

Program Review Summary

Grant Category:	Micro-Finance
Project Name:	Income Generation Program Pouk District, Siem Reap Province
Implementing Partner:	Farmer Livelihood Development (FLD)
Status:	Ongoing

Overall Program Description

The Income Generation Program (IGP) targeted the Pouk District in Siem Reap province with funding of US\$55,000 over a 5 year period:

- IGP1 - US\$10,000 for one year commencing July 2009
- IGP2 - US\$10,000 for one year commencing May 2010
- IGP3 – US\$15,000 for one year commencing Dec 2011
- IGP4 – US\$20,000 for one year commencing Apr 2012

IGP set out to provide group members with convenient access to micro financial services (saving and borrowing) established and managed by themselves to promote income generating activities by members to better secure their food and income.

Membership was selected on the basis of “interest” and “poor” status in their community from two communes, Levea and Mok Penn in Pouk District. Each phase of the project benefitted up to 8 groups with 120-240 members directly and a further 600-1,200 family and community members indirectly.

The program built the capacity of beneficiaries to build and manage their own businesses through training in 2 areas:

- *Capacity Building:* Training was provided in basic small business management, bookkeeping and recording and group management. Exchange visits were conducted to enable members to visit successful projects to share experiences.

- *Skills Training:* Team members held discussions with new VSLGs to determine the skills needed to generate secure income. Skills training programs were designed to align with these needs, including chicken and pig raising and growing crops in home gardens, as well as targeted business skills training and agricultural extension training.



Review Process

On 3-5th December Dana Asia team members held a monitoring and review mission to assess the impact and achievements of the IGP Program. (Please refer to Appendix 1 for the detailed report). The team held discussions with key staff from the implementing partner Farmer Livelihood Development (FLD) including the Executive Director, Project Manager, Credit Officer, Community Facilitator, Financial Officer and Advisor to review both project impact and the financial performance. The team also visited all four target areas of the program and held group discussions with beneficiaries from each project.

Program Achievements

IGP1-4 incorporated members from 18 villages in 5 communes in 1 district of Siem Reap Province. During the 5-year program a total of 28 Village Saving and Loan Groups (VSLGs) were established in the 18 villages with 452 members including 92% females.

The Program Review confirmed that 24 of the initial 28 VSLGs with 444 members (409 females) were operating. The 24 VSLGs had accumulated a total of 21,161,900 Riels in savings and 182 members had borrowed from these savings. An additional 92 members had borrowed US\$14,145 from project funds.

Savings and Project Loans were being used to create small businesses at the household level including chicken and/or pig raising, vegetable crops grown at home and rice cultivation.



Significantly the Review determined that 11 of the 24 VSLGs were active and functioning effectively. 5 of these groups had managed to accumulate savings of between 1 and 3.45 million Riels per group. Within 9 of the 11 VSLGs, between 5 and 9 members from each group had accessed project loans of US\$1,000-3,500. The Review determined that the 3 most successful VSLGs are 2 VSLGs in Lvar commune (1 in Kum Ru village and 1 in Steng Peah Srok village); and 1 VSLG in Kork Pou 1, Kdei Run commune.

The Review determined that the 4 inactive VSLGs were as a result of migration to Thailand in search of work in the farm and construction industries or family issues.

The impact of the program was also assessed through interviews with beneficiaries, with comments confirming the positive impact of the program in securing income through the development and expansion of small businesses. One example of the comments is from a Young Female Savings Group Leader of Toul Lveang Village:

“The creation of Saving Groups in the village is very helpful to those villagers who are unable to borrow money from other formal micro credit because they don’t have assets for mortgage and the procedures are complicated. It is also very helpful for those who are unable to borrow money from the moneylender because of the high interest rates (up to 30%). Thus Saving Groups directly benefit the poor and very poor households because the Saving Group members do not need to mortgage any assets to borrowing money from the group. They can save 2,000-5,000 riels (US\$0.50-US\$1.25) and some members can afford to save up to 10,000 riels (US\$2.5). The revolving fund from these savings will help them to borrow whenever they need money to do something such as for their small-scale business and importantly whenever any of the group member face emergency needs, such as any of their family members suddenly get a serious illness or accident. They can use the money from the savings immediately without paying interest for a period of time”.

Recommendations

The Project Review indicated that the 24 VSLGs with 444 members including 409 females were active, but needed additional support to consolidate and extend their skills to better secure sustainable income generation. The Review concluded that the next IGP should focus on strengthening the existing efforts of the active VSLGs.

Recommendation 1: Focus on existing VSLGs from IGP1-4 with active members who have successful businesses but need financial support to expand their businesses

Recommendation 2: Assess the need to increase loan sizes to successful group members

Recommendation 3: Assess the implementation of an Entrepreneurial/Business Training Program for successful business owner members. The training would be held in Siem Reap Town where participants would receive extensive training that they can use to expand their own businesses and they can share their new skills with other members of their group.

Recommendation 4: Strengthen the activities of the existing VSLGs through the provision of additional training on group savings management, bookkeeping and recording.

Recommendation 5: Introduce advanced livelihood skills training on chicken and pig raising and vegetable/home gardening using the Farmer Field School method.

Recommendation 6: Focus on villages/areas where rates of youth (males and females) migration to Thailand and other areas in search of work is high.



Recommendation 7: Improve baseline data to ensure clear focus on assessment of impact. FLD should focus on continuing to improve the beneficiaries' database details to enable measurement of impacts. The database should include total number of existing beneficiaries by sex, number of groups, number of successful groups, size of each saving group, size of loans by each group member, total amount of loans per group, purpose of loans, success of businesses created using loans. Details of the capacity building skills provided to each member should also be included. This level of detail will enable the creation of baseline and end-line surveys to assess the effectiveness of each project.



Appendix 1 – Monitoring and Review Report

INCOME GENERATION ACTIVITIES PROGRAM

INCOME GENERATION PROJECT I, II, III & IV: MONITORING AND REVIEW

**Pouk District, Siem Reap Province
December 2012**

I. INTRODUCTION

1. From 03 to 05 December 2012 Dana Asia completed a Program Monitoring and Review Mission to assess the achievements and impact of the Income Generation Projects 1, 2 & 3 (IGP), and progress in implementing IGP4. The team held discussions with Farmer Livelihood Development's (FLD) executive director, project manager, credit officer, community's facilitators, and financial officer and advisor to review the project financial record. The team visited all 4 project target areas of the IGP Program and held group discussion with the project beneficiaries in each area. This report summarizes the key achievements, impact and recommendations for further support.

2. The team also used this time to do some work on Chicken Farm Business Plan Develop through intensive discussion with the partner, FLD, and discussions were held with Friend International's Kalyan Mith Program base in Siem Reap to share information related to the livelihood issues of the scavengers in Anlong Pi Dumpsite who are the Chicken Farm's potential beneficiaries.

3. FLD is the implementing partner of the Income Generation Program which program target areas in Pouk District, Siem Reap province. The total program cost was USD55,000 over the period of 5 years. In which the funding supported for IGP 1 and 2 of total USD 20,000 and it became effective on 01 July 2009 and completion date of 30 April 2011. The IGP 3 & 4 of total of USD35,000 and it became effective on 01 December 2011 to 31 March 2013.

II. ACHIEVEMENTS

4. IGP 1, 2, 3, & 4 covered in 18 villages in 5 communes in one district of Siem Reap province (Table: Villages Database and the size of saving and project loans). 28 Village Saving and Loan Groups (VSLGs) were established in the 18 villages with a total of 452 of Village Saving and Loan Groups' members in which about 92% are female members.

5. As of December 2012 when the project monitoring and review was conducted, there were 24 VSLGs with 444 household members of which 409 are female members, which remain active. In all 24 VSLGs, there was about 21,161,900 riels of accumulated saving and 182 group members have been borrowed from the saving for their households purpose. While As at December 2012, 92 group members used about USD14,145 of funds from Project Loans.

6. In addition, of the 24 VSLGs, 11 VSLGs with a total of 234 members are very active and well functioning. 5 of these 11 VSLGs have increased their saving capital of 1-3.45m riels in each savings group. And 9 of these 11 VSLGs are using project loans with 5 to 20 members per group accessing loans of USD1,000-3,500. Moreover, amongst the 11 very active VSLGs, 3 VSLGs have very high savings capital and are using project loans: 2 VSLGs in Lvar commune (1 in Kum Ru village and 1 in Steng Peah Srok village); and 1 VSLG in Kork Pou 1, Kdei Run commune (Table1: Active VSLGs).

7. The majority of savings or project loans have been used to operate small businesses at the household level including chicken and pig raising, vegetable growing (home gardening) and rice production.

8. The 4 VSLGs that are not active ceased due to migration in search of jobs in Thailand as farm and construction workers and as a result of family issues.

III. CAPACITY BUILDING AND SMALL BUSINESS TRAINING SKILL

9. Various types of capacity building training and skills training have been provided to all the project beneficiaries. The members have used their new skills to open business raising animals and growing vegetables using savings and project loan. Those skills include:

a). Capacity Building Training: Basic small business skills, bookkeeping and recording, and group management skills. Exchange visits have been conducted for executive group members of each IGP project to visit other successful projects in other selected provinces including Kampong Speur and Preah Vihear provinces. The purpose of these exchange visits is to improve the capacity of executive group members through the sharing of experiences regarding group management, financial management, simple bookkeeping recording and small business management.

b). Skills Training: Skills training has been conducted based on a rapid assessment of the skills needed in each target area by project staff. As a result of the assessments skill training has included chicken and pig raising, home gardening, business training skills and agriculture extension skills training.

IV. LESSON LEARNT AND CASE STUDIES

4.1. Lesson Learnt

10. The IGP projects were designed to incorporate lessons learnt from each IGP with the overall aim “to improve food and income security of target households in the target areas” by providing members with convenient access to micro financial services, including savings and borrowing which would be established and managed by themselves; and to promote income generating activities of group members that require smaller investment capital at the beginning to create a higher chance of securing their food and income.

11. The design of the IGP projects was focused on high responsiveness to the needs of the poor in rural Cambodia and to help them to escape poverty. The projects also set out to respond to the Cambodia Millennium Development Goals and Poverty Reduction Strategy of the Government of Cambodia to eradicate poverty. Access to micro-finance is the priority factor for poverty reduction.

The IGP projects, through the introduction of project loans to poor rural people, was a direct response to the needs of communities in rural Cambodia who have very limited access to micro-finance, particularly poor and very poor households. These families do not have any assets to mortgage with traditional Micro-finance institutions in order to borrow money. IGP loans have significantly improved the livelihood of the project beneficiaries, as they are able to use project loans to run family businesses and raising animal. This is confirmed by comments made by a Saving Group Leader of IGP 1 who is also the vice-village chief. She is a rattan basket wholesaler in Andangkun village, Doun Keo commune, Pouk district:

“Before I joined the VSLGs, I could only afford to buy 100-200 baskets per month from the basket makers because of a shortage capital but after I joined the VSLG I was able to borrow project loan money of USD300 with 2.5% of interest rate. I used the loan to buy 500-600 baskets per month. For each basket I can earn 500-600 riels (I buy for 2,500-3,000 riels and I can sell for 3,500-4,000 riels per basket). The net income that I can earn from selling baskets is 200,000-260,000 riels (USD50-65) per month”.

12. An IGP1 VSLG group member who is the sewer in the village agreed with the above comments. Initially she borrowed USD300 from the project loan over a 12-month period and she is now 7 months through the loan:

“I borrowed money from the project loan which did not require me to put any asset for mortgage as other MFIs do. I just needed my group members to agree to the loan that I wanted to borrow and the project loan is provides at low interest rates so I can afford to repay the loan. From my business, I can earn from 10,000 riels (USD2.50) minimum per day up to 30,000 riels (USD7.50) maximum per day”. When she repays the first loan she would like to borrow more than USD300 in a second loan.

13. The introduction of saving groups to the vulnerable people in rural areas is also a way to help the vulnerable people to move out of poverty whilst also building social relations amongst the villagers. Formation of groups helps to build trust and support where successful families can help those who need support. Additionally, saving groups can help in times of emergency such as severe health treatment or death of a family member or natural disasters such the floods that impacted on the Kamrou village savings group. They used their savings money to solve their families’ needs during the flood disaster.

The 84 impacted families are beneficiaries of IGP3 who are members of Saving Groups in 4 project target villages. The savings group from Kork Thmey village consists of 17 members; Savings group from Steng Prasrock consists of 22 members; Savings group from Kumru consists of 22 members; and Savings group from Toul Lveang consists of 23 members. One young female Savings Group leader of Toul Lveang villages said:

“The creation of Savings Groups based in the village is very helpful to those villagers who are unable to borrow money from other formal micro credit because they don’t have assets for mortgage and there is a lot of complicated procedures. It is also very helpful for those who are unable to borrow money from the moneylender because of high interest rates (up to 30%). Thus Savings Groups directly benefit the poor and very poor households because the Savings Group members do not need to mortgage any assets to borrow money from the group.

They can just save 2,000-5,000 riels (US\$0.50-1.25) whilst some member can afford to save up to 10,000 riels (US\$2.50). As a result, the revolving fund from these savings will enable members to borrow whenever they need money to do something such as set up their small-scale business. Importantly, whenever any of the group member face emergency needs, such as any of their family members suddenly get a serious illness or have an accident, they can use the money from the savings immediately without paying interest for a period time”.

Another Savings Group Leader in Steng Prasrock village described how the savings helped during the floods:

“During the flooding, we, the savings group members, decided to use our savings to help by distributing money equally. Even each member just received about 50,000-60,000 riels (US\$12.50-15.00), but this amount really meant a lot for all of us as we could buy rice for our families’ consumption for several days during the floods. Without the savings money, we might have faced great difficulties”.

4.2. Case Study

4.2.1. Group Case Study: Successful and Active VSLGs:

Under IGP3, the VSLG groups in Kumro and Tuol Lveang village, Lvear commune, Pouk District are highlighted here as very successful groups who are functioning very well with very active members. The Kumro VSLG was established on 2nd March 2012 and consists of 22 female members. The Tuol Lveang VSLG was established on 5th March 2012 and consists of 23 female members. The group members used their loans to raise poultry and for rice production. They expressed that they are very happy to have such a project in their village and they greatly appreciate being members of the VSLG because the VSLG helps them and their families. They can use loans from either savings or the project to set up their businesses with a very good interest rates of just 2.5% per month that are affordable to ensure loan repayment. Importantly, there are no assets to mortgage requirements as with other MFIs.

The group members are very active and they follow the group guidelines that were developed with the assistance of project staff. They conduct meetings every month to update the monthly savings, interest and loans and to find new borrowers. Importantly, they felt that the monthly meetings of group members created strong social relations among them so they feel comfortable sharing their business and life experiences and other information with each other. They believe that without the monthly meeting, they would not find the time to meet because they were all very busy earning their income. They decide how to distribute savings loans based on the urgency of the need.

Group members indicated that they had two key priorities to improve their management of the group and their businesses:

1. Project loans are too small to expand their businesses. They request that the size of loans be increased to up to USD1,000 per borrower.
2. Further capacity building to strengthen their bookkeeping and recording skills in order to properly record their in-flows and out-flows.

IGP3, project loan

NS	Village	Member received loan	Sex	Age	Saving Loan (riel)	Project Loan (USD)	Purpose of Loan
	Kum rou	Chhoeun Kunthea	F	28	0	0	
1		Chhay Sarorn	F	45	100,000	300	Chicken and pig raising
2		Chhay Saret	F	41	0	300	Chicken and pig raising
3		Chhay saroeun	F	35	200,000	300	Chicken and pig raising
4		Roeun Sam eoun	F	45	0	300	Chicken and pig raising
5		Min Ray	F	53	100,000	300	Chicken and pig raising
6		Nen Poa	F	33	0	300	Chicken and pig raising
7		Long heng	F	24	0	300	Chicken and pig raising
8		Chhoeun Chathou	F	30	0	300	Chicken and pig raising
9		Chhay Saroeut	F	33	0	300	Chicken and pig raising
10		Morkk Saroun	F	26	0	300	Chicken and pig raising
11		Prom Brang	F	58	80,000	300	Chicken and pig raising
12		Prom Pruonh	M	47	0	300	Chicken and pig raising
13		Chhoeun phalli	F	25	0	300	Chicken and pig raising
14		Prom Thuch	F	52	0	300	Chicken and pig raising
15		Hean Chanty	F	29	50,000	300	Chicken and pig raising
16		Kong Kev	F	42	0	300	Chicken and pig raising
17		Hean Leap	F	25	0	300	Chicken and pig raising
18		Hean Kung	F	32	0	300	Chicken and pig raising
19		Sam Leap	F	33	0	300	
20		Hey Mach	F	32	0	300	
21	Chhay Sophall	F	32	100,000	300		
1	Tuol Lveang	Long Ly	M	48	240,000	0	Pig raising
2		Yean Ngoeum	F	41	100,000	0	Pig raising
3		Srey Rin	F	34	250,000	0	Pig raising
4		Nov Lyna	F	25	200,000	0	Pig raising
5		Plong Pum	F	23	200,000	0	Pig raising
6		Pon Salam	F	33	100,000	0	Pig raising
7		Yut Ven	F	47	200,000	0	Rice production
8		Touch Hung	F	25	600,000	0	

4.2.2. Personal Case Study: Successful and Active Group Members

Initially in IGP2 in in Snor village, Lvear commune, Pouk Districk, there were two VSLGs established but they have now united into one VSLG, consisting of 20 group members and majority are female. This group is very active and functions very well. They conduct regular group meetings on the 17th of the month. The group savings total is 400,000 riels (USD100) and each member can now afford to save 50,000-70,000 riels (USD12.50-17.50) per month.

Currently, there are about 7 members using savings loans and 19 members using project loans of USD200-300. The loans are used for many purposes including raising poultry, small businesses and rice production.

A female group member who borrowed a project loan of USD300 used the funds to purchase cloth for sale that she exchanged for rice so she could buy pigs to raise. She can earn 30,000-40,000 riels (USD7.50-10.00) per day. The income she earns ensures she can buy enough pig food to raise 10 pigs. Prior to joining the VSLG she was only able to raise 2 - 3 pigs.

Another group member borrowed a project loan of USD200 for rice production during the rice cultivation period. After the harvest full repayment will be made to the project.

V. RECOMMENDATIONS

The 24 VSLGs with 444 household members, with 409 female members, have remained active. The review indicates that these groups require further support to consolidate and strengthen their existing skills as a means of better securing sustainable income generation. Thus the next IGP should focus on the strengthening of the current efforts of the existing VSLGs to better sustain livelihood activities. The following recommendations are to be considered as the focus of the next IGP:

Focus on targeting existing group members for the next IGP

Recommendation 1: Targeting existing active VLSG members from IGP 1-4 who are successful in their businesses and are willing to consider new loans to expand their businesses

Recommendation 2: Consider increasing loan size for successful group members

Recommendation 3: May include an Entrepreneurial/Business training program - the participants in this program will only be from IGPs existing group members who are successful in their businesses (through the use of loans from IGP). The training will be held in Siem Reap provincial town. The purpose of this program is to share their practical experiences running their businesses so the participants can learn from each other. Upon their return to their villages, the participants will share their new skills with other members within their group.

Recommendation 4: Strengthening the activities of existing Savings Groups of IGP1, 2, 3 & 4 through the provision of refresher group savings management skills, bookkeeping and recording.

Recommendation 5: Introduce livelihood skills training such as advanced technical skills for chicken and pig rearing and vegetable/home gardening - using the Farmer Field School method (learning by doing in the field - demonstration/pilot project).

Recommendation 6: Focus to be on villages/areas that have high male and female youth seasonal migration to Thailand and other areas in search of work.

Recommendation 7: Improve baseline data and begin to focus on impacts

FLD should continue to improve the beneficiary tables and spreadsheets, including consolidating various sources of baseline data and updating existing data with a view towards being able to measure impacts (number of total existing beneficiaries including sex-disaggregated data; number of highly successful groups and group members including both Savings groups and Loans; size of each savings group and the size of loans used by each group member and total amount of loan in each group; purpose of the loan and how successful they are). Capacity building provided to members should also be included. Baseline and end-line survey have to be conducted to ensure impacts can be fully assessed.

Table 1: Selected target areas and size of savings and project loans

No	Village	Commune	District	Total # VSLG	Total #		Accumulated Savings KHR	Borrower Savings Loans	Savings Loans in KHR	Borrower Project Loans	Project Loans US\$
					Members	Female					
	IGP 1	1	1	2	26	26	-	-	-	26	1,415
1	Anglangkun	Daun Keo	Pouk	1	12	12	-	-	-	20	1,065
2	Thnot Chhrum	Daun Keo	Pouk	1	14	14	-	-	-	6	350
	IGP 2	3	1	4	79	76	4,711,900	22	4,710,000	20	1,430
3	Prasat Char1	Daun Keo	Pouk	1	31	30	2,387,000	3	2,590,000	9	830
4	Roka 1	Lvea	Pouk	1	21	19	-	-	-	0	0
5	Snaor 1+2	Lvea	Pouk	1	14	14	394,900	10	400,000	0	0
6	Kok Run1	Mok Pen	Pouk	1	13	13	1,930,000	9	1,720,000	11	600
	IGP 3	2	1	8	178	164	6,630,600	87	6,862,900	22	5,300
7	Kok Thmey	Lvea	Pouk	1	17	12	1,890,900	14	1,960,000	-	-
8	Kum Ru	Lvea	Pouk	1	50	50	1,260,500	12	1,120,000	7	2,100
9	Steng Peah Srok	Lvea	Pouk	1	22	17	1,164,100	12	1,149,000	15	3,200
10	Tuol Lveang	Lvea	Pouk	1	23	23	521,000	21	789,400	0	0
11	Tatrav1	Mok Pen	Pouk	1	16	16	376,700	8	380,000	0	0
12	Tatrav2	Mok Pen	Pouk	1	14	13	376,500	5	395,000	0	0
13	Mok Pen1	Mok Pen	Pouk	1	22	21	453,900	5	452,000	0	0
14	Mok Pen2	Mok Pen	Pouk	1	14	12	587,000	10	617,500	0	0
	IGP 4	2	1	10	161	143	9,819,400	73	8,885,900	24	6,000
15	Lbeuk	Kdeirun	Pouk	1	18	17	986,200	12	865,000	5	1,400
16	Tabang	Kdeirun	Pouk	1	20	16	3,432,500	16	3,450,000	0	0
17	Sokhsan	Yeang	Pouk	1	14	13	549,500	2	549,500	0	0
18	Kork Pur 1	Kdeirun	Pouk	1	16	14	1,427,000	13	1,311,400	13	3,500
19	Kork Pur 2	Kdeirun	Pouk	1	15	14	620,000	3	540,000	0	0
20	Prey Yeang 1	Kdeirun	Pouk	1	16	13	1,137,300	10	780,000	0	0
21	Trapang Veng 1	Kdeirun	Pouk	1	19	17	703,000	8	610,000	6	1,100
22	Trapang Veng 2	Kdeirun	Pouk	1	17	13	738,900	9	780,000	0	0
23	Prey Yeang 2	Kdeirun	Pouk	1	15	15	105,000	-	-	0	0
24	Pey Yeang 3	Kdeirun	Pouk	1	11	11	120,000	-	-	0	0
	18 Villages	5Commune	1 District	24 VSLG	444	409	21,161,900	182	20,458,800	92	14,145

Table 2: Active Village Savings and Loan Groups (VSLGs) from IGP 1 to 4

No	Village	Commune	Total # VSLG	Member		Accumulated Savings KHR	Borrower Savings Loans	Savings Loans in KHR	Borrower Project Loans	Project Loans US\$
				Total	Female					
	IGP 1	1	1	12	12	-	-	-	20	1,065
1	Angtangkun	Daun Keo	1	12	12	-	-	-	20	1,065
	IGP 2	2	1	44	43	4,711,900	12	4,310,000	19	1,430
2	Prasat Char1	Daun Keo	1	31	30	2,387,000	3	2,590,000	9	830
3	Kok Run1	Mok Pen	1	13	13	1,930,000	9	1,720,000	11	600
	IGP 3	1	8	89	77	6,630,600	38	4,229,000	22	5,300
4	Kok Thmey	Lvea	1	17	12	1,890,900	14	1,960,000	-	-
5	Kum Ru	Lvea	1	50	50	1,260,500	12	1,120,000	7	2,100
6	Steng Peah Srok	Lvea	1	22	17	1,164,100	12	1,149,000	15	3,200
	IGP 4	1		89	79	9,819,400	59	7,016,400	24	6,000
7	Lbeuk	Kdeirun	1	18	17	986,200	12	865,000	5	1,400
8	Tabang	Kdeirun	1	20	16	3,432,500	16	3,450,000	0	0
9	Kork Pur 1	Kdeirun	1	16	14	1,427,000	13	1,311,400	13	3,500
10	Prey Yeang1	Kdeirun	1	16	13	1,137,300	10	780,000	0	0
11	Trapang Veng 1	Kdeirun	1	19	17	703,000	8	610,000	6	1,100
	11 Villages	5 Com.	11	234	2012	16,318,500	109	15,555,400	85	13,795