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Soksamphoas Im
Chanmono Oum

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Center for Southeast Asian Studies (CSEAS)

Graduate School of Asian and African Area Studies (ASAFAS)

Center for African Area Studies (CAAS)

Kyoto University

46 Shimoadachi-cho,

Yoshida, Sakyo-ku,

Kyoto 606-8501, JAPAN

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ABSTRACT

Social protection schemes in developing countries have been acknowledged as inadequate and government officials and policymakers are continuously challenged to improve them. Cambodian women and the elderly living without social safety nets commonly confront limited access to income generation and safety. Beyond these existing deprivations, the COVID-19 pandemic has further debilitated the livelihood of many poor and vulnerable Cambodians, especially women, creating economic uncertainty, and health and gender-based impacts. To address this dire situation, the Cambodian government launched a temporary, unconditional Cash Relief program in June 2020 to assist poor households severely impacted by the COVID-19 economic crisis. which was implemented within the existing National Social Protection Policy Framework (NSPPF) 2016-2025 Identification of Poor Households (IDPoor) scheme. Despite its ongoing implementation, an assessment of this Cash Relief initiative's impact on the selected population remains to be investigated. For this reason, this study employs women's economic empowerment (WEE) as a framework to assess how COVID-19 has affected poor women's livelihood and discuss the impact of Cash Relief in easing their hardships during this unprecedented time.

Keywords: Cambodia, women's economic empowerment (WEE), decision, Cash Relief, COVID-19, economic development

* Ph.D. Candidate, Department Political Science, College of Social Sciences, University of Hawaii at Manoa, U.S.A.

** Ph.D. Candidate, Economics Program, Waikato Management School, University of Waikato, New Zealand

INTRODUCTION

“I would like to thank the government for helping me with the cash assistance program (IDPoor). The Cash Relief has helped to relieve the hardship we as citizens are facing now because we don’t have anything. I am very happy whenever I receive the money.” (Code: 037_P.P._S.I_03_M)

The novel coronavirus pandemic (COVID-19) that began in late 2019 is a global public health crisis that continues to severely affect many countries around the world, including Cambodia. Despite Cambodia’s very low infection rate—a total of 479 confirmed cases and 0 mortality as of 14 February 2021 (MoH, 2021). The COVID-19 pandemic has debilitated and continued to disrupt the livelihood of many poor and vulnerable Cambodians, especially women, in many ways. The impact of COVID-19 is inevitable as economic slowdown across different business sectors, such as garments and textiles, as well as service industries, such as transportation, hotels, restaurants, and other service industries, especially informal sector adversely affected many Cambodians with millions potentially losing their jobs. Across the country, small businesses were forced to shut down, employees’ work hours reduced due to declines in tourism, and low demand for textile products ordered from foreign importers like the European Union and the United States. The shutdown of many garment factories across Asia deprived many Cambodian families of survival wages. The sudden economic crisis brought on by the pandemic plunged more Cambodians further into the microfinance debt-trap. Families and households situated just above the poverty line fell below the poverty line. Households with female heads as well as members with illness and disability, and health issues face the most extreme consequences of these economic difficulties.

In response to the pandemic, the Cambodian government launched the *Cash Relief Program for Poor and Vulnerable Households During COVID-19* on 24 June 2020, which was allocated funding totaling US\$125 million to help those struggling to provide for their basic needs. On 2 July 2020, Minister Vong Soth confirmed that the Ministry of Social Affairs, Veterans and Youth Rehabilitation (MoSVY) “[has] handed out more than 80% of Cash Relief to poor households to an estimated 562,686 families nationwide” And reached 696,000 households by the end of October 2020 (WFP, 2020). In 2006, the Cambodian government established the IDPoor Cash Relief program to assist poor, pregnant women, and children under 2 years old. When COVID-19 hit the country, the IDPoor program was expanded to provide assistance to more poor households including those with members who are elderly, disabled, children up to 2 years old, or sick.

Despite the cash relief Program during COVID-19 is still implementing, the future is uncertain and very worrisome for many poor Cambodians because the Cash Relief is only aimed to provide temporary relief and is too little for families to rely on. According to Sun (2020), the Cambodian government can only afford to provide assistance to families who meet the

conditions set in the IDPoor Program categories (levels 1 & 2)¹ due to the program’s budget constraints.

According to the program’s documents, each rural IDPoor household classified as level 1, or “extremely poor,” received a minimum of 80,000 riels (US\$20) with the potential for an additional 24,000 riels (US\$6) for each member of the family who is a young child, elderly, disabled, or sick. For IDPoor households in urban areas, classified as level 2, or “poor” households, each household receives approximately around 120,000 riels (US\$30), for each additional family member receiving 40,000 riels (US\$10) for IDPoor families. “Those who have more children will get more. Those who have old people, and they will get more as well,” Prime Minister Hun Sen said at the launch of the Cash Relief Program in June 2020 (Sun, 2020). The government also provided garment and tourism workers a subsidy of 160,000 riels (US\$40) but had not extended the same assistance to employees from other economic sectors at the time of this study.

While the program may intend to relieve the compounded hardships experienced by Cambodia’s poor as a result of the pandemic – the cash is far too little for any poor households to afford for basic necessities, settle concurring debts, or if the family has a single mother as a household head. For this reason, we believe that conducting a rapid assessment study on the impacts of the cash relief is important to understand the funding limitations and the durability of the government assistance program for the poor households in Cambodia. Therefore, this study employed a survey questionnaire based on the WEE framework to examine the socio-economic effects of COVID-19 on Cambodian women.

The remainder of this paper is organized as follows. Section two is a review of the socio-economic background of Cambodian women, followed by the Women Economic Empowerment framework which is adopted as a framework of the analysis of this paper. Section four layouts the methodology and data utilized in the paper. Section five discusses the findings, followed by research limitations and conclusion.

CAMBODIAN WOMEN SOCIO-ECONOMICS PROFILE

In analyzing how cash relief program during COVID-19 has assisted Cambodian women, we reviewed literatures on Cambodian women's socio-economic profile prior to this global pandemic, with a particular focus on the past ten years. We examined several official data sets - as well as other reports and policy briefs on women in Cambodia by major organizations such as the United Nations (UN) Women, UN Development Program, Oxfam, World Health Organization (WHO), and Asian Development Bank (ADB). An informed view of Cambodian women’s social and economic background augments our understanding of the challenges that women face and allowed us to make a critical analysis of how the government’s cash relief program during the COVID-19 crisis may help them with their basic living expenses.

¹ The standard differences between IDPoor Level 1 & Level 2. IDPoor Level 1: extremely poor, whereas Level 2: poor: <https://www.idpoor.gov.kh/about/process>

To date, Cambodia remains a strongly patriarchal society—a circumstance that restricts women from participating as equal partners in social, political, and economic life (The Asia Foundation, 2013). Many Cambodian women are relegated to unpaid domestic care work or working in a low-wage job such as garment factory, despite an annual minimum wage review, or service industry. Most Cambodians continue to maintain misogynistic attitudes toward women and domesticity. According to the United Nations Development Program (UNDP) in Cambodia national survey, 92% of females and 82% of males believe that a woman's most important role is to take care of the household, while 62% of males and 57% of females agree that men should have the final say in family matters (Jeffrey, 2019). In 2014, the Ministry of Women's Affairs estimated that women spend at least 3.5 hours per day for unpaid household chores and domestic care (Ministry of Women's Affairs, 2014). Moreover, 50% of migrant workers are women working in the garment industry, small businesses, and in the service industry (National Institute of Statistics, 2012; Ministry of Women's Affairs, 2014). An Asian Development Bank 2015 report reveals that Cambodian women have less access to land than men. Importantly, none of the aforementioned literature takes into account the recent impact of COVID19 on women's access to jobs and the decline in working hours or contract terminations resulting from governmental lockdown policies intended to contain the spread of the virus (UN, 2020). While the Cambodian economy demonstrates a large proportion of contribution from women in the informal economy, women tend to earn less, save less, and have unequal access to social protection schemes. Consequently, women empowerment efforts can be deteriorated as well as debilitate decision-making.

The subservient socio-economic status amongst women led many poor households in Cambodia to seek financial assistance in various forms including formal loans such as microcredit and informal private loan like direct cash. However, microfinance (micro-credit) is now widely recognized as a form of financial assistance to benefit the poor, especially for rural women to invest in small businesses or farming, thus helping to alleviate poverty (Chhay, 2011). This study, however, only focused on informal loans because the participants in our study do not have the necessary collateral to borrow through the formal loan systems, like microcredit or private banks.

WOMEN ECONOMIC EMPOWERMENT FRAMEWORK

Since the cash relief Program during the COVID-19 crisis is tied to IDPoor's household scheme with pregnant women, this study focused on how its Cash Relief helps women who are the heads of household managing their family's well-being and economic conditions during the pandemic. This study employs the Women Economic Empowerment (WEE) as a framework to examine how the cash relief addressed women's income insecurity and improved their personal and family well-being during COVID-19. Research by the International Labour Organization (ILO) suggests that allowing women to have decision authority and equitable access to education, skill training, and employment opportunity would benefit women as the country's economy grows; thus, making them less vulnerable to domestic violence and human trafficking

(ILO, 2018).

By adopting the WEE framework, this study will examine the following aspects of women's livelihood in Cambodia (FAO, 2015):

- Decision-making authority
- Domestic duties and workload management
- Access to education, employment, and/or business opportunity
- Access to information and life chance

We anticipate that the funding resources for cash relief during COVID-19 with the IDPoor are likely to be fully expended before the economy can recover from the COVID-19 crisis. This is also in consideration that the program's resources not only come from the government but also foreign aid and loan assistance. We hypothesized that female household heads tend to be more vulnerable than male household heads because women tend to bear the burden of domestic and care responsibilities, impacting their ability to work full time outside of the home or pursue business opportunities. The lack of support for women on any of the above-mentioned aspects during this pandemic would jeopardize their social and economic well-being even further. Therefore, it is essential to explore how women are coping with the current unprecedented situation because the results can lead to the development of a recovery program that could help poor households with female heads to keep up with their livelihood while at the same time building equitable and inclusive policies in post-pandemic Cambodia.

METHOD AND DATA

Method

We utilized household socio-economic status to evaluate the impact of COVID-19 using a non-parametric approach among receiving Cash Relief program household. It is essential to acknowledge that due to the small sample size, the data point seems to violate the normal distribution assumptions. A non-parametric approach is an alternative to overcome these assumptions made by the ideal parametric methodology.² We performed the Wilcoxon matched-pairs signed-ranks test, the Mann-Whitney test, and the Spearman's rank correlation to illustrate the differences in household socio-economic status before and after receiving the government Cash Relief and potential impact from the COVID-19. Later, we examined the role of women using the WEE-related questions to understand their leadership role, workload management, decision making, access to opportunity, the need for support, and return on labor in regard to the given cash relief.

Data

This study employed a survey questionnaire based on the WEE framework to examine the socio-economic effects of COVID-19 on Cambodian women. We designed our questionnaire with a series of quantitative questions to capture the socio-economic profile of the household. These

² Nonparametric Statistics: Asymptotics. (2001, January 1). Retrieved September 25, 2020, from <https://www.sciencedirect.com/science/article/pii/B0080430767004812>

results are quantifiable and followed by qualitative questions on WEE’s domain (See Appendix). We employed a purposive sampling approach to select study participants, as this approach would drive us directly toward our particular sample’s characteristics, interests and attributes. We randomly selected 26 respondents from the IDPoor population data provided by the Ministry of Planning³ including our pilot test from five villages in Phnom Penh and Takeo Province. However, this sample does not intend to represent the IDPoor population from the selected provinces, but to use as a reflection of COVID-19 Cash Relief impact on women livelihood and empowerment. It provides us confidence to interpret socio-economic variation and differences amongst households that were impacted by COVID-19 as well as female status in their respective communities. This method provides empirical evidence to draw analysis on the livelihoods of the female heads of household in the urban and rural areas as well as to conduct a rapid assessment on the impact of cash relief during COVID-19 in addressing their basic needs. We conducted interviews with 26 female respondents (17 female heads of household and 9 females in male-headed households) to explore the impact of COVID-19 on women who possess the IDPoor Cash Assistance ID Card.

Table 2: Table of distributions

Location	Village	Samples	
		Female Head	Male Head
Phnom Penh (Outskirt)	Two villages	11	5
Takeo Province	Two villages	5	5
Total Samples		26	

Source: Authors

We developed a semi-structured questionnaire for this study based on the literature review and incorporated the contemporary context of the impact of COVID-19 (See Appendix). Section 1 to 5 of the questionnaire used quantitative questions allowing us to capture the socio-economic profile of respondents before and during the ongoing Covid-19 pandemic. Our core research interests are discussed in section 7 of the questionnaire and address each domain of Women’s Economic Empowerment (WEE) framework in the context of COVID-19.

Each interview conducted lasted between 30-40 minutes, and both the paper-based questionnaire and voice recording were used to capture information provided by respondents. Additionally, pilot testing was utilized to refine our questions and the questionnaires toward meeting the study’s objectives (See Appendix). Since there were no major challenges in terms of the questionnaire’s revisions, we adopted pilot samples in our actual target samples to increase the sample size.

In order to minimize the potential for bias in sample selection process, we employed a purposive sampling approach and selection, particularly for female and male household heads possessing the

³ For more information: <https://mop.idpoor.gov.kh/>

IDPoor but randomly chosen from the list provided by the local authority at the village level. To assess potential respondents, we initially contacted individual village chiefs to provide us a list of female household heads and randomly selected respondents from the list provided. After we randomly selected respondents from the list, village chief facilitated and we then contacted and interviewed these selected respondents.

ANALYSIS

Household Condition Prior and After Receiving the IDPoor Cash Relief

We first employed a non-parametric test to explore the difference between before and after the heads of house who are the beneficiaries of the cash relief program. We examined labor participants who generated income for the household using the Wilcoxon matched-pairs signed-ranks test. The result from the Wilcoxon test shows a statistically significant decline in the number of female members who could generate income before and during the COVID-19 indicating statistically significant at 1% level different from zero. While family members lost their income from labor or business opportunities due to COVID-19, it demonstrated increased additional financial burden to household members while their overall expenditure remains somewhat the same as before COVID-19. We verified this finding by examining their basic expenditures such as food, health care, utilities, and social before and after receiving cash relief.

Although there is a slight decline in daily food expenditures, we cannot reject the null hypothesis that the median of daily food expenditures before and after receiving the conditional Cash Relief is zero, showing $z = -1.781$ with the p-value 0.0747 higher than the 5% level. This suggests that daily food expenditure is less likely to change both over the course of COVID-19 and after acquiring the cash relief. However, using the Mann-Whitney test, statistics result ($z = 2.240$; p-value = 0.025) showed a significant difference in daily food expenditure between households in Phnom Penh and Takeo province. This suggests that households in Phnom Penh (urban) were more likely to experience the negative impact of COVID-19 on food prices than those in Takeo province (rural). Additionally, the statistics showed an increase in monthly health expenditures within households. There were 14 positives, 6 negatives, and 6 in zero difference but not as significant as compared to the situation before receiving the Cash Relief ($z = 1.46$; p-value = 0.1482). These findings imply that, despite constraints on household income during the pandemic period, no households were found to be severely affected by the serious out-of-pocket expenditures during this stage of the pandemic. This result also indicates that, where applicable, the loss of income resulting from fewer remittances to family members during the COVID-19 period, may trigger a longer negative impact on the economic wellbeing of households receiving cash relief. The pandemic's negative impacts on the economic wellbeing of those receiving Cash Relief is likely to persist if no further assistance is made available to these families.

IDPoor Cash Relief Accessibility

From our sample, 61% of the total sample possessed IDPoor level 2 (classified as “poor”), whereas 39% of the household acquired IDPoor level 1 (“extremely poor”). Study participants reported that IDPoor is easily and efficiently accessed and corresponds to their needs during a difficult time. In addition, it is confirmed that the amount of conditional cash relief from the government corresponds strongly and positively correlated with the number of elder family members aged 60 and older (rho coefficient =0.5199, p-value = 0.006) while the total numbers of household family member given Spearman’s rho coefficient equal 0.3290 but is not statistically significant. We did not find any statistically significant differences in the amount of cash relief made between female and male heads of household, given the fact that gender head has been treated proportionally. All respondents reported the cash relief is essential to their survival during the pandemic, as it relieves financial burdens in household daily expenses. Unfortunately, the amount of cash available through the IDPoor program served more as a complementary source of income rather than a substitute for lost income, since the amount provided is too minimal to make an investment.

Another interesting aspect of our research was to examine if the cash relief generated more household debts as poor households accessed informal loans to help meet their daily expenses. In relation to loans, we found a statistically significant difference in pre-existing debt before and after receiving the cash relief among participating households—80% of the loans held by these households await repayment.⁴ Meanwhile, the study found a significant decline in new borrowing after having received an IDPoor Card—having dropped from 57% to 23% of the total sample households. We tested our hypothesis and explored the relationship between the loan amount and the amount of cash relief from the government and found that the amount of the loan and cash relief are independent with the p-value higher than 5% and a negative Spearman’s rho coefficient, implying there is no trend or potential for a debt-trap scenario. Also, there is no statistical evidence of differing loan consumption between female and male household heads.

Women’s Leadership Role and Decision Making

On the WEE metric of women’s leadership and decision-making authority on economic matters within the household, the study results indicate that while a strong majority of women indicate having such authority, it is dependent on their ability to generate income for the household. The full financial decision and household management in this context mean that women have the ability to make the decision on both their household daily and personal expenses without acquiring approval from their spouse or other family members.

“I have a full financial decision and household management (Code: 010_P.P._S.III_01).”

However, 20% of our samples said they need to inform or get approval from their spouse for

⁴ It is important to note that most of these loans come from relatives, friends, neighbors, and informal money lenders. The idea of imperfect capital market is considered applicable as poor is less likely to access to formal credit (Stigler, 1967).

financial decisions and household management because they earned less or do not earn any income at all and spend more time daily for household chores. Lastly, the other 10% from the samples said that they do not have any financial decision mainly because they do not earn any income due to health issues and dependent on their family to provide support. In sum, these findings suggest that the income generation ability between men and women does create a significant impact on women's decision authority and leadership roles both within and outside their households.

“If I want to buy anything, I have to tell my husband since he is the one who makes income (Code: 039_T.K._B.S._01_M).”

The greater percentage of women from our samples with full authority to make financial decisions within their household showed some significant difference from the UN 2019 National Survey report that 62% of men and 57% of women agreed that men should have the final say in family matters (Jeffrey, 2019).

Manageable Workload

From our study, we found that 70% of women from our samples reported they are busy with domestic care and indicated they spend 3 to 5 hours per day on average for household chores such as caring for children, grandchildren or old age parents, cooking, and cleaning. While the other 30% said their children and spouse help them with the household chores, thus, they only spend about 1 hour per day and have more time to work outside the home or do business.

“I am very busy with household chores usually. Every day I spend 5 to 6 hours for chores such as caring for my grandchildren, washing, cleaning, and cooking. Because of these chores, I cannot go out to work or do business (Code: 031_P.P._S.III._01).”

“I spent about 3 hours per day on household chores caring for my young children, cleaning and cooking. I cannot go out to work full-time (Code: 029_P.P._S.I._02).”

These findings reflect both the Ministry of Women's Affairs' estimation in 2014 that women spend at least 3.5 hours per day for unpaid household work (Ministry of Women's Affairs, 2014) and the United Nations Development Program (UNDP) in Cambodia national survey that revealed 92% of females and 82% of males believe that a woman's most important role is to take care of house and home (Jeffrey, 2019). Bolstered by the evidence from our study and the published statistical report by the Ministry of Women's Affairs and the UN, we argue that domestic duty has imposed a significant burden for women to enhance life chances by either starting a business or pursuing a career.

Access to Employment and Business Opportunities

About 35% of women from our samples reported that domestic duty hindered their ability to seek a job or pursue business opportunities. Meanwhile, 40% of women aged 40 and older said they aged out of job opportunities such as work in garment and textile factories and another 25% said they wanted to start a business but poverty and lack of access to financial resources hampered them from pursuing business opportunities.

“There are opportunities for me to do business or seek employment. But I have a duty to care for my grandchildren and old age mother. I cannot leave my grandchildren and old mother behind to go to work or do business outside (Code: 022_T.K._B.S._03_M)”

“I tried to apply for a job at the garment factory, but they didn’t hire me because I’m too old (Code: 021_T.K._B.S._02)”

Therefore, the common issues found obstructing women from employment and business opportunity are primarily caused by domestic duty, ageism, poverty, and lack of access to financial resources.

Access to Services and Support for Economic Advancement

Our finding suggests that 70% of women from either female or male household head had limited access to information and support services for entrepreneurial training or support. While 90 percent of women apparently have not been aware of any women support networks, which can be reached during the pandemic. Our finding is consistent with a recent study on Rapid Gender Analysis for COVID-19 (CARE, 2020: 10) that “there has not been any group gathering taking place in the community.” Also, we found that information inaccessibility or imperfect information has shown to be a significant barrier for women to curb with difficulties, particularly to access business and employment updates and to the supports they need.

“Currently, I have not heard about any job updates. If there were plenty before the COVID-19 and garment factories continue closing down and I could not find any information as we have only one phone which belongs to my husband (code: 036_P.P._S.III._02_M)”

“I do not possess skill they required such as office work, for example, accounting (code: 035_P.P._S.III_01)”

In addition, despite respondents reporting that they used to receive job updates and business opportunities, our women respondents are less likely to possess skills and entrepreneurship. This postulates challenges to women seeking jobs or ordering Cash Relief to operate a small

business.

Increased Income and Return to Labor

Finally, we postulated a question whether women had access to finance to start up a business, including a formal loan, saving group and network, or any charity organization assists them in coping with current difficulties. We found that an imperfect capital market⁵ is still posit, the existing either informal or formal debt prior to receiving the cash relief, and lack of concession/ support has impeded women access to finance. Around 78 percent of women we interviewed did not take up any credit post IDPoor due to their inability to repay and collateral.

*“I do not dare to borrow and plus no one lends me money because I do not have anything to repay, I have only this house and no land for collateral
(Code: 020_T.K._B.S._01)”*

While our reserarch demonstrates that women could not increase their income as well as the return on their labor because of COVID-19, further training giving support for financial literacy and some other necessary skill for women to be more self-sufficient and trained is needed.

Coping Strategies during COVID-19

Our study found that 40% of women from our samples reported that they lost their jobs and income due to COVID-19, whereas another 35% said their household income decreased sharply due to reduced work hours. All of them were employed in the non-standard employments in service and construction sectors. Only 25% of our samples reported that their income had stayed the same as before and during COVID-19 mainly because their adult children provide financial support to them. Those who experience job loss and reduced income during this pandemic crisis said to cope with this difficult time they reduced their daily food consumption and cut down their necessary expenses to the best they can.

“I have to be more frugal now. Before COVID-19, I usually spent 30,000 to 40,000 riels per day, but now I only spend 20,000 riels per day at most for food (Code: 033_P.P._S.I._04).”

“We consume less now. We used to have 3 meals per day before COVID-19, but now we only have 1 or 2 meals per day. Some day we don’t have a meal at all or just eat whatever is available. We barely can afford for food, so we cannot buy anything else (Code: 029_P.P._S.I._02)”

From our findings those who reported a job loss or declined in income weren’t able to find any other solutions to cope with their hardship besides trying to subsist more frugally. This is perhaps mainly due to the lack of access to support services such as food assistance or rental subsidizing

⁵ More information at Stigler, George J “Imperfections in the Capital Market” *Journal of Political Economy*, 75(3), p. 287-292

programs exist beyond the cash relief.

CONCLUSION

In adopting the Women Economic Empowerment (WEE) framework to assess the impact of COVID-19 on poor women livelihood in Cambodia – we found that the Cambodian government’s Cash Relief Program has helped many poor Cambodian households cope with the unprecedented economic hardships caused by the pandemic. However, from our purposive sampling approach with 26 Female and Male household heads within the high density of IDPoor possession regardless of IDPoor I or II in Phnom Penh and Takeo province, we found that the amount of cash relief served more as complementary assistance rather than adequate support assistance and relief. This study also suggests that the decreased total household income due to job loss or reduced working hours amongst family caused by COVID-19 revealed that food consumption remained indifferent. Respondents still possessed a high proportion of spending on the social burden of monthly health expenditures. Respondents also reported the Cash Relief program to be too minimal for them to use for investment in business opportunities. The Cash Relief they received was mainly used for household consumption of food. The women from our study reported they have very little resources such as training or counseling to address the difficulties they experience during the COVID-19 crisis.

The rapid assessment and analysis of COVID-19’s impact on poor women in Cambodia, along with a review of literature on Cambodian women’s socio-economic profile, highlights the following areas that merit further research. First, the impact of COVID-19 on women’s employment both in the formal and informal sectors is clear. However, details on the relationships between formal and informal economy has not been examined since our study was not designed for it; yet it is essential to explore further. Secondly, due to our small sample size in this study, we only examined women’s pre-existing debts and their access to informal loans but not to formal loans, such as microcredits or banks. Further research on women’s ability to access formal loans to improve their economic status is required and would be optimally achieved through a mixed-methods study. Thirdly, since our sample size is relatively small, it is not possible to quantify the magnitude of the effect of Cash Relief on the wellbeing of households with female heads in terms of their short-term and medium-term effects. This would require a larger sample size and pooled or longitudinal data to estimate the impact. Fourth, this report focuses on comprehensively only on the socio-economic well-being of women heads of household and women in the household who are eligible for Cash Relief through the IDPoor program during the COVID-19 pandemic. Therefore, in-depth research on their physical and mental health and gender-based violence (GBV) represents another new path of research which could help address gender empowerment amongst women. Lastly, it is important for further research to examine the feasibility whether Cash Relief can be used effectively instead of using only for consumption. This should be a breakthrough concept to formulate a practical guideline allowing marginal household to be resilient and perhaps able to improve their wellbeing during and post-COVID-19.

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