



# INTEGRATING SAVINGS GROUPS AND COMMUNITY FISHERY COMMITTEES

GUIDELINES FOR SUSTAINABLE FINANCIAL PARTICIPATION  
IN COMMUNITY FISHERIES WORK

**CONSERVATION  
INTERNATIONAL**





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Training on capacity building of savings groups and community fishery committees. Photo: CI Cambodia staff

# OVERVIEW

Livelihoods in floating communities on the Tonle Sap Lake are dependent on fisheries. Fishing and fish processing are the main sources of income and contribute significantly to food security and nutrition. Options for livelihood diversification in these communities are limited due to biophysical constraints such as the seasonality of floods, no access to land, limited space available for economic activities, and distance to market. Poor market information, limited marketing capacity, and low levels of supply consolidation ensure that women are passive price takers at the village level. Additionally, limited access to savings mechanisms leave women beholden to high-cost moneylenders, limiting their investment capacity, and further perpetuating the poverty trap in floating communities. Savings groups help women overcome the multiple barriers that prevent them from accessing credit from commercial lenders. Many of the savings groups are now contributing part of their profits to the Community Fisheries Committees (CFCs), a traditionally male-dominated domain. When women's saving groups become 'donors' to the committees, the power balance and decision making process shifts. Savings groups' financial stake in CFCs mean that women's voices are amplified in debates about the management of local fisheries and forests, and their views now carry weight in decision making.



Tonle Sap Lake. Photo Anna Marshall

## GOAL

Together, savings groups and community fisheries are improving livelihoods and fishery productivity while protecting essential ecosystems. Their joint efforts ensure that the lake continues to support the people who depend on it. By teaching sustainable fishing practices, preventing deforestation in the region, and encouraging smart business decisions, savings

groups and community fisheries have managed to prove that improving lives and protecting the environment can go hand in hand.



Community fishery and savings group collaboration in conservation activities. Photo CI Cambodia Staff

## HOW IT WORKS

Collaboration between CFCs and savings groups aids in the success of community profits and sustainability. Previously, savings groups and CFCs worked separately. Savings groups are almost exclusively women and in the past, groups did not incorporate natural resource management (NRM) in to savings plans since that was within the domain of CFCs. On the other hand, CFCs are about 98% men and have often fail to include the participation of women in NRM. However, bringing the two groups together is important for long term environmental and livelihood sustainability. CFCs work to protect the flooded forest, dry season pond, and prevent illegal fishing. Savings groups not only works on financial management, but also assists the CFCs in natural resource management activities when they need support. Leaders of the savings groups oversee the CFCs implementation of activities and they have the authority to call CFCs for a meeting if necessary. CFCs can only use funds from the savings groups for conservation activities.



A community fishery meeting. Photo: Molly Bergen



# INTEGRATED TERMS OF SAVINGS GROUPS

- CI provides \$1,500 to each savings group
- Use of this fund (i.e. how to borrow, recover funds, interest rates etc.) will be followed by the rules of each savings group
- Funds will be under management of the savings group leaders. If the fund incurs any problems or is lost, the savings group leaders are responsible. The fund from CI will be provided to each savings group for three years. CI will conduct yearly evaluations before deciding to continue providing funds to the savings group.
- The interest generated from the fund CI provides can be obtained every quarter. 10% of interest will go to the savings group and the remaining 90% will be transferred to the CFC for implementation of conservation activities in the community fishery.
- Every quarter the savings group leaders must report to the CFC about transaction and financial management (i.e. loan amounts, interest earned, remaining cash). Interest may vary quarterly based on the available funds of the savings group.
- The members of the savings group can use this fund for only legal business and must submit a business plan to the committee of the savings group one week before loans can be granted. The member requesting the loan is required to have their own fund for 20% of total loan proposed.
- Every quarter the savings group leaders will have a meeting with the CFC to show transaction of financial management.
- All members of the savings group have the right to join all activities of the CFC and develop a work plan for sustainable natural resource management. The savings group will monitor and evaluate all CFC activities which they contribute to. If the savings group finds out that the CFC is using the interest in ways that do not fit with the agreed-upon work plan and/or are not satisfied with the level of transparency, the CFC will return the interest back to the savings group. The leaders of the savings group have the right to notify any stakeholder involved to stop contributions to CFCs if they are found to be using the funds improperly.
- The savings group leaders must report to CI, the Fisheries Administration, and the commune if it appears the CFC is not following their agreement.
- Any new savings groups which are established in CI project target areas and which demonstrate sufficient capacity and financial management capability may be granted \$500 from three of the existing savings groups, and will be supported and monitored by CI.

- If the members and leaders of the savings group cannot agree on how to best manage funds, the case will be taken to CI or the commune chief for resolution.

# INTEGRATED TERMS OF COMMUNITY FISHERY COMMITTEES

- The CFC will receive interest every quarter from the savings group. The amount of interest that they receive will depend on the amount of loans the savings groups have granted to its members.
- The CFCs must to propose a work plan and budget for the use of the funds contributed by the savings groups. The CFCs can only receive 90% of the total interest from the top up funds, and the remaining 10% of interest will go to the savings groups.
- The CFC must have joint-meetings with the savings group every quarter and present about activities and achievement in response to the budget that the CFC proposes to the savings group.
- Every quarterly meeting will require attendance or representation from the: Chief of CFC, secretary, cashier, chief of patrol group, and chief of extension.
- The CFC must use the saving group's contribution for conservation and natural resource management only, and may not spend it on administration.
- The CFCs must to record all transection, such as interest generated from Acleda Bank, savings groups, and all other income and expenditure, into their cash book. The CFC must show all income and expenditures to the savings group every meeting.
- All the expenditures must have supporting documents such as receipt, report, participant lists if there was a meeting, or patrol activities.
- If the savings group finds a lack of financial transparency among the CFC, the CFC must pay back the funds to the savings group.

**Note:** Though CI provides this fund to each savings group, CI maintains responsibility and authority over monitoring all transections regarding these funds, by both savings groups and CFCs. CI has the authority to take the funds back from the savings groups if necessary. Should this situation arise, a meeting will be called with the savings group in question, the associated CFC, and key stakeholders to provide an explanation for recall of the funds.





Anlung Reang floating village on Tonle Sap Lake. Photo: Kristen Harrison & Jeremy Ginsberg