books, articles, and news story readily available in order to provide the most relevant data. Books in this study used for theoretical reference were published between 1990 to the present. The older text referenced were used because the entrepreneurship concept has changed very little since its introduction, even though the study of female entrepreneurship is relatively recent. The empirical data is the data most recently available. All of the empirical sources utilized were derived from the WORTH program, with most of the documents published from 2004 to the present.

The interviewees were asked by used a series of open ended questions. Due to the nature of open ended questions, one may wonder how relevant data was obtained and question the validity and biasness of the research. The aim of the interviews was to collect information on how the WORTH program has affected the lives of the subject, whether that is a participant of the WORTH program receive services or an advocate for the WORTH program provide services to the Cambodian community. Thus, all of the data collected from the subjects have been inserted into the report as it was presented by the subject to eliminate biasness and subjectivity. Basically, information collected is generated in to this research paper as original data without any interfering.

Part of the interview process is a secondary data which provided by the program officer (the collector) who have met for head to head interview. This information is used for the reason that there would not be a different story telling if the interview will be conducted again. The method is applied due to the limitation of time and research budget.

5. Theoretical Framework of Entrepreneurship Concept:

This section is an overview of the short description of entrepreneurship discourse, which starts with the introduction of entrepreneurship and transitions to the discussion of female and male dominance in the work force and social development. Potential barriers which female entrepreneurs face are also discussed, as well as female empowerment.
However, this chapter will not cover analysis of theoretical perspective with the interfering of case study. The discussion in relation between gender and entrepreneurship as well as how the social change integrate to visualize female entrepreneurship; and boosts the growth of family income based on case research will be discussed later in the next chapter.

5.1. General discussion of Entrepreneurship Concept:

The term of entrepreneurship appeared in French dictionaries as early as 1437. The genesis of the theory is found in European culture. Entrepreneurship, as we know it today, is not a new concept in economic studies (although female entrepreneurship is a recent concept), it was developed by French banker and financier Rechard Cantillon (1680-1734), and it was used to describe the relations between production, profit, uncertainty, risk and equilibrium from an economic perspective. However, the nature of the concept is reflected in a history of efforts by researchers to explain ‘who’ qualifies as an entrepreneur and ‘what’ constitutes entrepreneurship. Cantillon believed that entrepreneurs were the persons who were either farmers or those who conducted business in the face of risk and uncertainty (cited in Ogber 2000:615). Cantillon referred to uncertainty as the future sales price of goods on their way to final consumption by the consumer. Entrepreneurs conducted all the production circulation and exchange in a market economy and could be producers, merchants, arbitrageurs and even robbers. Cantillon’s follower, Baudeau (1730-1792) added the term innovator into the definition of entrepreneur. Baudeau believed entrepreneurs are those who invent new techniques or generate new ideas to reduce costs and increase profits (cited in Ahl 2002:34-35).

The discussion to define the nature of entrepreneurial activities and who could be an entrepreneur, have been taken place time over time. In 1911, Joseph Schumpeter provided empirical descriptions of what entrepreneurs do and an analysis of their function in the economy (Hjorth et al 2003:91-93). Noted by Ogber, O. John (2000:614-618) Schumpeter brought to light entrepreneurship in the theory of economics development, which discusses entrepreneur and entrepreneurship in relation to how the economy changes by putting together existing elements into new combinations or/and creating new elements out of them, or finding new ways to use elements that already exists.

According to Schumpeter (1934:66); there are five major categories of new combinations: (1) the introduction of new goods or new quality of goods (2) The introduction of new method of production (3) The opening of new market (4) The conquest of a new source of supply of raw material or half manufactured good (5) The carrying out of the new organization of any industry like the creation of monopoly position or breaking up of a monopoly position; cited in Ogber (2000).

Ogber has noted that among classical economics discussion, only men were recognized to be entrepreneur. It is not until recent economic studies have women been included into the definition of entrepreneurship.
Schumpeter believed entrepreneur had qualities the average person did not possess. Entrepreneurs have “super normal qualities of intellect and will”. Essentially, Schumpeter argued that entrepreneurs have more masculine characteristics than feminine characteristics, and whose values and activities have become an integral part of success and above all individualism. Collins and Moore (1964:5) expanded on Schumpeter’s beliefs: the idea of entrepreneurship being a masculine notion derives from the conceptualization of entrepreneur. It can be understood from the terms of the wilderness, which is essentially feminine. It is the mother of which man has built and created things (Ogbor 2000:616).

In above analogy, one might argue that the natural creation of reproduction is a feminine ability. On the other hand, another can argue that it is man that has the unique talent for new creation. The fact is, there is no place for women in the neo-classical concept of entrepreneurship. Stephen L. Mueller and Conway Mary Dato-On (2007:4) has argued that time have changed, dramatic social changes have given rise to modern economically advanced societies for which traditional sex roles and social barriers to historically “male” vocations, including entrepreneurship, are less rigid. Van de Ven (1993) suggested that scholars studying individual entrepreneurs have largely ignored the historical evidence, focusing instead on psychological and gender profile (cited in Ogbor 2000:628). Notably, Hisrich has redefined the new notion of entrepreneurial behavior. Hisrich believes that the entrepreneur is someone who demonstrates initiative and creative thinking, is able to organize social and economic mechanisms to turn resources and situations to practical account, and accepts risk and failure (cited in Mueller & Thomas 2001:55). Moreover, Segal et al (2005:42) stated that being an entrepreneur, one who is self-employed and who starts, organizes, manages, and assumes responsibility for a business, offers a personal challenge that many individuals prefer over being an employee working for someone else. We are in a new era of entrepreneurship, and this era exist new challenges have come to the field to rebuild and make this area more interesting for both field of studies and real life, such as social-psychological, environmental, technological, social, and of course gender perspectives. Indeed Collins and Moore have also defined this issue in their work in 1964 which locates entrepreneurial activity as a phenomenon associated with organization creation and have defined the entrepreneur simply as an ‘organizational builder’ who starts from scratch (cited in Ogbor 2000:628).

5.2. Female Entrepreneurship:

Various researches have shown that gender identity and gender role is defined by the culture. Over the course of time, gender roles and gender identities change as the culture changes. Until recently, it has not been possible to create a hybrid study of the classical definition of entrepreneurship and gender roles and identities. Male dominance of the entrepreneurial world is waning. Women all over the world are becoming business owners, innovators, and corporate leaders. Feminists’ studies have started taking center stage in business studies, challenges the male-dominated ideologies (Ogber 2000:609). Gender cultural feminism, in particular entered organization studies mostly through such notion as ‘women’s ways of knowing’, an ethics of care, and relational development
Feminists start taking part of business discussion in the issue of postmodernist tradition to critique and challenge male-dominated ideology (Ogber 2000:609).

Female entrepreneurship is a new approach of study in social and economic development field. However, McGowan and Colette have pointed out that it has become a hot subject in academic research (2005:84-85). There are many interesting dynamic in this particular field of study: barriers to entry including; ethnic, race, gender discrimination, overcoming traditional norms; social status value and belief; and family role dynamics (i.e. glass ceiling effect; push factors). Women that have broken into the corporate world are still facing challenges that invisible women as entrepreneurs to reach the position of senior executive as well as to pushes them from management position in their own business.

According to the result of McGowan and Colette’s study, since then the number of women entrepreneurship is slowly raising worldwide; one third of all businesses in developed countries are now owned and managed by women. This phenomenon was sparked by social contribution for female independency (Pull factors). These programs have helped female entrepreneurs achieve many goals: they have become business owner; women have discovered self-fulfillment, autonomy, self-achievement, and the benefits of owning their own business. Women have learned to use their creative skills to create jobs that they enjoy doing everyday, women have also developed an entrepreneurial drive and desire for wealth, social status and power (2005:86). Despite the result of their research has shown that in some countries (Singapore, Ireland, and Canada), the majority of women have used their personal savings to finance a business start up. However, in spite of all of the progress being made, female organizational growth and international development is slow due to the lack of support from financial institutions, lack of advice from business experts, lack of an effective support system, lack of capital and resources, lack of foreign market experience, and lack of knowledge and experience of working with different cultures (McGowan and Colette 2005:99-102). More than that Ahl (2002:14-15) also contributes slow progress to the women’s lack of education and opportunities for education.

McGowan and Colette’s and Ahl’s research have shown that social and environmental factors are additional obstacles that women must overcome. These obstacles create a gap between women and entrepreneurial opportunities. Busentitz (cited McGowan et al 2005:146) has mentioned that ‘the dominant theme running throughout the entrepreneurship… is risk and…. how they manage risk’. McCarthy has argued ‘the risk construct dominate the literature on entrepreneurship and the ability to bear risk has been identified as the primary challenge facing entrepreneurs’. Clare Brindley declares that growth is after all a ‘risk’, which maybe financial or social and may come from exogenous or endogenous source. Certainly women regard growth as ‘very risky’ because it would deter them from achieving their goal of developing an employer-employee relationship based upon trust and mutual respect (Mcgowan et al 2005:152). These discussion could prove that even though women are increasingly gaining access to financial aid, business advice and skill training, and support; they have not developed the strong self-esteem and confidence necessary to take on the risks that entrepreneurs must face.
Regarding Goffee & Scase (1985) (Cited in NUTEK 1996:106 by Carin Holmquist) research on the female entrepreneur; they have noted that there are four types of female entrepreneur: The conventional female entrepreneur- sees herself as both woman and entrepreneur. She must therefore cope with these roles simultaneously, and, accordingly, choose industries that are compatible with this need (i.e. typically female industries - restaurant, and retailing). The innovative female entrepreneur- has broken with conventional gender roles and instead often chooses an industry within the male sphere (i.e. in high technology). The domestic female entrepreneur- does not identify herself as an entrepreneur but sees her business (a small pottery, a beauty shop or the like which often located in the house) as a secondary activity. The radical female entrepreneur- breaks with both patterns and tries to create alternatives, female co-operatives within retailing. In line with Carin Holmquist’s result of study shown that female entrepreneur often invisible because women run business with her husband, other reason is many women still experience that they are not treated seriously in contacts with customers, suppliers, banks and other advisors. Another effect this invisibility is choice of the industries that women choose. Through social and cultural context service and commercial industries mostly are considered less important and less valued than the typical masculine industries such as production and high technology. Since male dominant are visualize in entrepreneur world; male entrepreneurs are often regarded as having no gender. Thus, the differences and similarities between women and men entrepreneur do exit due to individual, social, cultural, regional, and industries contexts (NUTEK 1996).

5.3. Gender Study:
While this paper is conducted under perception of gender research, it is significant to look at a brief view on gender study approach.

*Gender Study* is a field of interdisciplinary study which analyzes the phenomenon in relation to the studies of class, race, ethnicity (cultural relation), sexuality, and location. In Gender Studies the term "gender" is used to refer to the equity of social and cultural construction of masculinities and femininities not just natural state of the male and female sexes. According to sociology in our times by Dianna Kendall (2001); Gender is a human invention, like language, religion, and technology; like them Gender organizes social relations in everyday life as well as in the major social structures, such as social class and hierarchies of bureaucratic organizations.

*Gender Equity* means to strive for an equal society where women and men share the same rights, responsibilities and opportunities to pursue work, which provide economic independence; share in the responsibilities children rearing and home care; participate in politics, unions and any other societal activities (Berge & Ve 2000:15). Ahl (2002:27) emphasized that the study of gender concept is a useful tool for demonstrating how sex is socially constructed. Gender and its components (i.e. Role, Norms, and Identity) are seen as varying along a continuum of femininity and masculinity and should be thought of as independent of a person’s biological sex.
5.4. Empowerment:

Renblad (2003) stated that social interaction and the ability to act and participate are important to our quality of life. Wehmeyer (1994, 2000) argued that self-determination and empowerment can be discovered through social interaction (cited in Renblad 2003:62).

Empowerment is a multidimensional concept; Gibson, C. H (1991 cited in Renblad 2003:30) identifies empowerment as a social process of promoting and enhancing people’s abilities to meet their own needs, solve their problems, and mobilize the necessary resources in order to feel that they are in control of their lives. Moreover, empowerment is a form of power that can be defined as the ability to decide on one’s own. It also means that one has the opportunity to exert the influences and to participate. This is based on the philosophical idea of equality that everyone is of equal value and emanates from individual strengths and resources (Björe Åkesson and Fälth 1997 cited in Renblad 2003b:2 ‘IIV’).

5.5. Micro-Finance:

Microfinance is a financing service system which provide loan to the target clients who are underprivileged and low-income people. This including consumer and self employ group that lack of access to commercial banking and other financial institutions.

Microfinance program is implementing in many different forms base on specific institutional policy and consumers behaviors. As mentioned in Armendáriz de Aghion and Morduch (2005) Rotating Savings and Credit Associations (ROSCAs) and Credit Cooperative and Savings have been using in numerous Asian and African countries for poor communities development; especially for household income development; and positive result are reported. Some notable economist like Amartya Sen, a Nobel laureate in Economics 1998; has seen microfinance movement as a tool which bringing hope, prosperity and progress of many of the poorest people in the world. And George Soros, founder and chairman of Open Society Institute has mentioned that microfinance is playing a key role in the economies of many developing countries, providing small-scale entrepreneurs with the access to financing that is so often unavailable from commercial and state banks (Armendáriz de Aghion and Morduch 2005).

A successful story from Grameen Microcredit Bank; from the start Mahammad Yunus recognized the important of women when confronting poverty and he struggled to serve at least 50 of women. However, the situation rapidly changed women client growth from 44 percent at the beginning now 95 percents of Granmeen’s. In fact, not all the microfinance institutions focus specifically on women but recent study found that women make up to 75 percent of the clients in over 1,000 programs (Microcredit Summit Campaign 2000 cited in Armendáriz de Aghion and Morduch 2005:179). Muhammed Yunus the founder of Grameen Bank has claimed that “An important step in serving women was to re-conceive rural finance as nonfarm enterprise finance, rather than a lending for crops. Women tend to have greater autonomy in the former, while farming
tend to be a man’s domain in Bangladesh” (Yunus 2001 cited in Armendáriz de Aghion and Morduch 2005:303).

6. Literature Review:

This chapter presents numerous articles relevant to research objective in order to create a story line of Entrepreneurship, Gender discourse which pinpoints the new creation of most affective factors for social development. The critique of the literature review will point out in the analysis chapter with the support of empirical case study.

An article created Berglund and Johansson (2007: 502), on ‘Entrepreneurship and Regional Development: discourses and conscientization in processes of regional development’ presented the idea that regional development is about social change and transformation, and the change must transition from something stable and known to something less stable and more unknown, depending on the degree of stability. There must also be an abundant amount of interaction amongst the people involved.

The paper also states that structure, network, and culture are the approaches from which entrepreneurship and regional development must derive from. Structure was stated as the approach that focused on the analysis of a region’s educational level, formation rate of new enterprises, level of technology, quantity of clusters, intensity of co-operation of communes, and ease of commuting (Ritsilä (1999:200) as cited in Berglund and Johansson (2007:501)). Network is the development towards structure or it can also refer to the as networker. Through the network, one can gain insight on the regional development processes taking place. Active networks may be established to create an environment which fosters the growth and training of entrepreneurs, and can lead to the development of an entrepreneur subculture (Berglund and Johansson 2007: 501-502). Culture is explained as the approach that looks towards human capital, social capital and innovative milieu, which give hints of soft factors to explain regional differences (Ritsilä, 1999; Dakhli and de Clercq 2004; all cited in Berglund and Johansson 2007:502). Their study concluded that if entrepreneurship is seen as a form of social empowerment; administrative structures could often ensure that social interventions are de-coupled. They also proposed that a critical pedagogical perspective could be beneficial when creating incentives to encourage improvement of regional development (Berglund and Johansson 2007:519). In addition, Berglund and Johansson recognized that prise de conscience and conscientization concepts encourage the entrepreneurial activities in the way that could contribute to both the network and cultural approach. The approaches and finding of Berglund and Johansson research will be used to analyze the empirically case study on how the social development program pin point the social problems is in the area where WORTH project is implemented.

Hamilton (2006) discussed the role of women in the family business, as well as analyzed the nature of gender identities and power relations and their affects on entrepreneurial activities. The author noted that the women’s labor is exploited and their identity is controlled by the forces of patriarchy. With no opportunity to spinoff on their own,
women can only experience capitalism through the entrepreneurial activities of their husbands (Hamilton 2006:256 cited from Kate Mulholland’s 1996). Through this study, Hamilton concluded that the complexities of the dynamics of the family business subconsciously developed an understanding for business within women. Hamilton noted that women’s domestic labor and feminine ideologies play a fundamental part in the development of useful masculinity qualities that can aid them with additional development of the entrepreneurial skill sets with some guidance. Should the woman pursue to be an entrepreneur, she can generate her own wealth or wealth for the family, a true testament to empowerment. Hamilton is convinced that in many instances, the female kin have collaborated with the male owner in the production and maintenance of the male entrepreneurial identity, while simultaneously developing skills, abilities and characteristics that have the potential to empower her. When it comes to the family business, gender roles are not absolute (2006:267-268).

Muller and Sato-on (2007) attribute one’s family background, education, age, sex, personal abilities, general economic environment, culture, and access to vital resources are the factors that motivate and encourage individuals to engage in entrepreneurial activity. Their research finding shows that sex per se does not affect self-efficacy for any of the entrepreneurial tasks; rather, that can be attributed to gender role orientation. They also emphasized that fundamental skills that are needed during each phase of the venture creation process, which involves entrepreneurship training, education programs and consulting services, can dramatically improve one’s business skills and effectively raise entrepreneurial self-efficacy.

Muhammad Yunus’s (2008) lecture entitled ‘A Poverty Free World-When? How?’ held at Oxford University argues that poverty is not created by the poor people. Rather, it is the end result of the economic and social systems that is implemented in the world. It is created by the institutions that we have built, and the concepts we have developed by the policies borne out of our reasoning and theoretical framework. In order to overcome poverty, we have to go back to the drawing board and redesign our concepts and institutions. Poor people are endowed with the same unlimited potential of creativity and energy that any human being has, in any station of life, any where in the world. It is a question of removing the barrier in front of the poor people to unleash their creativity to solve their problems. “They can change their lives, only if we give them the same opportunity that we get.” A redesign of social and economic models can create an environment where poverty stricken citizens can rise up.

While gender role and social context are the main issues to interrupt women to recognize their opportunities and invisible female entrepreneurship in Cambodia; Hamilton’s (2006), Muller & Sato-on (2007), and Yunus’ (2008) study are best applied in case discussion party of this research to support the vision of WORTH program empowers the participants and effectiveness the program contributed for the change of those communities.

Duncan Green (2008) had explored different ways in which poverty is being fought through the empowerment to reduce un-freedoms that characterizes the poverty of the
deprived. He used cases supported from Oxfam to discuss the ways to reduce and remove deprivation and show the role of powerlessness generate to overcoming widespread deprivation through empowerment. His research concluded that a combination of empowerment and protection that targets the manifold vulnerabilities that particularly afflict poor communities and individuals. He also added that ‘security’ must be reclaimed as ‘human security’ must no longer mean armed, gated communities and endless war. The notion will be used to maintain the finding of this research paper more sensible.

Richard Swedberg (2000) discusses the practical applications of entrepreneurship through social science view. His research is to provide new and fresh ideas about the theory and practice of entrepreneurship by looking at innovative business behavior. The book is content number of articles which are written by different authors with different social science perspectives to analyze entrepreneurship. One of the notable articles that will be use to support the empirical case of this research paper is written by Ronald S. Burt who points out the structure of network-entrepreneur and discusses the important and consequences of networking. Burt stated that “the clarity of opportunity is its own motivation...entrepreneurial opportunities in a network increase, the odds of some being clearly defined by deep structural holes increase, so the odds of entrepreneurial behavior increase”. Additionally Burt mentioned that “Being willing and able to act entrepreneurially is how on can understand social life.” (cited in Swedberg 2000:301-302). Swedberg himself also noted that “The deep concern with unemployment and the general insight that only the creation of new business can provide jobs on a sufficient scale in a society with a shrinking industrial labor force” (Swedberg 2000:8).

7. Empirical Case Study:

This chapter covers the history of Pact-Cambodia organization and the story behind WORTH program. The empirical data was developed through WORTH program’s booklet including hard and soft copy; the interview with program officers, project leaders and numbers of Women Empowerment Group (WEG).

7.5. Pact-Cambodia Organization:

Pact-Cambodia is an international network NGO brought to Cambodia in 1991. Its mission is to empower people with the ability to earn a dignified living, raise healthy families, and participate in a democratic life. Pact-Cambodia is achieving its goal by providing sub-grants to local NGOs that create projects that help in building strong capacity communities in villages. Pact-Cambodia collaborates with civil society, the local government, and private sectors to obtain social, political, and economic justice. Pact-Cambodia provides continuous support to local NGOs, including access resources to fulfill strategic development projects, assessment of local institutions’ organizational and accounting practices, technical consultations, finance trainings, business trainings, and facilitates workshops for staff recruitment. In addition, Pact-Cambodia also create a connection network for more than 1,000 local organizations.
7.6. Pact-Cambodia Code of ethics:

1. Accountable to decision made
2. Be helpful to each other Temporary
3. Be a results-oriented organization
4. Commitment to achieve the mission of Pact
5. Commit to gender diversity and equality
6. Commitment to learn from our successes and failures to improve performance
7. Commit to building each other's capacity that empowers
8. Good team work
9. Have self-initiative
10. Honesty between staff and with stakeholders
11. Respect each other's opinions and differences
12. Share knowledge, experiences, skills and information
13. Transparency in decision making and communication
14. Treat each other with respect and in a peaceful manner

7.7. Pact WORTH Program:

The Women’s Empowerment Program (WORTH) was initiated by Pact to empower underprivileged village women with services and training on various skills: adult literacy, communication facility, economics development (through the use of the village bank), management & leadership, and advocacy. The program begins with a basic informal education to adult literacy. Then WORTH forms its members into groups to establish savings account created village banking. Next, they provide access to capital through their micro-finance program. The money borrowed is charged at a low interest so that their members can focus on launching a successful small business and generate additional income for their homes. The program also generates and organizes activities to prevent human trafficking and domestic violence. They also promote women as social leaders. So far this program has been implemented in Cambodia, Dominican Republic Congo, Ethiopia, Kenya, Nepal, Tanzania, Uganda, and Zambia.

The WORTH projects in Cambodia was based on a successful women’s empowerment project in Nepal that operated from 1998 to 2001 using USAID fund. Rosenbloom, (2004:11) reported that the programs successful implementation has resulted in the proviNce of underprivileged women to have the capacity to quickly improve their living conditions by becoming literate, producing income, and becoming active members in their communities. Rosenbloom stated that within three years of the programs initiation in Nepal, they were able to achieve impressive accomplishments:

• The number of literate women in the program increased from 39,000 to 125,000.
• Savings increased by over $1 million, from $720,000 to $1,800,000.
• The number of women in business grew from 19,000 to 86,000.
• Annual incomes from women’s businesses increased from $1.2 million to over $10 million.
• Women participated in over 40,000 grassroots campaigns on issues such as domestic violence, cross-border girl trafficking, and the dowry system.
• Expenditures for family well being increased an average of 5%.
• Women increased their decision-making role concerning family planning, marriage of their children, the buying and selling of property, and sending their daughters to school.
• Spending on the education of women’s daughters and sons increased.

7.8. WORTH Approach:

Rosenbloom, Jackie (2004:11) has provided a detailed summer of the WORTH system:

1. Introduce literacy through action-oriented, group instructional learning, while women save together and enable women to build transparent savings and credit groups.

2. Institute a practical women's village banking system, and encourage women to use their literacy skills and access to capital by borrowing from their savings account to develop micro-enterprises built on women learning from women.

3. Facilitate village banks charging interest on their loans and then periodically distributing this interest as dividends to bank members and train women in problem-solving and advocacy to tackle the most difficult challenges facing families and communities, including HIV/AIDS.

4. Support the development of two income streams for a woman – one from their micro-enterprise and one in the form of dividends from the village bank.

Figure 2: Self-WOTH women’s empowerment model
Source: Pact-Cambodia also available on WOTH program’s website
7.9. Accomplishment of WORTH in Cambodia:

The first WORTH program in Cambodia was established in 2004 with the target goal to reach 2,000 underprivileged Cambodian women. The program was conducted in three provinces: Kompong Cham, TaKeo, and Kandal. These programs are funded by the U.S embassy in Phnom Penh. For two and a half years, the project targeted the root causes for women’s trafficking, poverty, and lack of education.

7.9.1. How the Target Groups were selected:

According to the interview with Ms. Chanthavy Meas, the WORTH Program Officer; the areas where the program is conducted were selected based on the collaborated recommendations done by professional researchers hired by Pact-Cambodia, reports from partnered NGOs, UNIFEM, and ILO. The data collections are conducted in the period of at least 1 year before project implementation. The reports had shown that those areas selected for project implementation have higher rates of domestic violence, human trafficking, and unemployment than other potential sites.

“We usually hired some professional people to conduct the survey and evaluate our projects before and after the implementation” said Ms. Meas.

“The survey has showed that those areas have higher rate of DV, Human Trafficking, and unemployment” said Ms. Chanthavy Meas continued.

7.9.2. Group Formulation:

According to WORTH’s booklet, the implementation of the first batch of the program within the three provinces was accomplished by 144 groups. There are 15 to 20 people per group and the participants age in the ranged from 20 to 45 years old. Each group is responsible for setting their own rules for their meetings. Meetings typically took place every one to two weeks, depending on the location. Each group also chose their own officers. Officers had a number of responsibilities. For example, an officer may be responsible for the locked money box, while three other officers were responsible for the three different keys needed to open the box. Empowerment employees were responsible for the group members to pay their annual fee for literacy books and program assessments in every meeting so that they can save the money to increase their group’s fund, which went into a volunteer savings account.

“S-trey Reek-Reay (happy women) is the name of my group; we have 16 members, started since 2005. It took us six months to save before the member able to take loan. In the beginning member can borrow only small amount (i.e. 30.000- 50.000 Riels) but now we can take a loan from 300.000 Riels to 400.000 Riels (approximately US $80-100) ”

~Ms. Sok Nea, S-trey Reek-Reay Group leader; Pei district Batee commune, TaKeo; said.
7.9.3. Literacy Step:

There are three series of books that used to help women improve their reading, writing, and technical skills. The development of those skills led the innovation of ideas for small business. The first book ‘Our Group’ focuses on letters, sounds, number, and the principle to develop a strong group. The second book ‘Road to Wealth’ highlights the basic accounting. The simple mathematics skills developed were the ones in which women able to track the amount of growth in their saving account. The book also include the procedures of lending and borrowing as part of basic book keeping principle, which ensure the women and the group to aware of how to manage their village bank. And the third series of the book is ‘Selling Made Simple’, Rosenbloom, Jackie (2004).

7.9.4. Challenge:

The seed money and micro-financial loan are not provided to the villagers. The women are responsible for raising capital on their own. Most of the women hesitated to register as members of self-WORTH and participate in the women empowerment program.
According to a program officer, the biggest challenge in running the program is overcoming the women’s fear of learning how to read and write. There are additional barriers program officers encounter: villagers are shy to becoming socially active in a public place; villagers do not believe that their small savings could create such a substantial positive to their lives.

“While we first started to introduce WORTH, not many villagers were interested in the program. They were shy to be in public and afraid that they would not earn enough to pay for the training fee (collective saving), which contributes to the group savings account; villagers are also afraid that the profits earned would not be able to cover the interest expense, thus forcing them to return the loan to the group”.

~Ms. Chanthavy Meas, WORTH program officer shared.

7.9.5. Results:

Pact World’s results of its WORTH program in Cambodia reported a number of achievements. The first project inspired nearly 3,000 women to enroll in 144 self-WORTH women’s empowerment group (WEG) by the end of September 2007. Their saving increased to US $53,180 and the 38,856 loans granted were made to over 1,500 women to establish small businesses. The report also mentioned that there were only 21% of women in the WORTH group who can read and write fluently. That rate rose up to 69% after the project launched. Ten women from WEG were elected as village chief and deputy chief, and six other were elected as commune councilors in 2007.

The program officer Ms. Chanthavy Meas expressed her reactions to the results reported by the Pact World during head to head interviews, has shown that women not only gain their literacy and general knowledge, but they also developed their self confidence and leadership skill. Another benefit is that “with the growth of the village bank’s saving, WEG members can cut down the loan from business people who charge high rate of interest. So that women can get more profit out from their small business…with the profit earned, majority of WEG members have more ability to send more children to school or continue further education” Said Ms. Meas.

Ms. Sok Nea who I had talked on phone with told me that “As a silk weaver I did not earn much; after joined WORTH, I think I have improved because now I have my own saved money which I can use it in any time of need…and for the interest I can use for new year and other social ceremonies’ expense”. Likewise, women also learn the value of effective team work and how a small contribution can make a large positive impact. Ms. Sok Nea added “For the other member I know they also have a better living condition, some of my group members take loan to invest on food vendor and some opened glossary store because they found it difficult to continue with their silk weaving business”. Similarly, women also have the ability to build their capacity to become a leader through knowledge, skill, experiences and the motivation from their family and network. Change in a small team can broadly make the whole community change.
7.10. Expression of WORTH women in Cambodia:

Here are some more expression of participants on WORTH Program and their achievement in live. Some of these stories are collected by Ms. Sakphea Hor, WORTH Program Manager and Ms. Chanthavy Meas, WORTH Program Officer which are also available in WORTH women’s blog and some of the stories are developed from Phone interview.

The selected women are from different WEGs in the three provinces that WORTH is implemented; they told us about their experience with WORTH Cambodia and its positive impact on their life:

Ms. Mol Sokhin, WORTH Treasurer of S-trey Ekpheap group, Chheu Teal village, Thnot commune, Bati district, Takeo province; told us that "Saving with WORTH has been good for me, because before I did not think it was possible. Now I see I have saved a lot of money in my group. When I save more money I earn more interest. I'm happy with my group because I have learned new skills. I really enjoyed the second book of the WORTH series, "Road to Wealth," and I will start the third book "Selling Made Simple" soon. Because of the WORTH program I am also more confident to share information with others in my community about the dangers of human trafficking and other issues critical to women in my community.

I am a silk weaver. Before I did not have my own capital; I bought silk from a middleman on credit at a high price. After I finished weaving, I had to sell my products to the same middleman at a lower price because they wanted to make a large profit on my product. If I did not follow their system, they would not allow me to get silk (raw materials) from them. The middleman profited off my powerlessness. Now this has all changed. I borrow money from my group to buy silk at a low price for my weaving. Then I can directly sell my product to the buyer at a higher price, consistent with the market. I am making much more profit on my silk weaving than I ever was before, and I use these profits to improve the life of myself and my family."
Ms. Sok Nea S-trey Reek Reay Group leader; Pei district Batee commune, TaKeo, have added “I am happy to see that we have our own saved money so we don’t have to borrow money from middleman with high interest in time of need… I want my group to keep continue saving because our members can take loan to run some other type of business while farming doesn’t give good harvest or if they can’t weaving silk any more….our commune does not have enough water system so we can only do farming one time per year. We found it very difficult while our harvesting is low, and silk business not so good at all. The production demand a lot of effort but the local market price is very lower. We need skills and technologies support to improve our live, WORTH is helping us to develop and some of us now do other thing more than farming and silk weaving; still we also need more market for our production”.

Another participant from Kampong Cham Province have shared; "I'm happy to be part of my WORTH group because the other group members help each other learn literacy. We also share business knowledge and experiences with each other and through this support, we all get positive results together. I learned how to read, write, add and subtract by using the first and second books in the WORTH series. I have also learned about human trafficking and advocacy so I can protect myself, my family, and other people in my village. I took a loan from my group to expand my dessert business. Last year, my business was small. I sold only one kind of desert and made only a small profit. Now, because of the loan I got from my group, I sell many kinds of desserts and I have more customers. I have more profit, which helps me support my family."

~ Ms. Sok Eng, Rick Chamroern WORTH Group Leader, Kraleng Koet village, Lvea Leu commune, Chamkar Leu district, Kampong Cham Province.

"Through WORTH I have learned literacy and business skills, and have a better understanding about women's issues in my local community, such as human trafficking, and domestic violence. I now know ways to prevent them peacefully.

I have not taken a loan from my group yet, but I'm proud that other women of my group have taken loans to run their small businesses and get more income to support their family.

Because of WORTH I feel that I have a strong personality and can speak well in public. My neighbors and other villagers admire me because I'm active in supporting others in my community. I have a good reputation. Because of my experience in the WORTH women's group and my work in the community, other villagers encouraged me to run as a candidate for the Commune Council election in 2007. I had great success and was elected as a Commune Councilor for my own commune. I am committed to helping my group and community has a better future."

~Ms. Pat Savy, S-trey Reak Teak WORTH Group Treasurer, Roteang village, Phum Thom commune, Kien Svay district, Kandal province.
8. Analysis:

This section provides the critical analysis on the WORTH project, as well as an analysis on the general concept of female entrepreneurship, using support from entrepreneurship theory, empirical case study, and literature reviews. The discussion will also report the results of the case study findings and answer the research objective questions. An recommendations for further research in female entrepreneurship studies in Cambodia will provide in the last chapter.

8.1. How does Women Empowerment projects Promote Female Entrepreneurship?

For decades of civil war and foreign invasion, many of the educated Cambodians were executed because of the knowledge they possessed, or have died on the battle field, particularly during the Pol Pot regime. This caused Cambodia’s educational and economic systems to fall to ruins, and created rampant poverty throughout the nation (see also Kamm 1998 and SarDesai 1997). Poor education is the factor attributed to the foster of poverty in many parts of the world, including Cambodia. Throughout this research, numerous sources support the conclusion that girls and women are the most affected party who face the most barriers to access education, and are hit hardest by poverty, more so than their male counterparts. The reason is that since the war is ended, access to a formal education and professional training has become limited. During 1980s, only a privileged few (primarily privileged males) had access to any quality of formal knowledge and education.

The barriers for (rural and low class) females in Cambodian are not just due to the lack of schools available. Females have traditionally viewed as the child raiser and house keeper. In addition, social discrimination also creates obstacles for women to receive a proper education. As a result, their literacy rate and professional skills have deteriorated over time. Their training is limited to their skills developed while maintaining the family business. Hamilton’s (2006) study showed that with no opportunity to spinoff on their own, women can only experience capitalism through the entrepreneurial activities of their husbands. It is clearly true that without any understand about social phenomena and lack of social networking rural Cambodia women prefer to be the follower of husband. This choice is not a right path for women to recognize their opportunities, to invent their creativity, and/or to take risk. Thus, without her own self innovation women are hardly referred as entrepreneurs. As Yunus (2008) mentioned social paradigm is the barrier for the poor to solve their own problem, if the obstacle is being remove then they can change their lives while we give them the same opportunity as we get.

As Joseph Schumpeter believed (cited in Ogber 2000) entrepreneurs have more masculine characteristics than feminine. Thus, under the notion of neoclassical economics view one might argue that the natural creation of human reproduction and households care are feminine ability and man has the unique talent for new creation. The fact is that there is no space for women in the neoclassical economics environment.
According to Baudeau (1730-1792 cited in Ahl 2002) entrepreneurs are those who invent new techniques or generate new ideas to reduce costs and increase profits. In contrast, what if a woman gives advises to her husband for finding a new way to develop his entrepreneurial? And what if a widow has innovative idea but she has no legal advisory and fund to implement her idea?

With the modern perspective of entrepreneurship the response to those questions is women have their entrepreneurial spirit, on the other hand how to visualize it?

However, in the new era of change; physical sex is no longer limited to discussion for institutional and social development. According to Carin Holmquist (NUTEK 1996) the factors which invisible female entrepreneurs are the choices of industries; based on her survey; women are favor to be in service and commerce that were criticized as less valued than masculine industries such as production. It is evident that social and functional bases are interrelated, as many industries can easily be identified as being feminine or masculine (NUTEK 1996:109). Another reason is female are not treated seriously in contracts with consumers, supplier, banks and other advisors. This is the fact why male venture always be the subject to discuss in public debate on entrepreneurship and female activities are neglected.

Even Holmquist’s study is based on case of Stockholm but this notion is also apply to case of Cambodian society since most women prefer to work at home and encourage men to become breadwinner. Cambodian women would rarely recognize as entrepreneur. Moreover Holmquist’s study has also mentioned that gender, industry, and region constitute the cultural context of entrepreneurship. Gender identified female and/or male stereotype in both industry and region which comprise the bases for the cultural context that constitute entrepreneurs’ daily life. As we can see here, most of WEG members are come from poor family the chance for them to finish school is very low; most of them married since a very young age, built a family and rely on their husband.

Regarding the result of Hamilton (2006)’s research women’s domestic labor and feminine ideologies play a fundamental part in the development of useful masculinity qualities that can aid them with additional development of the entrepreneurial skill sets with guidance. Additionally, Hamilton convinced that in many instances the female kin have collaborated with the male owner in the production and maintenance of the male entrepreneurial identity, while simultaneously developing skills, abilities, and characteristics that have the potential to empower her. Thus it is visualized that family motivation and social network support are the female empowerment generators.

In Cambodian, RGC has been collaborating with a number of NGOs and donors to correct current social issues. They have even designed the National Strategy Development Plan to take the initiative for the reduction of poverty in the country. Under NSDP 2006-2010, the Capability Building Human Resource Development sector enhancing quality of education, improving health service, fostering gender equity and implementing population policy are elements to be focused (NSDP, 2005). Women are the target group for most of social development program because in Cambodia women
are most likely an under privilege in many conditions. What is more, Armendariz de Aghion and Morduch (2005:183) noted in their study that women may deliver stronger development impact; the season is women tend to more concerned about children’s health and education than men and women are overrepresented among the poorest of the poor, and are too often oppressed by their husbands and by prevailing social norms.

Most Cambodian women struggle to provide better opportunities for their children’s education, family health care, and contribute adequately to the household income, while man tent to provide financial support. Even access to daily basic needs, ground education, clean water, electricity, and quality healthcare services are a dream for most women, and any citizen, living in the remote areas. Through the opportunities provided by the WORTH program, women have chance to develop themselves to become literate and improve the standard of living for themselves, for their families, as well as for their communities. WORTH program is established in microfinance form but this program do not provide any seed money to participants. WEG members help each other to learn and formulate a collective saving bank. The WORTH program not only provides the underprivileged with an education, they also build on its members’ self-awareness. It helps the women to see the value of themselves, and allows them an outlet to reach their personal goals. Women learn how to solve their own problems through team work. With the knowledge and abilities gained from the group, WEG members can utilize their knowledge and skills into generating income for themselves and profit for their business.

As Burt (cited in Swedberg 2000:282) has mentioned access to financing needed for the purchase of raw materials and production facilities; whereas, human capital is needed to craft the raw materials into competitive products. Since there is no seed money or subsidiary funding provided directly to the participants; WORTH is a program that can only work if the members give their full commitment to each other. I agree with Burt on this point that ‘the clarity of opportunity is its own motivation...entrepreneurial opportunities in a network increase, the odds of some being clearly defined by deep structural holes increase, so the odds of entrepreneurial behavior increase’. Burt added that one who lacks any entrepreneurial motive lives in a network absent of entrepreneurial opportunities. If a player’s network is rich with entrepreneurial spirit, then the player is more likely to be motivated to be entrepreneurial. Being willing and able to act entrepreneurially is how on can understand social life (cited in Swedberg 2000:301-302). With regards to the WORTH program, it gives its participants the tools and guidance needed to break free from traditional roles, and provides an outlet for social interaction. It is the aim of WORTH to help the women help themselves. I would call this as a ground root motivation because WORTH is not in the line of trying to solve poor people’s problem, instead WORTH just point the path. So WEG members should know what are there own need then use their knowledge and skill that learned from their network or committee to construct such ability which could solve their problems. This requires internal motivation on the part of women. However, WEG members ought to be proud of their accomplishments because they were not handed to them; they were earned through hard work, dedication, perseverance, and team work. This is what Gibson
(1991 cited in Renblad 2003) and Björck & Fälth (1997 cited in Renblad 2003b) defined empowerment because it is a social development process that promote and enhancing people power to defined their abilities to meet their own needs, solve their own problems and mobilize the necessary resources in order to feel that they are in control of their lives.

Guru of entrepreneurship, like Schumpeter has mentioned opportunities recognition as a entrepreneurial characteristic. If we look through WORTH challenge in Cambodia; people was not aware of the program in the beginning. Those women who participate in the WORTH program, especially the ones that were the original members, have true entrepreneurial spirit. They saw an opportunity improve their self worth, and took a risk in believing and participating in the program. Social norms taught female citizens to be more inactive than their male counterparts. Shyness was engrained in the minds of the women. Many have always considered themselves to be followers. They are taught to be fearful of risk, and keep challenges and adversity to a minimum. Women are taught to be passive, and to allow the men to take charge. The WORTH program is changing all of that. The participants find themselves enjoying their improvement of literacy, increase self-confident, and leadership skills. They have also become more socially active and aware.

Muller and Sato-on (2007) recognized sex per se does not affect self-efficacy for any of entrepreneurial tasks, gender role orientation does. They emphasized that the development of the fundamental skills that are needed during each phase of the venture creation process, including entrepreneurship training, education programs and consulting services, will effectively raise the entrepreneurial self-efficacy. With the skills and abilities gained from their commitment as WEG members, the women can see the opportunities where they can increase their family income through the interest earned from their savings account, in addition to the profits earned from the small business that the village banking loan helped them to establish. As Yunus (2008) has stated “poverty is not created by the poor, it is created by the economic and social system that we designed”. The success of the WORTH program is evidence that strongly supports Yunus’s theory. The WORTH program has created a new economic and social system for their members and has created an outlet for them to express their creativity and find solutions to their problems. He stressed that “They (the poor) can change their lives, only if we give them the same opportunity that we get”.

The WORTH program saw the desperate need for poor Cambodian women to have more opportunities to improve their quality of life. It is worthy to note that the WORTH program not only helps women break through the traditional roles and customary norms, but it also helps with the reduction of human trafficking, the spread of HIV and AIDS, domestic violence, and unemployment.

Empowering women by teaching them how to learn something as basic as reading and writing dramatically improves their quality of life. Through the small change of literacy, women can now have access to written media information, legal documents, health care education, technology, and skills any time and any where without having to rely on their husbands, children, and relatives. With the opportunities available, women now have a
choice to the quality of life they want. According to Renblad (2003), empowerment is a process by which people, organizations and communities gain mastery over their own lives. In addition to Berglund and Johansson (2007) “entrepreneurship is seen as social empowerment, administrative structures could often ensure that social interventions are de-coupled”. As Green (2008) mentioned a combination of empowerment and protection that targets the manifold vulnerabilities that particularly afflict poor communities and individuals. The WORTH program offers much more than just boost female entrepreneurship through education, skill building, assistance for creating village banks, and the encouragement and resources to start a small business, it offers the opportunity for the women to live the life they have always wanted to live.

8.2. How does the female entrepreneurship project contribute to provide a better living condition to Cambodian citizen?

Even though the Cambodian government and numerous NGOs conducting various projects to cut down poverty and unemployment in the countries, this research focused solely on the WORTH program for this case study. Unfortunately, this program is not available everywhere in the country. The scope of the evidence is not large enough to conclude how the general population has been affected since the programs implementation. However, this case study qualified to analyze the impact of social development program especially empowering project that promote female entrepreneurship like WORTH has had on citizens in three provinces Kompong Cham, TaKee, and Kandal. Berglund and Johansson (2007) have noted in their research that structure, network, and culture are the approaches one should take when embarking on their entrepreneurial journey and regional development. They also proposed that a critical pedagogical perspective could be fruitful when staging incentives to encourage processes of regional development (Berglund and Johansson 2007:519). The three approaches seem carrying along in WORTH program. Pact-Cambodia looked up for core of the problems then implemented the solution. WORTH has certainly made positive changes to the standard of living in those provinces, especially for the females living there. The direct impacts are as followed: membership has risen to almost 3,000 by year 2007; 144 WEGs have been created with approximately 1,500 women able to establish their own small business through the use of micro financing; ten women were elected as village chief and deputy chief, while another six were elected as commune councilors; member literacy rate has improved from 21% to 69%. It has should also be noted that the WORTH program is intentionally located in areas with high rates of HIV/AIDS, human trafficking, and domestic violence. The reason being is that WORTH wants to curb these socially decaying activities and provide the women located in those provinces with a safe haven. These improvements have also contributed to the improvements of the community. Noted by Swedberg “The deep concern with unemployment and the general insight that only the creation of new business can provide jobs on a sufficient scale in a society with a shrinking industrial labor force” (Swedberg 2000:8). The women in these communities are much more socially active and have improved their social status. Some of the members of the program are advancing in the ranks of government. From within the government, than can create effective policies that will continue to improve the standard
of living for all of the citizens in Cambodia. As Green (2008) defined ‘human security’ must no longer mean armed, gated communities and endless war.

Figure3. The finding of empowerment process which boost the female entrepreneurship and How female entrepreneurship assist improve living condition in part of Cambodia where WORTH is implemented (Own Creation)

9. Conclusion:

In summary, this research shows that most of Cambodian women facing gender discrimination due to the cultural norms and beliefs of post-conflict society. Civil war has decimated many of the educated people and left behind violence, orphans, widows, and poverty. Struggling for change, the Royal Government of Cambodia developed a new NSDP concept and works closely with local and international NGOs to improve the quality of life of its citizens.

Pact-Cambodia activities, chosen as the case study for this research paper; implemented the self-WORTH empowering program which aims to foster female entrepreneurship
through the development of their literacy, leadership skills, and advocacy. This has enabled thousands of poor Cambodian women to recognize the opportunities available to them and innovate their creativities in to income and profits. This has helped the advancement of their family status via their education and implementing their entrepreneurial skills into action. They have also developed a solid support network that encourages and motivates them to achieve things they have never thought possible.

While factors, which cause social problems are found; the implementation of WORTH program has helps to improve lives of members through education, skill training and increased opportunities for employment. Berglund and Johansson (2007) have also shown that prise de conscience and the conscientization concepts encourage the entrepreneurial activities ways that could contribute to both the network and cultural approach. With the proof from Berglund’s and Johansson’s study and WORTH case in Cambodia; the stories have transparent how important structure, network, and culture play role in social development process. However, the evident from interviewed participants; one of the major benefits of the WORTH program is access to low interest financing to begin a small business. The program has helped thousand of poor Cambodian women to recognized opportunities beyond their traditional trap. However, majority of the WEG members seem tent to save rather than to take loan while production is still slow due to low technology and market demand is small. In my opinion, women should receive more assistance in terms of marketing their products and accessing to modern technology to increase their productivity (i.e. quality and quantity) which would allow them expand their markets and to reach the standard consumers’ market outside their community.

The WORTH program is designed to promote female entrepreneurial activities. With many years of successfulness in WEG around the globe, lately Pact-World has just developed a new network stream model that would connect all WEG worldwide. It is known as WORTH’s New Social Franchise Model

This module is to create a connection among all the WEG around the world to exchange their knowledge, skill and technique through the WORTH franchisees license. According to Pact-world, the system used in this module is Village Banks. Members would join growing network by paying nominal annual membership fees to WORTH Global for new products and services. Groups of women pay self-employed WORTH Entrepreneurs for training in how to create and manage Village Banks. WORTH Entrepreneurs pays WORTH franchise fee (typically local NGOs with deep community connections); for
training on how to deliver WORTH as an income-generating business. WORTH franchisees recruit WORTH Entrepreneurs, and pay a license fee to WORTH Global for providing training, products and services.

If this process is able to connect all the WORTH groups in Cambodia to the WORTH world, I believed that the poverty rate will reduce rapidly in the area where WORTH is implemented. Underprivileged women will be able to increase their professional skill for a very low fee. It is another opportunity which connect women to new market network for their production, thus women can increase the value of production and earn more income. Beside, the unemployment rate in the area will also decrease rapidly.

In addition, the implementation of an international network would also provide access to new technology. If Pact-Cambodia could develop a means of utilizing an international network to reach new markets for the female entrepreneurs, then could exponentially change the communities for the better. The women involved in the WORTH project would be able gain additional value in the form of a larger market and business experience. In my opinion the first step to improve domestic production Pact-Cambodia can contribute to connect all the national wise WEGs together and apply the strategy uses social franchisee module from Pact-world. This would be a good baby-step business venture for skill less Cambodian women to exchange their technology, style, test and quality of domestic products as a national standard that could compete with imported products which are the current challenging in the market.

Microfinance seems as a powerful tool to fight poverty and transform lives. After the establishment and implementation of empowerment projects participation are able to access to more information and increase their cooperation network more than before. The programs permit thousands of Cambodian women to recognize opportunities. They learned how turn their creativities in to profits, and advance their family’s social status via their knowledge, skill and ability through social networking. This scope is the result of entrepreneurship creation which leads the improvement of family economy growth while more than one members of the family have ability to increase the income. This could be recognized as an innovative sustainability growth of living condition. Poor households use microfinance to move from daily basic survival to a better nutrition, housing, health, and education. The impact of social development programs has led to less gender discrimination in Cambodian society, and has aided with the poverty reduction of national strategy.

Recommendation for further research:

Based on the research outcome and the expression of WEG’s members on the interview, I can assume that the living condition of the participants has improved. They have became literate, have accessed to written documents (including legal documents, and health care information…etc), have accessed to financial institution which can assist them to create a small business to earn extra income for their family, this mean they can employ themselves. Their willingness to take the initiative to improve their self worth has
allowed them to sustain a higher quality of life by rising up the social ladder and increasing their household income.

However, it is out of the scope of this paper to make any conclusions on the quality of life of the community as a whole. A quantitative analysis of key statistics including crime rate, unemployment, and education levels would be needed in order to expand the scope to make any such conclusions. To collect primary quantitative data for a research would need more time to do field observation. In the case of this paper, time and budget constraints prevented any additional quantitative analysis from being conducted. It would take additional in field research for a thorough investigation to take place.

I recommend that any further research should investigate the impact of female entrepreneurs have had affect to their communities. Has the standard of living improved? Is unemployment up? Are they facing any opposition that is unique to them? The provinces where the WORTH project has been implemented are rich with female entrepreneurs and I would recommend that the research begins there.

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Appendix:

Time frame of research study:

<table>
<thead>
<tr>
<th>January 2009</th>
<th>Collect/read information including literatures review and contact stockholders</th>
</tr>
</thead>
<tbody>
<tr>
<td>February 2009</td>
<td>Draft literature review and draft interview questions (conduct under supervision)</td>
</tr>
</tbody>
</table>
| March 2009 | - Critique on literatures review and theory  
- Establish a final version of Interview Question  
- Develop the final version of Literature review and Theory chapters (18th March)  
- Suggest a topic for Academic paper [hand abstract and layout of the article] (24th March) |
| April 2009 | - Field research and observation plus interview stakeholders (23rd March- 20th April)  
- Summarize the information and discuss the theoretical framework with supervisor (draft full version of thesis)  
- Draw Analysis and conclusion |
| May 2009 | - First version of final thesis must be developed (15th May)  
- Publish Final Academic paper (15th May)  
- Revise the error of the thesis and Academic paper (28th May)  
- Process the dissemination task [hanging as a Report ] (25th -28th May)  
- Final Presentation 28th May  
- Submit the final revision June 12th |

Question used during interview (WORTH program officer):

There are some questions were used for interview with project leaders and staff in the selected organization. This part is developed according to the advisor’s supervision in order to get significant data to support the aim and purpose of this research.

1. What is the main purpose of your project?
   …………………………………………………

2. Who are the target audience? Why? How do you choose your target?
   ………………………………………………………………………

3. How many participants per section?
   ………………………………………………………………………

4. How often does the mission conducted?
   ……………………………………………………………

5. So far, which is the institution that you conducted project with (collaboration)?
6. What is your expected result when the project is started?

7. How do you make the impact?

8. How do you measure (or evaluate) the success of the project (result)?

9. How do you follow up the progress of understanding and the impact of the project after the time frame is completed?

10. What are your challenges in operating the project? How do you overcome them?

**Question used during interview (participants of WORTH program):**

1. What is your name? How old are you?

2. How many children do you have?

3. How many people in your team?

4. How many officers in your team?

5. What do you do before joined WORTH program?

6. How do you feel about WORTH program before you joined?

7. What inspired you to join WORTH program?

8. Have you notice any self improvement after joined this program?

9. Could you please give your own suggestion about the program, in term of your improvement?

10. How long does the saving take?

11. How much money one can get as a loan? For how long?

12. How long would you wish the saving to be last long?