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What is ‘Self-Help’? Self-Help Group Case-Study in Phnom Penh with Applying Most Significant Change Analyze

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Abstract

The study explores the dynamism of Self-Help and Self-Help Groups in Phnom Penh, Cambodia, by drawing on multiple narratives of International Organizations, NGOs and Self-Help Groups (n=11). The research is qualitative in nature, conducting semi-structured interviews and attempts to depict the developmental processes of SHG with applying the originally customized Most Significant Change methodology. The result indicates ‘*sangkhum*’ (‘confidence’ and ‘hope’ in Khmer) is a key element for Self-Help spirit, which developed itself through encountering significant persons and social participation. It is also recognized that the concept of Self-Help ought to be grasped as a dynamism of continuum with listening-thinking-action in dialogical interaction with existing society fueled by passion for innovation (pathos of novelty).

Keywords: SHG, Self-Help Group, Most Significant Change, Cambodia, South-East Asia, Indochina

1. Introduction

Under a rapid expansion of globalization which has been lessening the gap between developing and developed nations, the theoretical study of Self-Help Group (SHG) requires a reframing of the perspective into a more integrated, cross-disciplinary manner. A concept, ‘Self-Help’ (SH) itself evokes various facets of human activities and this nature is inclined to cause fragmentation of the studies within different disciplines, especially between social-welfare and development studies (Yokoyama 2016). The reasons can be recognized in a scarce number of cross-cultural and of cross-disciplinary comparative studies. One of the earliest attempts on cross-cultural studies undertaken by Gidron et al. (1991, p.668) remarks ‘cross-cultural comparative studies are essential in order to delineate and account for the commonalities and universality of the self-help experience as well as the unique features of self-help in different societies.

The theoretical study, however, has been developed exclusively in the West so far (Hyman, 1990; Oka & Borkman, 2000). Before commencing the comparative/ inter-cultural studies, the model ought to be proposed from the indigenous perspective of Asians to avoid any possible cultural conflict and orientalism. Nayar et al. (2012) attempt an application of SHG theory established in social welfare field in the developed nations and warns that ‘the transfer of a concept that originated in Western, individualistic societies to a very different societal context

will bring disappointing results' (p.9). Unstable social welfare and health care system in the developing countries obscures roles and responsibilities of government and public services by scapegoating 'self-responsibility' of the citizens, thus would enforce premising neo-liberalism stream. This type of vigilance reveals the fundamental difference of environmental/ cultural status between the place where accepts supportive intervention under the umbrella of international aid and the Western-America where underlines self-decision and voluntary participation with names of 'SH/ SHG.'

Gidron and Chelsler (1995: xv) once posited 'recruitment and mobilization of peers in an informal and non-hierarchical setting and sharing of their common experiences are basic building blocks for almost all forms of self-help, in all nations and cultures.' SHG is employed in referring to 'communities of interest and belief' that transcend geographical boundaries. On the other hand, Ames, et al. (2005) request a cultural consideration more carefully to grasp an indigenous recognition of 'self-help.' Katz (1992) also indicates a possibility of a differently shaped emergence of 'self-help' in developing countries where mutual-aid within kinship and communal accountability prevail, contrasted with the developed nation where has been already industrialized with strong accessibility to professional knowledge and technology (Katz 1984, 233) (Gidron & Chesler 1995: 23).

In the above debate, it should be considered that Cambodia is extremely dependent on international aid; the government obtained net aid of 94.3 percent of the national budget from 2002 to 2010 (Rothstein 2014). It is, seemingly, arduous to begin cultural comparative study from scratch, since the sense of SH/ SHG has already been constructing its recognition under the process of westernization and modernization in the nation. Proceeding research regarding SHG in Cambodia mainly target saving groups (Pickens 2004; Ban, Gilligan & Rieger 2015) or the groups with disabilities (Pit et al. 2012). However, few of them approaches toward a clarification on how the people understand the terms of SH/ SHG. There is an acute demand for depicting common SH structural process between different type of the groups, as shown in practical research in Cambodia (Bullen & Sokheang 2015). This study sets the purpose on modeling the SH/ SHG dynamics through elucidating the recognition on SH/ SHG from multiple perspectives of International Organizations (IOs) and NGOs, those who are involved in Self-Help Group development policies, in addition to of different thematic SHGs (disability, HiV, saving group) in Cambodia who implementing those policies in field communities. By collecting the narratives on SH/ SHG from IOs, NGOs and SHGs, the study expects to approach the multi-dimensional aspects of the terms.

The study conducts qualitative research by interviewing international organization (n=2), NGOs which support SHGs (n=3) and leaders of SHGs (n=6) in Phnom Penh, Cambodia. The research looks to answer how the meaning of SH/ SHG is recognized in international organization, NGOs and SHGs as well as the dynamism of its developmental process.

2 Research Methodology

2.1. Research Design

It is considered that qualitative research is suitable for pioneering research (Oka 2003, 111) in self-help group studies. There is recent similar research with this study (Nicolai 2017) which pursues life changes of survivors after suffering an acute heart-attacking in Germany. Le. et al (2015) conduct open-ended interview research in Vietnam, is also referenced for this research methodology.

In order to explore the recognition of SH/ SHG from multiple perspectives in Cambodia, this research collected narratives from cross-sectoral agents of IOs, NGOs, and different thematic SHGs. With policy makers from IOs and NGOs, the author asked mainly two questions, 'what is SH/ SHGs?' and 'what is your methodology to develop the people's self-help.' On the other hand, in the interview with SHGs, the study records the recovery stories through interviewing the SHG's leaders, who serve to management position in the groups or run own SHG.

Reviewing Nicolai (2017) teaches us that data-coding process tend to be closed in researcher's thinking, therefore the interview adopts customized Most Significant Change (MSC) method, which is originally utilized in Monitoring & Evaluation of participatory appraisal (Davies & Dart, 2005). MSC has an advantage in discovering

unexpected results and outcomes which are typically excluded by pre-determined assumptions of developers or researchers (Serrat, 2009). Originally MSC not only suggests face-face interviews, but widely involves stakeholders in workshops and hold open questions/ open-discussion on ‘what is the most significant change?’ after the period of particular project or intervention. It enables us to clarify the perceptions as what is ‘significant’ for participants from their own perspectives (Lennie, 2011).

In this research, MSC among SHG leaders provides narratives for phenomenological/ linguistic analyze on their life story and understanding what can be considered as ‘self-help’ in their stories. During the interview, the author casted an open question, ‘what is the most significant change after having crisis/ problem occurs?’ and ‘when did it occur?’ to detect a certain life event. The findings are eventually linked to his or her comments on the second question, ‘what is self-help for you?’.

2.2. Sampling

SHG is supposed to be embedded in the informal social structure, and it is challenging to extract samples from public information (Gidron, et al, 1991) (Gidron & Chesler, 1995). In Cambodia, NGOs are mandated to register at Ministry of Interior, however, the list does not explain which groups can be classified to SHGs. Eschler & Pratt (2017) adopts snow-ball sampling² in analyzing psychological facets of youth adult cancer survivors; This research also does by asking ‘to introduce SHG which you consider it is.’ This sampling method is effective in collecting discourses especially of those who are marginalized from the mainstream in society (Atkinson et al. 2001). As a result, in addition to initial interviews with IOs (n=2), NGOs (n=3), five SHGs (n=5) were introduced (Table 1).

Table 1: Interviewee List: Research Period: from 10th Aug 2016 to 3rd Feb 2017, total 11 organizations.

Sector	No	Organization	Interviewees*	Field	Key Question
International Organization	1	UNAIDS Cambodia	Community Mobilization and Networking Adviser	HIV	Expected Role of SHG
	2	ILO Cambodia	National Project Coordinator / C-BED program coordinator	Labor	Expected Role of SHG
NGO	3	Salvation Center for Cambodia (SCC)	Mr. Tep Monyrotha, Director and Mr. Som Chea (Monk Team Leader)	General Mental Health	Methodology
	4	TPO Cambodia	Ms. Taing Sopheap (Research-Monitoring-Evaluation-Coordinator)	General Mental Health	Methodology
	5	Mariknoll Cambodia	Ms. Leonor Montiel (Director)	HIV and others	Methodology
SHG	6	Ta Prohm Souvenir	Ms. Kong Chim (Owner)	Disability (Landmine)	MSC
	7	Wathan Artisans Cambodia (WAC)	Mr. Taing Phireak (Sales Manager)	Disability (Landmine)	MSC
	8	Seeing Massage	Mr. Sin Wattana (Owner & Executive Manager)	Disability (blind)	MSC
	9	Friends Help Friends (FHF)	Mr. Kok Tha (Director)	Saving Group	MSC
	10	Lady Saving Group (LSG)	Ms. Bonnarath Virak (an elected Chairwoman)	Saving Group	MSC
	11	Cambodian People Living with HIV Network (CPN+)	Mr. Seum Sophal (Program Officer)	HIV	MSC

* All interviewees agreed to show their name in this paper, except their age

All the interviews were mostly conducted in English, whilst the interviewees were also informed in advance to use Khmer language in case of their English vocabularies were not able to express their feeling and notion. After taking interview notes, the abstract and conduct coding were made along with the following analysis framework.

2.3. Ethical Consideration in Research

During the research interviews, the researcher respected the privacy of those who participate in the research process. All interviewees have given permission to show their name in the manuscript. The interviewees also cooperated in checking the records of this manuscript and secure their control on their providing information.

3. Framework for Analyzing

MSC methodology recommends writing a story in order to respect writers' point of view. But this is inclined to depict frameless narratives if applied as it is. After focus-discussion in SCC (Salvation Center Cambodia) office with the director, Mr. Tep Moni Rotha and Mr. Som Chea, the MSC framework was originally customized and structured as sorting life change phases into ① 'input' (*śrutamayī-prajñā* in Pali, means 'listening') and an event bringing MSC, ② changes in 'thinking' and 'consciousness' (*cintāmayī-prajñā*) and ③ in 'action' (practice) or 'behavior' (*bhāvanāmayī-prajñā*) according the following time line.

Table 2: MSC Analytical Framework

<i>śrutamayī</i> (input/ incident for a change)	<i>cintāmayī</i> (thinking/ consciousness)	<i>bhāvanāmayī</i> (action/ behavior)
	Past way of thinking and consciousness before MSC	Past practice or behavior before MSC
Most Significant Change (MSC)		
	Changed way of thinking and consciousness after MSC	Changed practice or behavior after MSC

4. Research Outcomes

4.1. The Recognitions of SHG and its expected role in Context of Governance

UNAIDS Cambodia and ILO Cambodia commonly expect SHG to be 'a place' where the people discuss the shared issue, dispelling stigmatization and discrimination in the community and identifying their hope/ future-vision. The dialogue produces psychological empowerment. SHG functions to extract needs of those who directly experience social problems and inform the society of the collective voices by crystalizing their advocacy. International organizations are catalysts to conveying this message to the government through the development of national programs.

SHG is also supposed to be autonomous and spontaneous as well as financially sustainable under member's ownership. The features are considered are quite effective in sustainable development. The conceptual 'self-help' essentially bears a contrastive sense with 'dependence.' Yet, most of the SHGs tend to be dependent on a long term financial aid for full functionality in Cambodia, according to ILO Cambodia.

The full potential is recognized as 'dispelling difficulties, discovering self-resolution to unlock sustainable resource mobilization.' The fundamental steps for the full-realization as follows.

- (1) sharing experiences and identifying a cause of common difficulty
- (2) developing the strategy and plan to overcome the cause of suffering
- (3) carrying out the strategy in association with income-generating activity

At the third stage above, SHG inevitably confront with an external societal/ political environment and a need for communication with the community and society. The members ought to have 'logic' to ameliorate other's consciousness and behavior through the persuading process. Moreover, the economic activity evokes member's reflections on their Strengths, Weaknesses, Opportunities, and Threats (SWOT). 'SHG is a living organism' (remarked by ILO), thus, cannot ward off changing itself in adapting external environment.

4.1.2. The Developmental Process of SHG

UNAIDS Cambodia considers that 'confidence' is a crucial psychological factor which allows SHG to communicate with the external society.

'Confidence' sets up SHG's members to personalize their selves and spontaneous participation in the society. In most of time, 'human right' is linked to individual life story, rationalizing their voicing of their hope and declaration. In this sense, human right is a concept which forges foundation of 'confidence.' The painful experiences, for instance, once exposed to severe violence, is objectified by human right, and the governmental/ public services provide provisional supports. Community mobilization through the formation of SHGs plays a critical role in incrementing the welfare and quality of life (UNAIDS) .

The discourse above indicates the two phases of SHG's formation, firstly, emotional 'sharing' of painful experiences, and secondly rational 'objectification.' The process clearly shows in TPO's methodology in developing the people's self-help.

TPO employs, at the first stage of SHG formation, a group work named 'River of Life.' In the workshop, five or six participants depict their life events by visualization and exchange their life stories. Each participant comes to understand that every life story is full of various events, while one certain event has been continuously governing his/ her life with an obnoxious and painful manner (as trauma). 'River of Life' work generates 'a place of compassion' is founded on a domain of sufferings among participants and creates 'trust' as a safety place where the people can feel a sense of security in speaking on personal and emotional matters in their mind.

After establishing the place, TPO regards it as 'a united domain' to identify the cause of sufferings and resolution to overcome them. The dialogue about suffering creates social bond among them, as if different streams of the rivers flow into a big river. Thus, 'suffering' changes into 'bond.'

Individual suffering and need can differ, and the facilitator has to explore 'a common place' to set in. The topics of discussion flexibly emerge in the workshop and the facilitator is required to prepare materials to harmonize the different needs of the participants.

After the 'sharing' life history and emotion, TPO provides human right & science-based education, mainly based on Psychology such as the definition or typology of violence, the typical causes of depression, symptoms and way-outs from daily suffering. The education does not supply mere scientific knowledge but fosters critical thinking which bestows self-awareness of the violated right by discrimination and violence in past. Science-based thinking mirrors the reality and demarcates SHGs from other societies or communities through identification of the common challenge.

The biggest role of science education is to identify 'enemy' dwelling in individual mind, and to enable confrontation with a body of the scientific knowledge (such as causality and problem identification). Scientific education and intervention uncover the cause of sadness and uneasiness in life, and heal sufferings, rather than simply one-way informative provision of knowledge. 'Science' also gives 'confidence' as a common language used in global communities, such as NGOs and international associations, notifying SHG is not isolated from the world.

All interviewees, in this study, of international organizations and NGOs attach weight to a spiritual foundation first, before following science-based education and vocational training which also boost 'confidence.' 'Human right' and 'science' are general concepts and knowledge shared in international society, but another key component provided by NGOs is recognized as religious wisdom.

SCC was established in 1994 by two university students successfully mobilizing monks and has developed SHG support methodology based on Buddhism. The monks conduct face to face counseling and mindfulness exercises to raise self-awareness to various sufferings by teaching a value of *karma*, the cycle of reincarnation, and of non-possession, i.e. forsaking tangible assets. A good karma circulates by good deeds, bringing basic-human needs (food, house, health etc.) and peace, contrary to a bad karma which invites suffering. SCC gives lecture to the group (usually from ten to twelve participants) in pagodas. But more priority is given to intensive one-to-one spiritual support if the case is serious.

In any suffering the people facing with, we say 'don't worry, it's a nature of human-being. Everything flows like a river and keeps birth and rebirth, as same as memories you look back now. Try to cultivate yourself, your mind, and your behavior, and just make good deeds and maintain discrete mind to consider what action you should take. Live in small life with the least materials.'

HIV patients of those who SCC mainly mobilizes seek for 'motivation to survive spiritually' in stigmatization and isolation. 'Self-help' refers, for SCC, to 'effort to cultivate value at the bottom of spirits.'

One of the female SHG members has started working in SCC because of her tireless effort to cultivate knowledge capital and existing culture in the community. Such attitude promotes to build trust from surroundings. Poverty appearing as a mere chasing of daily necessities is originated from a lack of self-help spirit and cultivation of the mind, therefore fail to upgrade such life. Hence, the suffering becomes a permanent cycle (as the bad karma). According to Mr. Som Chea (a monk team leader of SCC), in daily life, there are many 'voices' already calling around the poor people, such as 'how to cope with emergency in disaster,' 'how to activate SHG meeting' and 'how to improve working performance.' The reason why the population fails to 'listen' to these voices is a lack of respectfulness toward others and inactive 'thinking.' Cultivation of self-help is a continuum resonance of listening-thinking-action.

There are so many Ph.D. holders and educated people coming from outside Cambodia, and they know many things, having a plenty of science-based knowledge with logical thinking, however, wisdom (panya) does not accompanied with their body (kāya-kamma), speech (vacī-kamma) and mind (mano-kamma) . Even if such person knows many things with logical thinking, they may be harmful to civilian just like Pol pot regime. They believe they do good things for the Cambodians but being unaware of what is 'good' or 'bad' in the first place, just due to the absence of cultivated wisdom. These people are not philosophy of doctors for us. In this sense, poor farmer sometimes activates self-help pursuing wisdom more than educated people, then, the educated people are rather poorer than farmers. Our monks are not working for eradicating poverty, but upgrade society by cultivating our wisdom.

Thus, SHG members are taught following the framework of 'listening,' 'thinking' and 'action (*pariyatti*)' to implement self-cultivation of morality and wisdom. (In the interviewee describes the process by coining 're-knowledge' and 're-intelligence' of the people).

After completing this spiritual education, SCC starts a science-based lecture and vocational training as same as TPO does. It is noteworthy that the SCC's methodology at this phase is to 'show the successful model of actual practitioner' after the SHG members elaborating problem-solving plan and scheme by their selves. SCC has the vocational program for children on gardening, agriculture, handy-craft and tourism development, since the children are the shared hope for HIV survivors. This vocational training is also, consistently a 'cultivation' of a tradition in the community in search of indigenous values.

Another example of an NGOs that stresses the importance of spiritual wisdom is Maryknoll Cambodia, a Catholic non-profit mission aid organization. The Maryknoll has started its operation since 1995, approaching vulnerable populations such as people with HIV, disabilities, and polio victims by offering the vocational program.

At the initial days in Cambodia, the team thought much of 'mutual aid,' literally help each other, while another slogan says "it's not charity" since the age was a stage of "re-starting" the nation. Business development entails a sense of holistic human development and social progress in such an early stage where most of the population was struggling for necessities to survive. We did not have the prepared materials for the education and kept try and error in the program by seeing participant's face every time, and discussing 'ok, let's coordinate this next time' or 'implement this type of knowledge next time.' After all, our conclusion reached to a keen perception on the impact of psychological heal and spirituality. We told just simply "value yourself." All the capacities take hold in the core spirit, "self-help" as awaking and discovering uniqueness of the individual potential and this also requires 'value others' in same way. The successful factors in the initial projects produced SHG's leaders who led a hope during 1995-1998.

The Maryknoll methodology also adopts a mixed counseling of one to one and group workshop. Unlocking characteristic potential of individuals leads to business development and social participation and increases 'confidence' and 'self-respect' among the group members at the same time.

4.2. Result of Interviews with SHG leaders

4.2.1. Encountering Significant Other

A representative of HIV self-help group, CPN+, Mr. Sophal was diagnosed with HIV in 2006, and immediately fell into severe depression and isolation, spending life 'just to survive'³. His MSC occurred by SCC's home-care treatment; The caregiver persistently rallied and stood by Sophal even while traveling and going for a simple walk. He was always with him whenever he was feeling uneasy in isolation. Sophal was able to grow in 'confidence' and got rid of isolation, improving his life gradually. He was recovered to start working at a provincial office of SCC in 2009 and moved to CPN+ in 2013. Currently, the volunteer leaders in CPN+ also adopt similar 'stand-by' care as he once received from the caregiver, accepting phone calls for almost 24 hours a day from the SHG members. A sense of 'oneness' bonds members as if they are one family members. Sophal answered that 'self-help' is 'to participate in social life and political, economic, cultural development and improve own and other's life.'

Ms. Kong Chim injured her leg by stepping on a landmine in 1982 at 12 years old and went to Phnom Penh to receive prosthetic legs and rehabilitation. She lived in a shelter for orphans until 16 years old. Two year later, she attended another vocational training in the pagoda, a tailor in the Maryknoll Skill Training Program at Wat Than 1995-2002⁴. Chim especially recalled the days and her MSC was triggered by meeting Ms. C [anonym], a staff member of Maryknoll. C always encouraged Chim as her close friend, beyond a trainer-trainee relationship; For instance, bringing medicines, and standing by her side all day when Chim got sick. Chim describes the closeness as 'she always stood behind me,' which more precisely described by the Khmer phrase '*neak kraoy khnang*,' literally meaning 'someone standing behind.' The phrase indicates a close friendship with a person as supporter or mentor in Khmer culture. The relationship had given 'confidence' to Chim to live positively.

After she opened her own retail shop as a place where the people with disabilities cooperate in income generating business in 2004, she named it "Ta Prohm Souvenir," Chim undertook a behavioral change. She began to consider her customers as '*Pukk-mak*' (Khmer word means 'dear friend'), it was most important change to treat other's not as a mere business partner, but as respectful close person. 'After stepping on the landmine at twelve years old, I have not been able to set a proper course of education like others. But human relationship had helped me move forward, they brought me to the outside world always...I don't have self-help my own, just borrowing hands of others. This is my way of self-help.' Chim answered also, self-help is to 'contribute to others by his or her unique capacity, as it's also my pleasure to keep working for my dear customers, responding to their order by customizing and improving my hand-made products. This also produces my confidence.'

The Maryknoll Wat Than project was handed over to other Christian-based NGO, World Vision Cambodia, and developed into the Watthan Artisans Cambodia (WAC) as an alternative-business run by the SHG with land-mines victims and the people with physical disabilities. Mr. Taing Phireak, a current sales manager of WAC, lost his arm in 2005, when he was 19 years old after stepping on a landmine. He was depressed when he imagined the life without one arm, however, his MSC was given when meeting eighteen friends in the same situation, all who participated in the three-month World Vision workshop with him.

One day, he confessed his grief and anxiety for his future, then one friend answered, ‘you do spend normal life now and what is wrong with you?’ The words awakened him and healed his melancholic and isolated state; He gained ‘confidence’. ‘My safety place was the relationship I had there, I could share anything and then my negative mind went away.’ After the training, World Vision offered him a receptionist job in 2007 and having a role to participate in the society. Having social role further strengthened his confidence. ‘I feel I am in a net of the relationship, tied to general society. Here is the place to stand on.’

4.2.2. Encountering reflective other, future model

In 1990, at 21 years old, having survived the Pol Pot era, Mr. Wattana Sin was just about to finish his architecture course in his university: At the time, his eyesight had suddenly begun to fade. He went to see a doctor and it turned out that he has a problem in the back of his eye, and eventually lost sight. Four years of depression and loneliness ensued.

In 1994, a year UN and international NGOs started their operation in Cambodia; the Maryknoll Rehabilitation of Blind Cambodians (RBC) Skills Training Centre was opened. One of his friends introduced him to the training. There he learned English, orientation (how to walk with a support stick) and education for personal development which tells how to live independently.

In 1996, He took a 166-hour Basic Anatomy and Physiology Massage Training Program, from January to August. His trainer was Mr. Sous Sothi, a blind Khmer who studied *Shiatsu* massage in Japan and then moved his residence to Canada. At that occasion, Sothi was back in Cambodia to visit his family. The program invited a massage technician from Japan as well, who taught Japanese style massage, “*Shiatsu*” and “*Anma*.”

The most significant change for him was an upgrade of his notion on the massage job. He noticed it is a professional work like a ‘doctor’ after meeting Sothi and the Japanese massage. The Japanese trainer delivered a spirit of hospitality, understanding customers mental/body problems from the professional views of physiology and anatomy. It brought the significant change in his identity in that the blinded people can play a characteristic role in the society. He determined to be a doctor of body, and this was a most encouragement for him. The change enabled his recovery from depression to be a vision provider as a representative of blind people.

I was hooked on learning and knowing on human body at that time. And knowing was healing for my mentality. I always had an image training what I learned by the books. I kept feedback between learning and practicing. Then I also came to know, during working-time, that the different customers have various emotions and mental status when they come to receive my massage. I considered why he or she chose “today” and “now” to receive massage. Then I felt I was becoming a doctor, who solves people’s troubles in body and mind, and communicate without seeing his or her face, instead, through using my hand as eyes. I realize my eye is blind, but not my heart is. I got a permanent confident.

After finishing an internship in Singapore, Sin returned to Cambodia in 1997, as a local trainer who train other blind people. He found he became Sothi, a model for others⁵. Sin became one of the founders of ‘Seeing Hands Massage’ company in cooperation with National Centre for Disabled Persons (NCDP). The concept was built on self-help and mutual-aid spirits, and now coordinates 11-12 members of SHGs in different provinces as massage spa business units.

Through this mutual aid system, the blind people who were supposed to live with family, can gain financial and social independence. They gain confidence, and confidence is a crucial base for participation in general society. The confidence comes up with professional mind and attitude.

Sin defines 'self-help' as 'knowing own characteristic role in the society and putting an effort to be professional, developing self-realization,' but also remarks 'many young blind people don't realize this self-help spirit, spending time in chatting, listening to music with smart phone. Is this a generation gap? There is a different grade of the spirits and passion to be professional.'

4.2.3. Encountering new concept and idea

Friends Help Friends(FHF) is a saving group organized by graduate students, launched by 10 members with \$200 deposit, rapidly growing to 161 members with \$ 230,000 until June 2016. After graduating from high school, Mr. Kok Tha dreamed to enroll in university, regardless of his parent's limited financial support. Private loans set monthly interest-rates of 5%-10% and some of his friends dropped out in the middle of the university course due to such high-rates loan. He was irritated at his unfortunate circumstance and his emotion got self-abandoned. He even felt a tie between him and society being cut.

His MSC was brought to him in 2004, when he received a lecture of Dr. Yang Saing Koma, a founder of CEDAC (Cambodian Center for Study and Development in Agriculture). In the workshop, Dr. Koma explained his original notion regarding a concept of 'self-development.' Despite this lecture, for the following five years, Tha had become aimless, having no life-goal and gambling with friends. But the lectured concept 'stayed capturing' him during this period. In 2009, he launched FHF with friends, including those who were playing and gambling with him.

The core philosophy he inherited from Dr. Koma; 'think about social value,' not self-pursuing interest in an individual closed perspective. Tha reinvented this philosophy by adapting to youths living in urban areas of Phnom Penh, after considering how the concept should be applied and customized to expand to younger generations living in urban area.

FHF does a saving money; however, it is more than sharing economic benefit. The membership is limited to those who have personality possessing 'consciousness of society.' Literally, FHF identifies itself as social business platform to promote the youth to contribute to the society. Every monthly meeting arranges discussion on different social issues, exchanging ideas to cope with stress, learning techniques to instill self-confidence. The discussion fuels motivation of the members to achieve their future dreams. The meeting also invites guest speakers. 'Such dialogues enable youth to speak emotion and dissatisfaction freely and generates a place of dialogue that reflects society.'

Self-help, contrasted with 'begging' and 'dependence on donors' or 'receiving pity' from society, is to drive the people's participation in the society and to foster a spirit of pride. Mutual help is, of course, important, but self-help is a pre-requisite. We cannot depend on others for our entire live. Only the person who exerts self-help can help others, hence can have the right to ask help from others, to transform from dependence to independence, and then from independence to interdependence. Self-help is a kind of spiritual 'thinking' which links individuals to society, a condition for having social consciousness.

Responding to the FHF philosophy, the initial members have started their own SHGs in their own areas. One of them, Ms. Narath, who was also inspired by Dr. Koma's speech, especially from the concept of 'Quality of Life,' achieved an establishment of 'Lady Saving Group' (LSG) with eight graduate female students in 2010. The ladies held dialogue about their future dreams; ideal jobs and hopes for further education. The group concluded that the shared obstacle is financial limitation before pursuing their self-realization. Many women have no choice but dropping out of school and giving up their dream, settling in housekeeping or gourmet factories. Women in Cambodia are charged with the multiple burdens of housework, child rearing, caring for parents with dependence on their husband's income. These factors substantially hinder self-realization, and therefore LSG posits 'collective

saving' as a common mean to overcome the hindrances of the individual. The core philosophy was set as 'self-reliance.' This philosophy also campaigns against the currently expanding trend of business-centered MC/MF, that dismisses the future of the consumers and their quality of life, hence perverting ends and means.

LSG had deepened Dr. Koma's concept of 'Quality of Life' composed of 'Health' (*sok*), 'Knowledge' (*chom*), 'Friendship' (*mitta*), 'Money' (*louy*) as a holistic human development by adding 'Woman Right' as the original fifth component. It means an introduction of gender perspective into the 'Quality of Life' concept.

Their developed philosophy is reflected on the unique system of saving & loan. LSG policy encourages women to pay contributions to wedding expenses in scope of fostering a sense of responsibility. As the custom in Cambodia, the wedding expense is generally paid by male counterpart and/or her family, thus woman has not been given value due to exemption from financial burden. LSG sets a special low interest-rate on borrowing money for use of wedding expenses with a condition of husband participation in the meeting. Another tax incentive sets on those who develop their start-up for social enterprise. Both system encourages self-reliance and self-help among females.

5. Analyze

5.1. The Developmental Process of SH/SHG

Analyzing above personal narratives, common elements are sorted Table 3 to categories of internal/ external development stages of SHGs. It is noticeable that all MSC of SHG interviewees are triggered by 'encountering other,' and analytical explanations along with type of encountering are below.

Table 3: Internal & External Developmental Structure of SH/SHG

MSC categorized as encountering other	Input as intervention/ development methodology	Thinking & consciousness as key psychological transition	Practice & behavior	Domain of spiritual nature	Time orientation
		Despair and isolation			
(1) Significant other	Bonding 'place of compassion'	Safety	Participation in SHG	Pathos (emotional)	past
(2) Reflective other	Scientific education, identification	Critical consciousness	Knowing/ learning	Logos (rational)	present
(3) Ideal other	Ideal concept and vision,	Confidence /Hope	Social participation	Pathos for novelty	future

5.1.1 Encountering Significant Other (ESO)

It is commonly found that recovering process starts from emotional bonding and compassion with a significant other(s), close friendship, as an initial attempt to overcome the past traumatic event which incurred spiritual crisis. The safety place of human relationship should be secured for increasing confidence to survive and to share any emotions without rejection and oppression by others⁶. TPO's formation methodology, 'River of Life,' is an epitome of the following SCC and CPN+ methods as well as Chim's encountering are all the examples of this type of encountering. ESO commonly implies that a significant other(s) who listen closely to the personal sadness and emotions play a role of compassion and of spiritual platform for self-affirmative sense of 'confidence.'

5.1.2 Encountering Reflective Other (ERO)

Human rights and science or traditional (religious) wisdom in the general society enables SHGs to reflect on their situation and intervene in the reality through 'objectification' of the sufferings. Encountering others who give such

general concept can be called as ERO. ERO is not a mere information-knowledge provision; It is an implementation of essential orientation which enables the people to detach the sufferings and to revitalize the subjective emotion up to logical thinking to critically identify the oppressive structure from present perspective. Tha and Narath met Dr.Koma and developed the life policy into the ideal model for young generations. The stories show a good example of ERO.

5.1.3. Encountering Ideal Other (EIO)

EIO is a type of encountering which envisions a concrete model for the future, symbolically depicted by the story of the personal encountering with Sothi for Sin. EIO forges a ‘hope’ toward ideal future, also relativizes the present status from the perspective of the future. The process brings up motivation to re-participate in the society. SCC takes the step in the education by showing the successful example of a person or SHG to other members and this methodology also can be considered as an intentional invitation of EIO.

The next chapter will elucidate the details of codes along with the three encountering above.

5.2. Analyzing Psychological Process Along with the Framework

All interviewees, more or less, mentioned the term ‘confidence’ and passion to show the representational practice to change the social recognition which marginalizes the vulnerable population. The message indicates a significant function of behavioral encouragement to participate in society. Social contribution and discovery of characteristic role in the society probably impacts on self-help spirits. Another accentuated term is to ‘respect’ to welcome MSC, which details the importance of both self-respect (value yourself) and respect others (value others) as shown in the comments given by Mariknoll and SCC as well as Chim’s narrative. The next Table 4 categorizes these key terms into (1) ‘input/ event’ as a trigger for a change’ (*śrutamayī*), (2) ‘thinking/ consciousness’(*cintāmayī*) and (3) ‘action/ behavior’ (*bhāvanāmayī*).

Table 4: Coding along The Analytical Framework

	(1) input/ event	(2) thinking/ consciousness	(3) action/ behavior
Before MSC		① Despair and Loneliness	② respect other
When MSC occurs	Encountering Other		
After MSC		③ Confidence and hope	④ Social Participation

5.2.1. Despair and Loneliness

After problematic incident brought crisis, the people commonly experienced depression and isolation. To be ‘cut’ (in Khmer កាត, *kat*) from the society causes ‘isolation’ (*ekhao*) and it is the main emotional cause of the sufferings. Considering the Khmer word សង្គម (*sanjkum*), ‘society’ connotes a multiple sense of ‘communication,’ ‘intimacy’ and ‘universal agreement/ harmony’ as aspects of the generative term, ‘សង្គម’ [*sanjkamii*]). ‘Individual’ (‘បុគ្គល’ *bokkol* in Khmer⁷) aspires to social integration and peaceful life in the community/ society. There are no exact English terms which directly translate these aforementioned “individual” and “society” in Khmer.

According to the old Khmer-French dictionary (Pou 1992), ‘*toc, tvoc*’ (means ‘cut’) meant ‘detaché,’ in addition to ‘isolé, solitaire’. Even in present, it contains negative nuance when we say ‘cut face’ in Khmer ‘កាតមុខ’ (*moukhe-keat*) which indicates ‘to interrupt conversation or communication,’ at the same time, ‘strong disrespectfulness’. Losing social bond is strongly felt as isolation and disrespect in Khmer spiritual context.

5.2.2. Respect

To ‘respect’ others is an indispensable attitude to live in a strong hierarchical society of Cambodia. The point was emphasized by Mariknoll, both Chim’s and Sin’s stories during interviews; ‘Respect’ in Khmer ‘ករករព័រ’ (*karkorp*) contains a nuance of ‘obey’ in the context of Khmer culture where the first person (‘I’ in Khmer ‘ខ្ញុំ’ (*khnhom*) has a sense of ‘slave,’ whilst ‘you,’ ‘អ្នក’ (*neak*) is a generative word from ‘anak’-‘qnak’-‘nak(a)’ originating from ‘Naga’ (ancient legendary serpent). Already the numerous literatures regarding Khmer community have designated the ‘patron-client’ relationship, called ‘ខ្សែ’ (*Khsae*), which means ‘string,’ implying a connection of one person to one person in the vertical/ hierarchical/ social structure. Probably, it symbolizes a shape of Naga. We can understand it from the Khmer phrase introduced by Chim, ‘someone who stands *behind*,’ ‘*neak kraoy khnang*’ that represents naga body, a line of the social body (picture)



Photos taken by the author in Phnom Penh city, 6th Nov, 2016

5.2.3. Confidence and Hope

All the MSCs of the interviewees in this research brought about a change of consciousness in recovering ‘confidence’ and discovering ‘hope.’ Chim, Wattana and SCC requested to use intentionally the Khmer word of ‘សង្គម’ (*sangkhum*) [sɔŋk^him] since this word means ‘confidence’ and ‘hope’ at the same time. Various factors in the personal life can be considered to foster ‘*sangkhum*.’ Before Chim launched her retail shop, for example, she had already experienced same type of business in NCDP, also once tried a small hand-made child-toy’s business with her friends. These accumulated experiences let finally her ‘think it is time to do by myself.’ Sin dramatically realized ‘*My eye is blind, but not my heart is*’ in his most significant change in gaining ‘confidence’ and ‘hope’ through his profession. Such ‘*sangkhum*’ persuades us to consider the liaison of ‘confidence’ and ‘hope’ is dissolved into intuitional transition and it also can be comprehensible in our common sense in universal experience. The following Figures1-3 depicts further analyze on relation above ‘confidence/ hope’ and ‘social participation.’

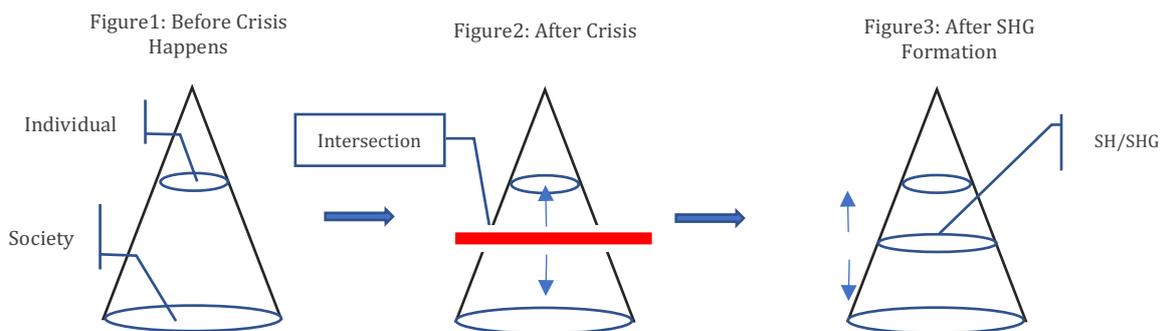


Figure1: The picture describes an individual as a small circle and a society where the individual stands/ lives in as a bigger circle. ‘Before Crisis Happens,’ individual stands on the society in harmony with a sense of oneness without any disturbance in the community.

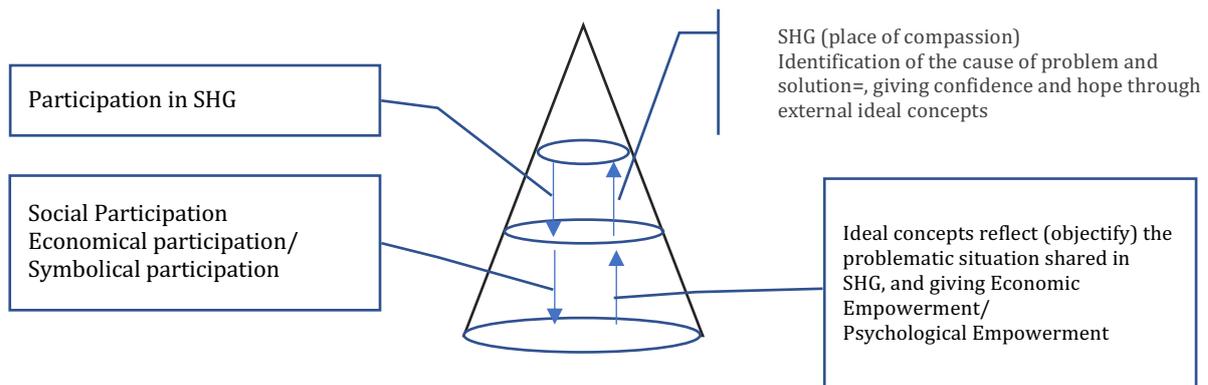
Figure2: After crisis occurs to the individual, there generates a chasm and discontinuity between the individual and society. The particular suffering cut (ตัด) the individual off the society and his or her self-realization is hampered in the loss of self-respect.

Figure3: When SHG covers the intersection as the place of compassion through sharing common fundamental experiences, SHG becomes an alternative place to stand, where was once lost in isolation, and to reconnect the individual to others/ society. SHG has two dimension and orientation to give confidence/ hope, one toward the individual as bringing spiritual peace and a recovery from the crisis, while the second toward society as a platform to delineates the way of social participation in future.

5.2.4. Social Participation

Considering the discourses in the interviews, the social participation can be classified into two different modes; Firstly, *economic participation*⁸ through alternative business with a characteristic role accompanied by a sense of professional to work in the society. This mode realizes an income generation. Secondly, *symbolical participation* to combat social stigmatization and change the existing value system which marginalizes them from an ordinary life by proposing new model or idea. However, both can be complementary. Social participation through SHGs provides both economic and psychological empowerment and the society appreciates the participation by giving confidence to the individuals in SHGs. There is a ring circulation between the individual and the society and then SHG becomes the catalyst of this circulation. (Figure 4)

Figure 4: Dynamics of the Circulation between SHG and the Society



The isolated individual recovers confidence and discovers hope (*'sangkhum'*) through compassion as discussed above. In order to activate this circulation, SHG should not merely stay being a 'place of compassion,' but shift to a new foothold to the external/ general society. Looking back to the ideal concepts of human right and science, or also 'Quality of Life,' these concepts commonly come from general (external) society to catalyze individuals to participate into society. The concept calls for individual to develop new idea and urges reflection on the problematic situation identified in the group dialogue. Consequently, the society and the concepts can be thought to be in dynamic interaction; in other words, the ideal concept changes its shape through the reflection between SHG and the society. From the view of the society, the society changes itself by producing ideal concept to call for characteristic social participation of the suffered people.

5.3. Ecological Dynamics of the Development of SHG

The symbolical facet of social participation embodies historical dynamics of the society. It is important to grasp the dynamism of SHG by incorporating the historical axis in the ecological perspective. In 1990s, when Cambodia entered the national resurgence period, the leaders that established their self-help business such as Sin and Phireak have been struggling with the generation gap with young participants in the group. The young generation shows less motivation to work and show less pride for their profession. Sin has been struggling to maintain the service quality in massage business, when his staffs tend to spend time in listening to music with smart phone, chatting during working hours. Chim has been also challenging to compete with a great number of similar 'self-help' businesses that have already saturated the market in the tourism industry in Phnom Penh; The situation has been inflicted losses on her business.

It was a huge challenge for vulnerable people to participate in the society and to sustainably work to earn their basic need independently in the national resurgence age. But the sense of 'self-help' has changed its meaning in present when social participation of the challenged (such as a handy-craft business by the people with disabilities) has become banal. In other words, the past ideal perception has prevailed enough in the society. For this, the representation of 'self-help' transforms in responding to the situational/ historical environment and transition of the society. Thus, there is an ecological interaction between SHG and the society.

In the case of the saving groups, the self-help is buttressed by passion to innovate society, or can be called as, 'pathos of novelty' in this paper, to embody the ideal concepts like 'Quality of Life.' The young generation pursues the realization of it by catalysing the concept to reflect their specific status-quo in the society. 'Self-Help' is fuelled by such pathos, leading a hope and change, and need to be updated through an interaction with the changing society.

Considering the above, SCC seems to adequately describe 'Self-Help' as the active-process of listening-thinking in cultivating wisdom and practicing dissolving into one action. Self-Help is contingent on such reflective thinking in dialogical interaction with the society.

6. Conclusion

The study explored the recognition of 'Self-Help' and 'Self-Help Group' by bringing a light to the concepts from the multiple narratives from IOs, NGOs and SHGs. It is examined through applying the analytical framework based on the Most Significant Change method to model the dynamics of SHG.

The multiple discourses reveal 'autonomous,' 'sustainable' and 'advocative' natures of SHG, while the capacity development implemented by relevant NGOs shows the multiple phases of;

1. Compassion Phase: forging 'a place of compassion' through sharing personal emotion and creating sense of trust and security.
2. Objectification Phase: identifying a cause of problem through 'objectification' with logical/ critical thinking, and 'reflection' with human rights concept and science-based education.
3. Innovative Phase: Communicating with and Participating in the general society, through income generation activities or advocacy with symbolic/ innovative idea.

The above phases are comparable to the three types of most significant events in personal life stories of recovering process, as well as personal spiritual recovery process as following Table 5.

Table 5: The Self-Help Developmental Phases with MSN and Spiritual Process

	Trigger Encountering for MSN	Spiritual Process
(1) Compassion Phase	Significant Other	Confidence
(2) Objectification Phase	Reflective Other	Hope
(3) Innovation Phase	New concept and Idea	Social Participation

In conclusion, Self-Help is not considered as a static concept but rather an active dynamism throughout spiritual crisis to social re-integration. It can be defined as a type of action-intuition which intuitively captures the encountering event into personal recognition (listening), thinking and action dissolved into one continuum. There is a nested reflection between individual, SHGs, and society. The process commences from 'sangkhum' (confidence and hope) obtained in individual consciousnesses and it is triggered by encountering with others. The encountering encourages the confidence and critical objectification extending to a generative 'pathos of novelty' as a hope for ideal future of the society. Thus, SHG can be defined as the continuum of endogenous development from pathos to logos and to 'pathos of novelty' which leads a change in the society.

The catalyst of ideal concepts, such as human right, envisions an ideal future of society and ought to be embodied in a practical manner by SHGs in response to historical social transition. The SHG with such ideal concept is supposed to face with dialogical participation phase in the changing society, and a logic of the new vision should be sophisticated to be comprehensible for the present society. In this sense, SHG is 'a living organism' (the phrase remarked by ILO Cambodia in the early part of this paper) and compelled to enter the dialogical interaction with the external society. Otherwise 'Self-Help' would decline due to the weakening passion for innovation. In other words, ceaseless encountering with external others are indispensable for a survivability of Self-Help spirit.

In spite of the aforementioned findings, this research has limitations in sampling and in the specification of targeted area in the urban Phnom Penh in Cambodia to sufficiently endorse the proposed result and conclusion, as well as lacking comparative analysis with existing SHG theories. The author plans to further case-studies by utilizing the proposed framework and propositions.

Notes

¹ Bullen & Sokheang (2015: 13) implies a need for shared approach and recognition by remarking 'NGOs new to self-help group concepts appear to be willing to unquestionably adopt methodology that includes flaws that have crept into the system.'

² A technique for finding research subjects, by asking one subject to give the researcher the name of another subject, who in turn gives the name of a third, and so on. (Vogt 1999)

³ Sophal's life story is also available in a booklet named "20 years Plus Living Positively" (2015) published by CPN+

⁴ According to the newspaper article, 'Program Gives Disabled a Second Chance,' April 19, 2001, *Cambodia Daily*, the training adjusted to the demands of the business market, and a comprehensive menu including English, math, accounting and computing

⁵ Since French colonial era, the leader in Cambodia is supposed to be required to study outside their own village. (Osborne, 1978: 217-243)

⁶ Facilitation guideline designed for HIVS workshop also signifies that '...the workshops to provide a safe environment allowing community sector participants to feel that they can speak freely,' in addition to require the facilitator to grasp a structure and a multi-sectoral context of the issue. (Greenall, 2007:1-10)

⁷ 'Individual' originates from 'ꠘꠣ' (bokkol) also comes from Pali 'puggala,' distinguished from sangha" (multitude) or 'parisa' (sitting around, surrounding people). (Davids and Stede, 1992:437, 463, 667)

⁸ Any types of SHGs are not necessarily involved in income generating activities including CPN+ in this research, but also does not depend on apparently the issues which SHGs deals with. For instance, SCC runs a handy-craft shop in Siam Reap owned by the SHG with HIV patients.

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