The importance of being connected: urban poor women's experience of self-help discourse in Cambodia

Kristy Ward & Vichhra Mouyly

The importance of being connected: urban poor women's experience of self-help discourse in Cambodia

Kristy Ward and Vichhra Mouyly

This article discusses and analyses the experience of women involved in a non-government organisation-funded women's empowerment project in Phnom Penh, Cambodia. Women involved in the project encounter ideas about community development and urban poverty reduction – in particular, outsider-imposed notions of self-help group formation, women's empowerment, and community solidarity. The article explores the ways in which power dynamics and social structures in this post-conflict setting affect the outcome of women's self-help groups. We argue that for some women, vulnerability and social exclusion are reinforced, because of assumptions that both 'the community' and 'women' are homogenous groupings. In fact, unequal power and diversity among women can derail ideas of solidarity and shared interests in women's self-help groups.

Cet article discute et analyse l'expérience des femmes participant à un projet d'autonomisation des femmes financé par une ONG à Phnom Penh, au Cambodge. Les femmes qui prennent part à ce projet rencontrent des idées relatives au développement communautaire et à la réduction de la pauvreté en milieu urbain – en particulier des notions imposées par des entités extérieures concernant la formation de groupes d'entraide, l'autonomisation des femmes et la solidarité au sein des communautés. Cet article examine les manières dont la dynamique des pouvoirs et les structures sociales dans ce contexte post-conflit influencent les résultats des groupes d'entraide de femmes. Nous soutenons que, pour certaines femmes, la vulnérabilité et l'exclusion sociale sont renforcées, du fait qu'il est supposé que « la communauté » et « les femmes » constituent des groupes homogènes. De fait, les inégalités de pouvoir et la diversité parmi les femmes peuvent faire dérailler les idées de solidarité et d'intérêts communs au sein des groupes d'entraide de femmes.

El presente artículo examina y analiza las vivencias de las mujeres participantes en un proyecto de empoderamiento de mujeres financiado por ONG, en Nom Pen, Camboya. Quienes participaron en este proyecto se hallaron frente a ideas sobre el desarrollo comunitario y la reducción de la pobreza urbana y, especialmente, frente a

ideas impuestas por forasteros, vinculadas a la formación de grupos de autoayuda, al empoderamiento de las mujeres y a la solidaridad comunitaria. El artículo examina las maneras en que las dinámicas de poder y las estructuras sociales en este entorno de posconflicto afectan los resultados derivados de los grupos de autoayuda de las mujeres. Las autoras sostienen que algunas de ellas ven aumentar su vulnerabilidad y su exclusión social, como consecuencia de los supuestos de que tanto ''la comunidad'' como ''las mujeres'' constituyen grupos homogéneos. Por el contrario, el poder desigual y la diversidad existente entre las mismas pueden descarrilar las ideas de solidaridad y de intereses compartidos en los grupos de autoayuda de las mujeres.

Introduction

This article is based on qualitative research undertaken in an urban poor settlement of Phnom Penh in 2012. The research aimed to explore the positive and negative impacts of social structure and organisation for women in this context, and their experience of self-help interventions initiated by development organisations. These organisations, including many local and national non-government organisations (NGOs), commonly aim to organise women in self-help groups as part of community development projects as a means of assisting them to build and develop relationships for mutual support. Collective action and self-reliance is thus thought to be an effective response to the economic vulnerability which women experience in urban poor communities.

Although self-help has its origins in feminist discourse of women's empowerment and critical consciousness, thinking and practice has been influenced in the last two decades by neoliberal development ideology which espouses the benefits of civil society, participation, and self-help mechanisms as a means of redressing market failures. At face value, any move toward participation seems inherently beneficial for those who have been excluded and marginalised. However, notions of 'community' are often romanticised and narrowly defined by outsiders, overlooking and reinforcing existing inequalities and oppressive power relations.

In this article we discuss women's experience of a self-help group initiated by a Cambodian NGO. The case study provides insights into how women engage with externally catalysed self-help projects based on their own needs and priorities – collectively and as individuals. It also highlights how projects based on uncritical approaches to group formation and collective action among women can risk fragmenting communities, and increase the marginalisation of women who are already among the most disadvantaged.

Self-help and development interventions

Self-help has emerged over the past two decades as a dominant way of thinking about human development. It is considered by many development actors as a panacea to meet the economic, social and political needs of the poor through participation, empowerment, and poverty reduction (Torri 2012). In practice, self-help is about organising people perceived to be 'marginalised' – very often women – to work co-operatively in small groups to address issues of shared concern.

The primary focus of self-help groups initiated by development organisations in the global South is almost always economic, based on the idea that household poverty can be combated by supporting women to find new ways of earning income. This has led to the proliferation of microfinance and microcredit programmes established under the banner of self-help. Secondary aims of self-help interventions include many elements associated with feminist ideas about empowerment. These include fostering opportunities for women to share experiences and expand relationships beyond kin and household, often in situations where social mobility for women is extremely limited. Self-determination and empowerment are also thought to be realised when groups undertake advocacy on particular issues affecting them, most commonly through negotiations with local government for improved services and infrastructure. Often, such projects are informed by a commitment to the empowerment of women, but a narrow understanding of what empowerment actually looks like, and an idea that women can be empowered solely through increasing their financial contributions to the household (Lairap-Fonderson 2002).

It has also been pointed out by critics that cost-efficiency is an equally important driver for NGO and donor interest in self-help (Berner and Phillips 2005).

Externally initiated self-help projects focusing on women have also been critiqued for using a 'blueprint' approach (Jakimow 2007) with little attention to local and national context. Such interventions can be built on a false assumption of shared interests, equal power relations, and a consensus on priorities and action within a given community. Also problematic is the idea that participation in a group will correlate with empowerment, and the definition of 'community' by outsiders, for programmatic purposes, often with limited understanding of the way in which people themselves define and experience their existing social structure (Mohan and Stokke 2000).

As such, it is argued that the establishment of women's self-help groups does not automatically bring about positive change. Instead it is pre-existing social conditions and relationships which are central to the success or failure of such groups. Feminists suggest, therefore, that development funders should support women's own initiatives which have emerged organically from shared concerns and reflect women's own priorities (Thorp *et al*. 2005). These approaches have greater potential to address the needs of diverse women in their specific contexts, and to be successful in challenging gender inequality in social, economic, and political institutions.

The research context: post-conflict Cambodia

During the period of Democratic Kampuchea (the Khmer Rouge) between 1975 to 1979, culture, tradition, and social bonds were destroyed and over 2 million lives lost (Chandler 1998). Cambodia began to emerge from conflict in 1991 when the Paris Peace Agreement was signed and the United Nations Transitional Authority in Cambodia installed. Although this article does not aim to give a detailed analysis of Cambodia's culture and history, we briefly outline several key points which are relevant to community development interventions based on collective action and solidarity in a particular historical context.

Firstly, Cambodian culture is characterised by hierarchy, patronage, and acceptance of the social order which influences how relationships are viewed and formed (Hughes 2001). Secondly, there has historically been an absence of organised groups in rural and urban Cambodia, including associations, clubs, and political parties (*ibid*.). Thirdly, terror and violence during the Khmer Rouge period led to deliberate action on the part of the state to destroy trust between families and communities as a strategy of maintaining power through fear and control (Zucker 2011). Finally, and more recently, Cambodia's transition to a market economy has had an effect common in many other areas of the world, transforming traditional patterns of exchange and reciprocity leading to greater individualism (Ledgerwood 2012).

In relation to issues of solidarity and collective action among women specifically, Cambodian society remains highly gender unequal. Cultural ideals of femininity and the influence of unique historical factors have impacted the lives of women, which places them in a position of disadvantage (Derks 2010). Rates of domestic violence are high, with 58 per cent of women knowing of a husband who acts violently towards his wife (Ministry of Women's Affairs 2009, 25) and 22.5 per cent reporting having experienced violence themselves (National Institute of Statistics 2005, 286). Adult female literacy is 66 per cent of the population with only 15 per cent of women completing primary school and 6.5 per cent completing lower secondary school (National Institute of Statistics 2009, 41–3). Political participation at the leadership level has improved in recent years, however women represent only 14.6 per cent of commune councillors and 22 per cent of national assembly members (Cambodia Development Resource Institute 2012, 121). Ojendal and Sedara argue that whilst women's political participation is increasing, women are given 'increased space, but not necessarily increased clout' (2006, 524).

Research methods
Fieldwork for this research was conducted in an urban poor settlement of Phnom Penh, Cambodia, between September and November 2012. It builds on earlier research conducted in six similar settlements in 2010. This prior research identified how

rural–urban migrant women experience both opportunities and constraints in urban poor communities, and the need to understand more about the link between social exclusion and development interventions in this context.

Qualitative methods for this study included ethnographic participant observation over a three-month period, and semi-structured and unstructured interviews with 18 women and other key informants. Daily interactions and conversations with a diverse range of women throughout the fieldwork built rapport and trust, and guided the collection of further data. We conducted initial semi-structured interviews of between one and two and half hours in a location where women felt most comfortable, either in their home or a nearby private area. Each participant was interviewed several times, which allowed us to be iterative and to understand how each woman's attitudes and perspectives were impacted by certain events. This approach also enabled discussion of sensitive topics including domestic violence and community power once trust had been established.[1] Observing and engaging with women in various situations offered insight into the nature of women's relationships and the scope and influence of these social connections.

In order to incorporate a range of perspectives, and to understand social structure and intra-community dynamics, participants included women who were members of an NGO-supported self-help group and also women who did not currently participate in the group. Participants also differed in age, education, levels of household income, type of work, marital status, residential status (renter or owner) and length of tenure. Consultations with local authorities and staff of NGOs working in the area also assisted in understanding the social structure and its actors, including their diverse, and often conflicting positions.

In the next sections, we share some of our findings.

Social structure and networks of exchange

Doemsrul[2] is a village (*phum*) located in one of Phnom Penh's eight districts (*khan*) with a population of approximately 2,000 people. Like many communities throughout Phnom Penh, Doemsrul was established informally following the fall of the Khmer Rouge regime. During this period many people migrated to Phnom Penh and settled on vacant land on a first come first served basis. Doemsrul is now an overcrowded urban poor community which has grown significantly and resulted in the further subdivision of administrative zones. Many households experience persistent and inter-generational poverty and are excluded from state services including water, electricity, and waste collection. Houses are predominantly constructed from cheap or free materials (bamboo, plastic, and tin) and many residents rent the land upon which these structures are built. Those living in poorer areas are particularly affected by annual flooding which displaces a high percentage of the population for between two and three months each year. However urban poor communities are highly diverse, and the rapid

expansion of Phnom Penh, as a result of local population growth and rural to urban migration, has resulted in those who are 'poor' and 'rich' living in close proximity with noticeable pockets of relative wealth where houses are constructed from better materials (concrete, wood, and bricks) and protected by large gates and fences.

Many women and men in Doemsrul earn income from unskilled and poorly paid work in the informal sector. Women primarily earn income as waste pickers, or informal traders within the village selling small quantities of rice, vegetables, meat, second-hand clothes, firewood, and alcohol which are often given on credit. Lending money at highly inflated interest rates is another source of income for those with access to financial capital. A small number of women work in nearby garment factories. Men also work in the informal sector as either waste pickers or construction workers. Given the economic vulnerability associated with informal-sector work, poor households are forced to generate multiple streams of income with each household member, often including children, contributing.

Poor households rely on a complex network of support mechanisms including assistance from family, neighbours, NGOs, and faith-based organisations (Buddhist and Christian) to mitigate economic vulnerability. As is common in Cambodia, strong relationships of kin and family are present within Doemsrul and most households have one or more immediate relatives residing in the village. Despite these family connections, the capacity of poor households to engage in reciprocal support is severely restricted because of most people's persistent poverty, and the shortage of resources. As has been highlighted elsewhere (for example, in de Wit and Berner 2009), poverty can be further entrenched for the most excluded given their inability to participate in networks of reciprocal exchange and support. In addition to kin, neighbours are often called upon to provide emergency assistance, for example lending rice and also small amounts of money. Although this assistance offers an additional resource in an environment of scarcity and economic competition, creating the necessary links to such emergency support is severely affected by high levels of conflict, violence, and distrust.

Violence, conflict, and social isolation

In Doemsrul, women are disproportionately affected by high levels of intra-community violence which women identified as being linked to alcohol abuse and gambling (involving both men and women). These were cited by participants as the most significant problems in the community. Domestic violence, rape, theft of personal property, and frequent verbal disputes between households erodes trust and leads to fear and a withdrawal from networks, relationships, and community spaces.

> *In that area people are always arguing and it makes me feel uncomfortable staying there because there is a lot of shouting and yelling. There are arguments about the gambling because people come to complain how much money they lose.* (Interview, Phnom Penh, 19 November 2012)

Feminist thought and practice emphasises the potential of women's friendships and neighbourhood groups to offer mutual support, but women frequently highlighted not only their extreme social isolation and inability to engage with other women, but also often an unwillingness to do so. Conflict was highlighted consistently as a critical contributing factor to their isolation, including gossip and *niyeay doem* (speaking ill) which leads women to withdraw from personal connections:

> *One day a lady accused me of speaking ill about her and yelled at me for no reason. This is what it is like in this community. The rich people just speak to the rich people and the gambling people speak to the gambling people.* (Interview, Phnom Penh, 10 November 2012)

Given the general lack of trust and fear of gossip, women's close personal relationships beyond the household are extremely limited with most having only one person, usually a female neighbour they had known for many years, with whom they talk regularly or share personal information. As a result, urban life was often described by women as lonely and isolating when compared with rural life, where personal connections were stronger:

> *I am very lonely here in this community and I don't have anyone to talk to. Sometimes I just stay at home in our room and sleep . . . I don't have anyone to talk to all day. But in the province I had lots of people that I could talk to, like my neighbour or friend.* (Interview, Phnom Penh, 5 November 2012)

These challenges for women in Doemsrul highlight that poverty made it particularly difficult for people to engage in reciprocal exchanges of support. In addition, domestic and social violence, combined with broader conflict, inhibits social relationships which are based on support and assistance. Such factors therefore further disadvantage women. In the absence of traditional support networks, NGO interventions and the potential opportunities they create for networking and solidarity are an important security net for households, as well as an opportunity for women to meet and organise. It is to these interventions that we will now turn.

Case study: a Cambodian women's empowerment project

Development interventions currently implemented by NGOs in Doemsrul are informed by a range of different understandings of what 'development' consists of including neoliberal notions, welfarism, and participatory community development. These, in turn, influence how issues of power, participation, and ownership are conceptualised and addressed. NGO-initiated projects, which are aimed primarily at alleviating poverty, are implemented by numerous organisations and include primary education, direct aid distribution (provision of housing materials and food), women's empowerment, health, and microfinance. In addition, direct aid is also distributed on

an *ad hoc* basis by the local Commune Office and NGOs, particularly during flooding and other crises. Households are identified for support through information on their income which is collected either by the staff of the NGO concerned, or through participatory assessments undertaken jointly by community members and the NGO.

Of the NGO-supported projects in Doemsrul, only one articulated a specific objective of women's empowerment and self-reliance, with the remainder focused on direct service delivery or aid distribution.

The women's empowerment project was initiated by a local Cambodian NGO (CNGO)[3] and aims to empower vulnerable women in urban poor communities to claim their rights, whilst also developing the capacity of the group to advocate for community-determined needs. Staff working for CNGO differ in their understanding of women's empowerment, however, it is generally thought to be based on notions of self-reliance, increased confidence, and the idea of women's rights as human rights.

At the inception of the project several years prior, CNGO established a self-help group whose membership has grown considerably since then. Group membership is now widespread throughout Doemsrul with over 220 volunteer women members. Membership of men and children is also permitted and common; however, the functioning of the group, including its organisation, leadership, and participation, is led almost entirely by women. A broad range of activities are undertaken by the group, including a savings initiative, loan scheme for income generation, health-care referral service, land security training, and infrastructure upgrading (roads and sanitation). However, not all group members participate in each activity, with under half of women members contributing to the savings initiative due to a lack of financial capacity or distrust based on misappropriation of group savings by a former co-leader.

Community organising guidelines developed by CNGO specify the election of two 'community leaders'.[4] However, in Doemsrul the group is co-ordinated by one female community leader who has held this position, with previous assistance from co-leaders, since the group began. It is preferred, although not essential, that leaders be able to read and write to primarily comply with project monitoring and reporting requirements (as imposed by project donors). This significantly reduces the pool of potential candidates and excludes the poorest. Responsibilities of the community leader include oversight of group activities, collection and management of savings contributions, and organising monthly meetings. The community leader is also the primary group contact for CNGO and local authorities, and participates in regular trainings to build individual and community capacity for self-reliance. Training on leadership, personal empowerment, advocacy skills, conflict management, and gender are frequently provided to the community leader, however, capacity is intended to be transferred to other members through awareness raising initiated by the community leader. This informal transfer of skills is supported by one to two general trainings each year for selected group members on land law and domestic violence. Community leader positions are not remunerated, however, monetary benefits are received through

payment of a transport allowance to attend trainings and various meetings with CNGO and local authorities.

Women's experience of the empowerment project

Women, including members and former members of the group, highlighted several issues with the way the group functions, which pose challenges to the objectives of self-reliance and empowerment. Monthly meetings are attended by only a small percentage of group members, who are mainly women despite the reported number of male members. On average, 40 members attend each meeting which accounts for 17 per cent of female membership. Women attributed low attendance partly to the timing of meetings, which were held during the day when women were working or caring for children.

Also mentioned by women was a lack of interest on the part of group members during meetings. These sessions were largely to communicate information, with limited discussion and dialogue between members. Meetings were led by the community leader with a CNGO staff member usually present, which provided women with few opportunities to speak. In addition, the benefits of belonging to the group are not shared equally between all members; some interests of the better-off members have been furthered at the expense of unmet needs of poorer members. Despite the high number of renters in Doemsrul, electricity and water connections, secured through negotiations between the community leader and local authorities, have largely benefited property owners in the group. At the time of our research, renters were continuing to purchase water at highly inflated prices from those with new and existing connections.

A further challenge for CNGO and the group is women's perception of the limited transparency regarding savings group contributions. Many women told us about funds which had disappeared, and in some cases were later repaid, when the group split and a former community leader left Doemsrul. However, many of the poorer women often had saved only small amounts of money and so were not particularly concerned about the current status of these funds. The reluctance of the community leader to permit access to savings and loans to the poorest members, given their perceived inability to repay, further compounded low participation in savings activities.

Despite the challenges associated with the women's empowerment project, many women reflected positively on their decision to participate and the benefits which their membership provided including emergency support, direct material benefits (rice and housing materials), links to networks of resource distribution, and sharing of information. Although the objectives of the CNGO self-help group project differed substantially from conventional welfare-based poverty alleviation interventions, women considered the benefits from both interventions to be the same – the

opportunity for emergency support and material benefits. As such, women consciously weighed up the cost of participation, in relation to benefits accrued, in order to meet practical interests which they identified as most important in their lives.

This finding leads us to consider the gap between the CNGO discourse of women's co-operation, shared goals and collective action, and the realities of life for women in Doemsrul. Women are unable to use the project to achieve these externally defined objectives in a context of low trust, competition for resources, and unequal power relations between women (including patronage and power-brokering). These existing social relationships limit the capacity for solidarity, strengthened connections and increased confidence to emerge despite CNGOs commitment in supporting community self-determination and women's empowerment. In light of these challenges, women are attempting to rework and use the project to meet immediate and practical needs in the absence of other income and support options.

Social classification and assumptions of solidarity

Community development models need to allow for differences in context, and diversity among participants. The standard model of self-help for poverty alleviation, which closely resembles the Doemsrul women's empowerment project, is based on a number of assumptions which are embedded within the CNGO discourse and lead to important implications for practice when applied uncritically. These assumptions are, firstly, that women share a common identity and social location on the basis of their gender alone; secondly, that conflict and power relations exist only between men and women or men and men (that is, not *between* women); thirdly, that individuals always prioritise collective action over individual gain, and that group leaders consistently prioritise the interests of their constituents over their own.

However, women are not a homogenous social group and there are marked differences between women on the basis of age, class, and social hierarchy. Collectivising women for co-operative action without accounting for difference or intra-group conflict overlooks the complexity of social relationships and unequal power relations in urban poor communities.

In addition to high levels of gender-based violence in Doemsrul, frequent conflict and distrust between women significantly affected the self-help group. Our conversations with women revealed that while they came together to attend meetings, few were willing to share personal experiences or problems for fear of reprisals, including damaging gossip, and a lack of self-confidence. The avoidance of conflict and acknowledgement of hierarchy also appeared to be an important factor in women's withdrawal from open discussion in meetings. Combined with the dominance of the group leader, this resulted in limited opportunities to exchange and share ideas and experiences (the basis for building solidarity and collective consciousness) and a

narrow identification of community problems which were non-political and non-sensitive, and easily co-opted by self-interested parties. One woman told us:

> *Normally when they are in the meeting they just pretend that there is a lot of solidarity, but then when they separate the ones that used to talk will still talk and the ones that used to fight will still fight.* (Interview, Phnom Penh, 5 November 2012)

In an environment of resource scarcity and associated competition and individualism, benefits from external organisations are a crucial aspect of the social security network on which the poor rely. However, these benefits are often channelled from development organisations to project 'beneficiaries' through community leaders, resulting in a concentration of power and further marginalisation of those (usually the poorest) who end up without links to these networks. Whilst promoting collectivisation and solidarity to empower women and alleviate poverty, outside-imposed categories of beneficiary groups also create competition within the community and lead to jealousy between those who are 'in' and 'out'. Projects become a source of conflict with classification of households and individuals resulting in resentment and further fragmentation – not only within the group, but between the group and those who are excluded as each asserts their entitlement to the sub-communities within which these resources circulate.

Reinterpreting the development discourse

Whilst approaches to self-help group formation which overlook social context are likely to reinforce existing power structures and exacerbate conflict and exclusion, women are actively assessing and reinterpreting the development discourse in Doemsrul. Women's own ideas about the community group differed depending on their own personal life story, social connections, access to resources, and views on their strategic interests. Whilst common interests were shared, such as the desire to be included or to access information, women had different views about the group and its role in their lives. In their engagement with NGO interventions in Doemsrul, women therefore undertake a considered cost–benefit analysis of their participation in an environment of resource scarcity – is it worth my while to participate and what is the cost (time, money, pursuing other resources)? These practical motivations sat alongside the development discourse of women investing time and energy for transformative work, and increasing self-confidence leading to empowerment. This does not suggest that women are rejecting notions of solidarity and empowerment, but rather that their ideas of what these objectives mean are different from those which are externally imposed.

  Although the CNGO women's empowerment programme offered an additional resource to meet women's immediate subsistence needs, whilst also strengthening existing social safety nets, the group experienced challenges in fostering trust and

solidarity for collective action as intended by CNGO. An unwillingness to speak openly at group meetings, and more generally in the community, was directly linked to avoiding conflict and social violence. However women sought, via the group, to expand their claims to emergency assistance through alignment with community leaders who controlled the distribution of aid resources within existing patron–client networks. As such women also spoke of a desire to be 'included', and pressure from neighbours to join the group. A fear of being disconnected reflects the acute social isolation of women in Doemsrul, but also highlights the importance of being bonded with powerful leaders and organisations in order to access external resources which were critical to survival.

Conclusion

Self-help interventions which ignore these dynamics of difference between contexts and between women, and which fail to address structural constraints, risk disempowering women and narrowing the space for genuine resistance and transformation. Creating opportunities for women to share and discuss problems and personal experiences offers the potential to catalyse political action and collective consciousness, thereby enabling women to challenge entrenched gender constraints. However, in a situation of conflict, violence, and distrust, interventions based on notions of women's collective solidarity must be carefully considered. Development policymakers and planners need to move beyond standardised models of self-help which overlook context and assume shared identity on the basis of gender alone.

This case study highlights some important lessons for development practice in urban poor communities, including the need to understand the diversity and heterogeneity of women based on class, race, sexuality, and other intersecting points of difference which shape marginalisation and exclusion; to ensure that interventions address women's differences and are based on women's own identification of priorities and desired outcomes, particularly those focused on empowerment; to critically analyse traditional and widely utilised self-help models for flexible application grounded in an understanding and analysis of local power structures and social networks; and to identify conflict within urban poor communities (including its gendered impact) and ensure that interventions seek, to the best of their ability, to work co-operatively with communities to address these issues.

Kristy Ward is currently completing a PhD in the Faculty of Arts and Social Sciences at the University of New South Wales, Australia. She has worked extensively in community and international development, primarily with NGOs. Postal address: School of Social Sciences, University of New South Wales, Sydney, NSW, 2052, Australia. Email: kristy.ward@unsw.edu.au

Vichhra Mouyly is a labour arbitration expert with experience in community development and qualitative research. She has previously worked for the Cambodian Arbitration Council Foundation and The Better

Acknowledgements

Notes

1 Interview questions were asked in English and translated to Khmer during the interview following several preliminary consultations between the researchers to ensure common understandings of key concepts and their meaning in Khmer.
2 Pseudonyms have been used for all participant, organisation, and location names.
3 CNGO works with a number of urban poor communities throughout Phnom Penh.
4 Community leader is the title given by CNGO to elected, or in some cases nominated, self-help group leaders.

References

Berner, Erhard and Benedict Phillips (2005) 'Left to their own devices? Community self-help between alternative development and neo-liberalism', *Community Development Journal* 40(1): 17–29

Cambodia Development Resource Institute (2012) 'Annual Development Review 2011–12', http://www.cdri.org.kh/webdata/download/adr/adr07e1112.pdf (last accessed by the author 29 April 2013)

Chandler, David (2008) *A History of Cambodia* (Fourth Edition), Chiang Mai: Silkworm Books

de Wit, Joop and Erhard Berner (2009) 'Progressive patronage? Municipalities, NGOs, CBOs and the limits to slum dwellers' empowerment', *Development and Change* 40(5): 927–47

Derks, Annuska (2008) *Khmer Women on the Move*, Honolulu: University of Hawaii Press

Hughes, Caroline (2001) *An Investigation of Conflict Management in Cambodian Villages: A Review of the Literature with Suggestions for Future Research*, Phnom Penh: Cambodia Development Resource Institute

Jakimow, Tanya (2007) 'The rationale of self-help in development interventions: a case study of a self-help group programme in Tamil Nadu', *Journal of South Asian Development* 2(1): 107–24

Lairap-Fonderson, Josephine (2002) 'The disciplinary power of micro credit: examples from Kenya and Cameroon', in Jane Parpart, Shirin Rai, and Kathleen Staudt (eds.) *Rethinking Empowerment: Gender and Development in a Global/Local World*, New York: Routledge

Ledgerwood, Judy (2012) 'Buddhist ritual and the reordering of social relations in Cambodia', *Southeast Asia Research* 20(2): 191–205

Ministry of Women's Affairs (2009) 'Violence Against Women Follow-up Survey', Phnom Penh: Ministry of Women's Affairs, Cambodia

Mohan, Giles and Kristian Stokke (2000) 'Participatory development and empowerment: the dangers of localism', *Third World Quarterly* 21(2): 247–68

National Institute of Statistics (2009) *Cambodia Socio-Economic Survey, 2009*, Phnom Penh: National Institute of Statistics

Ojendal, Joachim and Kim Sedara (2006) 'Korob, Kaud, Klach: in search of agency in rural Cambodia', *Journal of Southeast Asian Studies* 37(3): 507–26

Thorp, Rosemary, Frances Stewart and Amrik Heyer (2005) 'When and how far is group formation a route out of chronic poverty?', *World Development* 33(6): 907–20

Torri, Maria Costanza (2012) 'Community gender entrepreneurship and self-help groups: a way forward to foster social capital and truly effective forms of participation among rural poor women', *Community Development Journal* 47(1): 58–76

Zucker, Eve Monique (2011) 'Trust and distrust in a highland Khmer community after thirty years of war in anthropology and community', in John Martson (ed.) *Cambodia: Reflections on the Work of May Ebihara*, Caulfield East, Vic.: Monash Asia Institute