

4th ASEAN Plus Three Village Leaders Exchange Program

Keosenkham Village Development Fund in Xaychamphone District Borikhamxay Province

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OULINES

- **Background Information.**
- **Keosenkham Village Development Fund.**
- **Strengths of Village Development Fund.**
- **Weaknesses of Village Development Fund.**
- **Methodology and Measures for improve of weaknesses.**

BACKGROUND INFORMATION

- Keosenkham Village is located in Xaychamphone district Borikhamsay Province
- Surface area : 43,018.42 km²
- Land allocate : 2,430 ha
- Population : 1,064 person,
Women: 594 person.
- Total of households : 191 households.
- Poor households : 101 households.
- Official Language : Lao

BACKGROUND INFORMATION

- Currency : kip.
- People Occupation : Cultivations, Livestock ..
- Local authority structure : Village leader and 4 deputy village leader
- Strengths of Keosenkham Village Development Fund:
 1. This village have more contribute from other sector to development village.
 2. The landscape of the village suitable for livestock.

BACKGROUND INFORMATION

3. People have the traditional of weaving.
 4. This village has been allocated by the government (from small village to large village) .
 5. This village can access public services: road, schools, public health center, cleaned water.
- Weaknesses of Keosenkham Village Development Fund:
1. Lack of land for rice cultivation.
 2. Livelihood based on the rhythm of nature and engage in subsistence agriculture.
 3. Lack of information and absence of new technology.

KEOSENKHAM VILLAGE DEVELOPMENT FUND

- Build on 2014.
- Initially budget : 77,370,500 kip.
- Initially member: (2014), 46 member (2016)
- Committee for fund management : 9 person.
- Regulations for fund management :
Lending to member : 2% per month.
Time for lending : 6-12 month.
Interest rates for deposits : 0.5% per month
Budget for deposits : begin 2 \$ up.

KEOSENKHAM VILLAGE DEVELOPMENT FUND

- Sectors of lending : cultivation, live stock and so on.
- The dividend of this fund from rate interest of 24% per year and give into 4 part :
 - For management of fund.
 - For fund management committee.
 - and 2 part for individually of committee.

OUTPUT OF VILLAGE DEVELOPMENT FUND

- Set up the group of cultivations and livestock.
- Add more income for people from 150,000 kip/person/month to 300,000 kip/person/month.
- The number of poor household are slow down from 191 households to 101 households.
- People in the village can be access and use microcredit.

WEAKNESSES OF VILLAGE DEVELOPMENT FUND

- People can't pay back on schedule.
- The regulations have not enough for fund management.
- Lack of capacity building training for fund management committee.

METHODOLOGY AND MEASURES FOR IMPROVE OF WEAKNESSES

- Ensuring for improve the regulations of fund management.
- Introducing or organizing of capacity building training for fund management committee.
- Introducing of fund regulations for member.



**THANKS FOR YOUR
KIND ATTENTION
KOB JAI**

Q & A Session