



M'Lop Tapang's Small Business Set-Up Program Results of Survey with Families

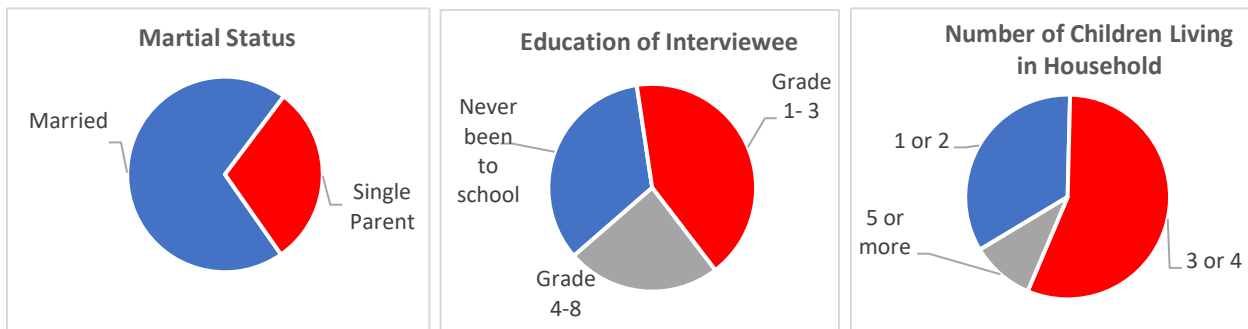
Summary:

As part of our Outreach program, for many years our teams have been helping vulnerable families to set up small income-generating businesses. The goal is to help poor families increase their income so that they will be better able to provide for their children's needs. We recently completed a survey amongst 50 of those families to look at the impact of MT's small business setup program and to identify ways we can improve our services.

What we learned was that overall, the program is having a positive impact on the families involved. Three quarters of the families helped to set up small businesses were still engaged in those ventures and incomes had increased. For many, the increased incomes have meant better housing and food security, less family stress and an increased sense of self-esteem.

About the people we surveyed:

For the purpose of our study, we interviewed 50 families that were provided business set up support from MT during the time period of September 2019 - August 2022



Of the family members we interviewed:

- 42 (84%) were mothers, 4 (8%) were fathers, and 4 (8%) were grandparents/caretakers
- 35 (70%) were married, 15 (30%) were single parents (divorced, never married, widowed)
- 38 (76%) had a Grade 3 education or less, 17 (34%) had never attended school. None of the individuals interviewed had higher than a Grade 8 education.
- The average number of people living in the households interviewed was 5
- The average number of children below the age of 18 years old living in the household was the 3



Situation of families before M'Lop Tapang helped with a small business set-up:

Prior to our teams assisting families with setting up a small-business venture, our social workers conduct an assessment of the family's situation and home life. This helps the teams determine if candidates are suitable for the process, what kind of help they need, what kind of business they might be successful at and provides a baseline to evaluate success.

Of the families that took part in this survey:

- 40 (80%) had only one member of the household working, 6 (12%) had two household members working, and 4 (8%) had no household member working
- The types of work that household members earned an income from low-skill, non-formal employment such as street vendors, manual laborers, and recyclables/trash collectors.
- 20 (40%) lived in room rentals, 12 (24%) lived on land/house for free in exchange for looking after the property, 11 (22%) owned their own home, 4 (8%) rented land they lived on, and 3 (6%) were living on the street
- Average monthly income of household before MT business set up: **\$233 USD**

Household Expense	Families reporting this as expense (%)
Food	100%
School /education	94%
Electricity/ Water	90%
Medical Care	88%
Loans/Debt	72%
Rent	48%



Saka*, a single mother, and her 11-year-old daughter were living on the streets when M'Lop Tapang first met them a couple of years ago.

Now they are living together in small rented room and are much safer. The young girl is attending classes at our Education Center and the mother is making a small income from the business that MT helped her to set up.

"I am 45 years old cannot find a job as they prefer workers of a younger age. M'Lop Tapang helped me to set up a business to sell fruits. Now I can earn some money from selling fruits, it's not much but I can pay for my rent room and food. When the sales are not good, I can know I ask for food support from MT social workers."

*Name changed for confidentiality



How MT helped with Business setups:

The businesses that our teams help families to set up are not complicated. The decision of what type of venture to start is based on conversations and assessments with the family, in particular, what kind of experience they already have.

Of the families we interviewed for this study, 22 (44%) had no experience before our teams helped them to set up the business, while 28 (56%) already had some experience.

The types of small businesses the MT helped families to set up included such ventures as food and snack vendors, repair services, and raising livestock.

None of the families our teams worked with received cash directly to help start up their businesses. Rather, the teams provided materials, supplies, and equipment that would be needed.

The costs of helping to set up the small business varied depending on needs of the individual and the type of business started.

- 4 (8%) of funds provided ranged from \$10 - \$50
- 13 (26%) of fund provided ranged from \$50 - \$100
- 33 (66%) of funds provided ranged from \$100 - \$200

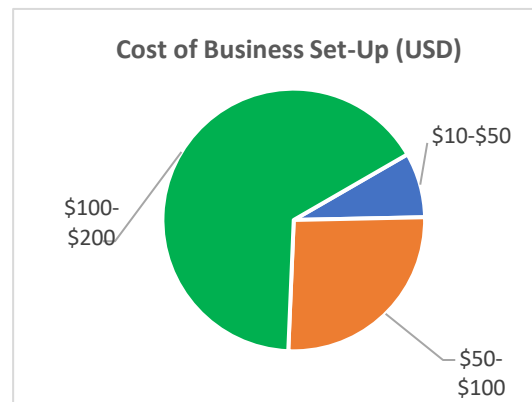
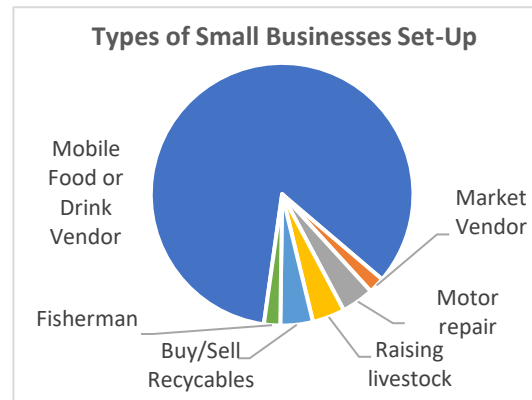
Business learning/training was provided to 27 (54%) of the families interviewed. 45 (90%) received training on financial management.

It should be noted that if their businesses failed, our teams offered to help them again. 47 (94%) were helped to set up one time, while 3 (6%) were helped twice.

As part of the planning in the business set-up program, families agree to pay back the funds to M'LoP Tapang. The time and payment schedule are very flexible.

- 34(68%) have paid back funds to M'LoP Tapang, although not all paid back

In addition to helping these families with setting up small businesses, they are also provided with a variety of other services that M'LoP Tapang offers. Our teams work together to provide families and their children with the individualized support needed.



Additional Support from M'LoP Tapang	Families reporting support (%)
School /education support for children	98%
Medical care	94%
Counselling / problem solving in family	92%
Home/house repair	36%
Referral to Vocational Training program	16%
Drugs/Alcohol support services	12%
Other (e.g. legal, child protection, food)	30%

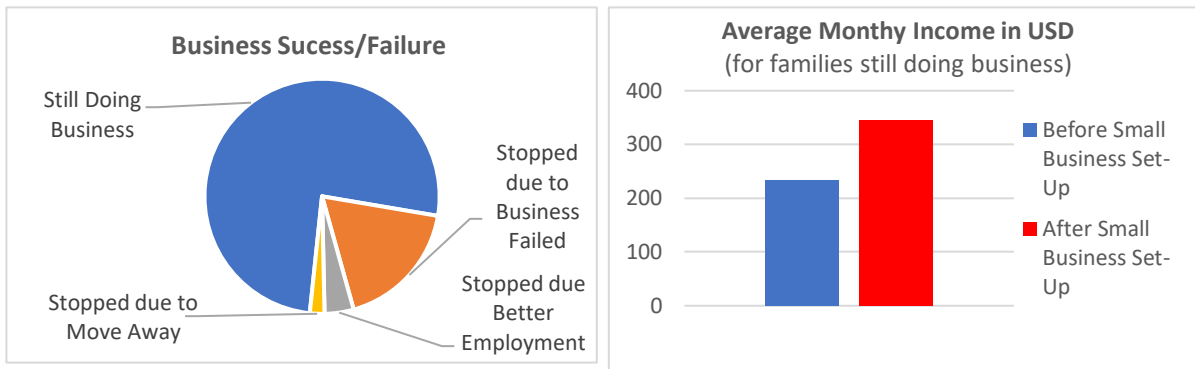


The impact of these small business set-ups:

Of the families we talked to for this study, 38 (76%) we still engaged in the small business that the MT team helped them to set up. 12 (24%) were not.

There are various reasons for families to have stopped with the small business. 9 (18%) reported that it was because the business failed. Most respondents told us that this was due to the impact of the COVID-19 pandemic. 2 (4%) stopped their business because they found better paying employment and 1 (2%) because they moved away from Sihanoukville.

For those that were still operating their small business, the average income reported was **\$345 USD/month**.



For the 76% of the families that were still operating their business the income generated had made a positive difference in their lives.



This family was helped to set up a food/snack selling business. Both the husband and wife lost their jobs during the pandemic and could not find other work. The small streetside business helps to support their needs. Both of their children are attending school with the support of M'Lop Tapang.

Area of Impact	Families reporting positive impact (%)
School age children attending school	100%
More Food / better nutrition	76%
Less stress in family	54%
Less Debt	48%
Better Housing	34%
More confidence/ higher self esteem	32%
Can plan better for future	32%
Feel more respected by others	26%



Improving our services:

In the final portion of the interview with families we asked them how they thought M'LoP Tapang could improve its small business set-up program:

- 30(60%) suggested providing more funds
- 14 (28%) suggested more money management training
- 1 (2%) suggested more follow up by our teams.

The feedback from the families involved in M'LoP Tapang's small business set-up program is very helpful in helping our teams move forward and in planning the assistance for future clients.



This couple was helped to purchase fishing nets. He was an experienced fisherman but had no equipment of his own. With his own nets he now catches and sells fish at the local market and makes an income to support his wife and 4 children.

To learn more about M'LoP Tapang and our programs, please visit our website: www.mloptapang.org