



គ្រឹះស្ថានមីក្រូហិរញ្ញវត្ថុ ចម្រើន ម.ក
CHAMROEUN Microfinance Plc.

ដៃគូជោគជ័យ

Social Performance Management

Covid-19 impact on Chamroeun's staff Survey



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AGENDA

- Objectives
- Research Methodology
- Finding
- Conclusion



The main objectives for this study:

- ✓ To understand staff challenges in term of lost income in household and how to addressed the issues.
- ✓ To identify how Chamroeun can be flexible and supportive to meet staff wants and needs.



a). Data Collection

SPMC is responsible to coordinate with all employees to collect the data after the questionnaire are finalized and approved. The Call center will instruct to branch staffs on how to fill and encourage them to show their opinion without having pressure.

b). Questionnaire Development

The Impact of COVID-19 on Chamroeun's staff questionnaire is designed in a Likert scale format mainly as quantitative method, upon the discussion with CEO; The questionnaire has been designed in the form of self-administered interview.

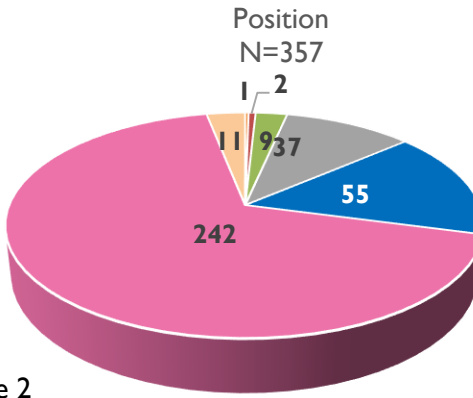
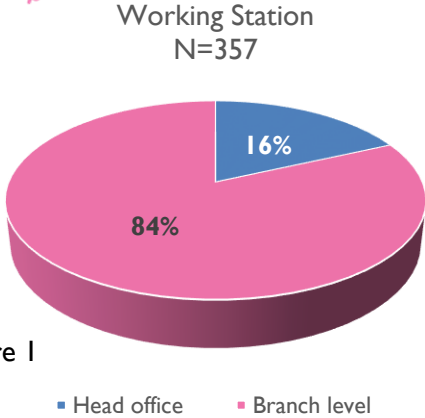
c). Sampling Selection

All of Chamroeun's employees will be selected for this study excluded Internships, Volunteers, Trainees, 357 staffs have been selected for this study.



Staff profile

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- Chief Executive Officer
- Executive Officer
- Head of Department
- Head of Provincial Office/Coordinator/Branch Manager
- Senior Officer/Provincial Accountant/Officer
- Loan Officer / Teller/Credit Plus Agent
- Driver/Cleaner/Guard

Figure 1

Figure 2

According to graph show that, 84% of total respondents working at branch level and 16% working at head office (Figure 1). Regarding the position, the majority of respondents from branch level such as Loan officer/Teller/Credit Plus agent with point 242. (Figure 2)

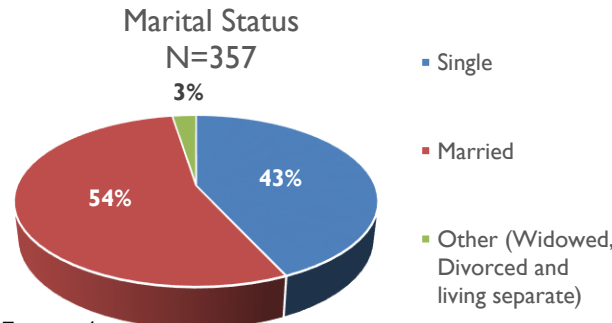
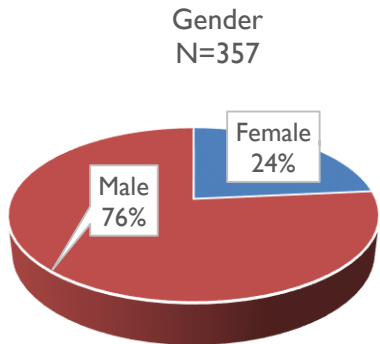


Figure 3

Figure 4

The survey found that 76% of total respondents are male and another 24% are female in figure 3.

The figure 4 shows that 54% of total respondents are married , 43% are single and another 3% was widowed, divorced and living separate.



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**Q1. How many member in your household?
(Including you)
N=357**

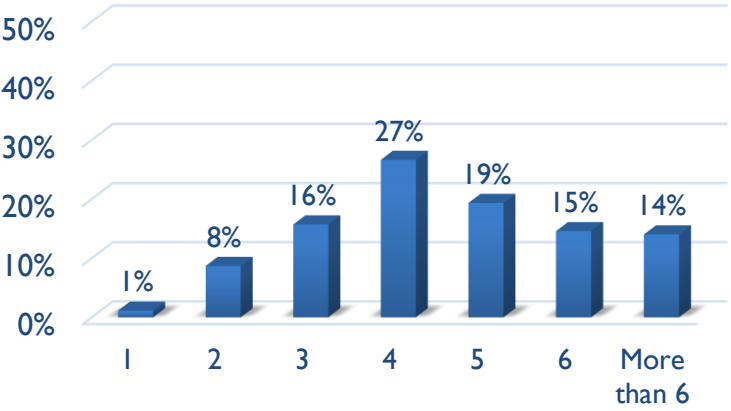


Figure 5

**Q2. How has your household income been affected by Covid-19? (Tick all that apply)
N=357**

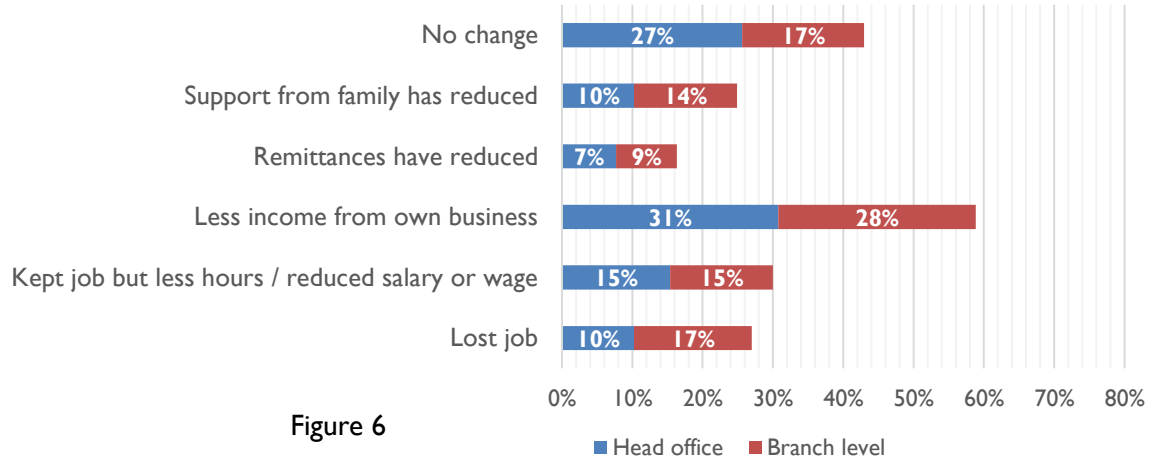


Figure 6

According to graph above we see that, 27% of total respondents have 4 members in household, 19% have 5 members, 16% have 3 members and other 15% have 6 members, 14% have more than 6 members in household.

The Figure 6 reveals that most of respondents 31% from head office and 28% from branch level pertain to their household income affected by Covid-19 namely less income from own business and 15% both of working station affected with kept job but less hours/reduced salary or wage while, 27% from HO and 17% from branch level they expressed that no change of their household income.



Staff 's survival .Cont.

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Table I

Working station	Feq.	Household income effected by Covid-19	Numeric
Head Office	57	Lost job	• 1-2 members
		Kept job but less hours / reduced salary or wage	• 1-2 members
		Less income from own business	• 1-4 members
		Remittances have reduced	• 2 members
		Support from family has reduced	• N/A
		No change	• N/A
Branch Level	300	Lost job	• 1-6 members
		Kept job but less hours / reduced salary or wage	• 1-5 members
		Less income from own business	• 1-6 members
		Remittances have reduced	• 1-4 members
		Support from family has reduced	• 1-5 members
		No change	• 2-4 members

Table I shows about the number of household member that their income has been affected by Covid-19 each of staff; according to table I we see that, majority of staff household's members whose side affected by Covid-19 at branch level.



Staff 's survival. Cont.

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Q3. Please estimate how much average monthly income your household lost due to Covid-19 economic downturn?
N=357

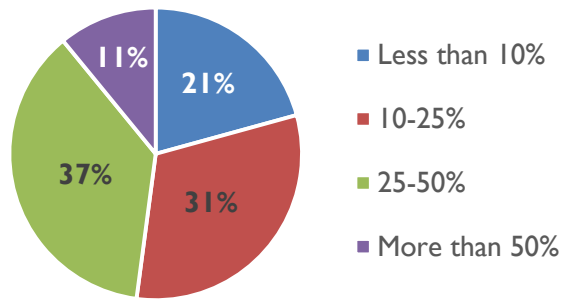


Figure 7

Figure 7 shows that, 37% of total respondents lost their income from 25%-50%, 31% from 10%-25% and 11% more than 50% while, 21% lost income due to Covid-19 less than 10%.

Q4. What are your household's main income sources?
N=357

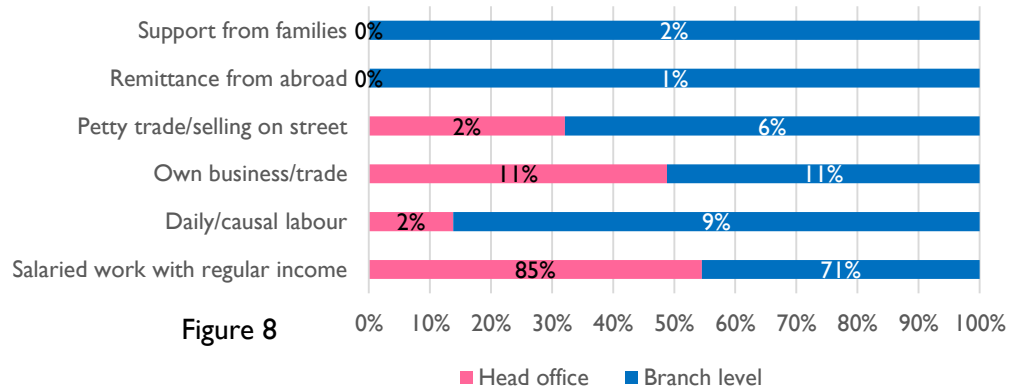


Figure 8

Figure 8 found that, majority of household's main income from salaried work with regular income with point 85% at head office and 71% at branch level. 11% with same point at head office and branch level the household's main income from own business/trade.

Q5. Which statement best reflects your food situation?
N=357

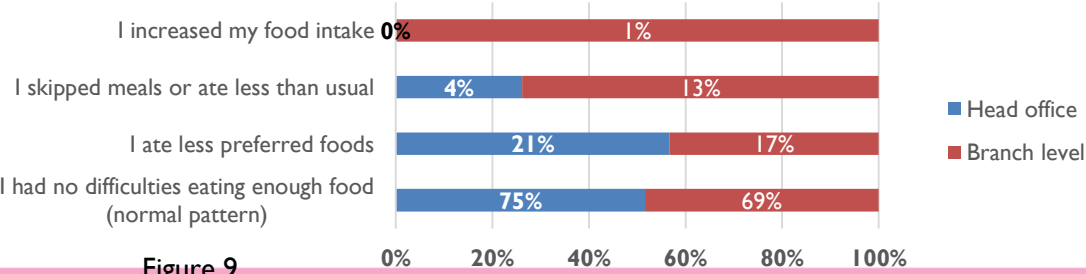


Figure 9

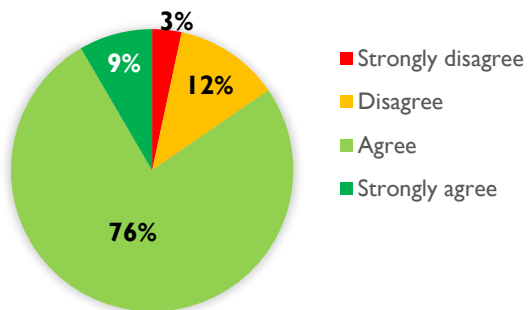
During the household income affected by Covid-19 when asking reflects staff food situation, most of staff at head office and branch level said "Enough food for eating" with point 75% and 69% and second statement which "Eat less preferred foods" with point 21% at head office and 17% at branch level.



Chamroeun engagement

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N=357



When we asking does you satisfied with Chamroeun's response to the COVID-19 situation? 76% answered, agree what of Chamroeun's response to the Covid-19 situation. 12% disagree what Chamroeun's response and other strongly agree with point 9%, strongly disagree with point 3%.

Regarding the point, we would like to reveals the reason behind of Strongly agree, Agree, Disagree and Strongly disagree according to table 2.

Table 2

Working station	Req.	Satisfied with Chamroeun response to Covid-19 situation.	What did chamroeun do that you appreciated?
Head Office	57	Strongly disagree	<ul style="list-style-type: none"> Chamroeun has limited in term of cope with Covid-19 impact on staff and partners.
		Disagree	<ul style="list-style-type: none"> Chamroeun has limited in term of cope with Covid-19 impact on staff and partners. Chamroeun still allow staff to working the outbreak areas of Covid-19.
		Agree	<ul style="list-style-type: none"> Chamroeun does not reduce benefit from staff and take care staff during the Covid-19 pandemic. Respond quickly to the realities of the clients/communicate proactively with staff. Chamroeun has cope with Covid-19 for staff (Achol and Mask for staff). Chamroeun provides flexible working from home option, it not only care about impact to customers but also its staff.
		Strongly agree	<ul style="list-style-type: none"> Chamroeun provides flexible working from home option, it not only care about impact to customers but also its staff. Chamroeun does not reduce benefit from staff and take care staff during the Covid-19 pandemic. Chamroeun has cope with Covid-19 for staff (Achol and Mask for staff)



Chamroeun engagement. Cont.

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Continues Table 2

Working station	Feq.	Satisfied with Chamroeun response to Covid-19 situation.	What did chamroeun do that you appreciated?
Branch Level	300	Strongly disagree	<ul style="list-style-type: none"> Chamroeun has limited in term of cope with Covid-19 impact on staff and partners. Chamroeun still allow staff to working the outbreak areas of Covid-19. Other benefits was reduced.
		Disagree	<ul style="list-style-type: none"> Chamroeun has limited in term of cope with Covid-19 impact on staff and partners. Other benefits was reduced. Chamroeun still focus on the target and no best solution for partner during the Covid-19. Chamroeun still allow staff to working the outbreak areas of Covid-19.
		Agree	<ul style="list-style-type: none"> Chamroeun does not reduce benefit from staff and take care staff during the Covid-19 pandemic. Chamroeun has cope with Covid-19 for staff (Achol and Mask for staff). Chamroeun provides flexible working from home option, it not only care about impact to customers but also its staff. Respond quickly to the realities of the clients / communicate proactively with staff.
		Strongly agree	<ul style="list-style-type: none"> Chamroeun does not reduce benefit from staff and take care staff during the Covid-19 pandemic. Chamroeun has cope with Covid-19 for staff (Achol and Mask for staff). Respond quickly to the realities of the clients / communicate proactively with staff.



Chamroeun engagement. Cont.

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Regarding the table 3, the survey show about what more Chamroeun do support to staff and staff's family as well.

Table 3

Working station	Freq.	Positive	Improvement
Head Office	57	<ul style="list-style-type: none"> • Provide basic hygiene to staff as Achol, Mask for cope with Covid-19. • Satisfied with Chamrouen has offered 	<ul style="list-style-type: none"> • Suggest Chamrouen should have quick response with the current situation. • Suggest to reinforce with staff protection with Covid-19. • Suggest Chamroeun increase other benefits (salary, incentive, loan for staff..etc.). • Chamroeun should have another budget beside salary to support staff. • Target each staff should be reduced. • Suggest to Chamroeun should not deduct staff benefits when partner late payment. • Provide food security to staff.
Branch Level	300	<ul style="list-style-type: none"> • Satisfied with Chamrouen has offered. • Provide basic hygiene to staff as Achol, Mask for cope with Covid-19. 	<ul style="list-style-type: none"> • Suggest Chamrouen should have quick response with the current situation. • Suggest Chamroeun increase other benefits (salary, incentive, loan for staff..etc.). • Suggest to reinforce with staff protection with Covid-19. • Chamroeun should have another budget beside salary to support staff. • Provide basic hygiene to staff as Achol, Mask for cope with Covid-19. • Suggest Chamroeun should have a best solution for partners during they lost income.



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- Based on the result of this study we see the majority of staff working at branch level (84%) and head office (16%).
- 73% of total respondents at head office and 83% at branch level their household income affected by Covid-19 while 27% at head office and 17% at branch level no change their household income.
- Regarding the staff food situation, most of them had enough food for eating at head office (75%) and branch level (69%).
- 85% of staff satisfied with Chamroeun's response to the COVID-19 situation (strongly agree 9% and agree 76%) and another dissatisfied with 15% (strongly disagree 3% and disagree 12%).
- Chamroeun do support to staff as well as their family as top 3 suggestions such as: 21% suggest Chamroeun increase other benefits (salary, incentive, loan for staff..etc.), 12% Chamroeun should have another budget beside salary to support staff and another 11% provide basic hygiene to staff as Achol, Mask for cope with Covid-19.

THANK YOU!

Partner for Success

