

Women & Success

Cambodian women increase their household income while becoming aware about health issues that affect them, such as tuberculosis and HIV/AIDS.

WORTH Program in Cambodia Quarterly Newsletter

Improving the Health and Wealth of Fishing Communities and PLHIV

In Preah Sihanouk province, both the prevalence of HIV infection and incidence of TB diseases are high, especially among fishermen, who are mobile for occupational reasons, and for women who engage in sex work. Since February 2010, Pact Cambodia has been working with the Khmer Women's Cooperation for Development (KWCD) and Cambodian People Living with HIV/AIDS Network (SHV-CPN+) to reduce the prevalence rate, as well as increase the income of women fisher folks and people living with HIV/AIDS (PLHIV). These efforts were made possible by Chevron, who aims to collaborate with local communities and engage them in improved livelihood options.

Pact Cambodia and our local partners have been raising awareness about TB and HIV/AIDS prevention and treatment to people living with HIV/AIDS and fisher folks in nine communities in Prey Nub, Stoenghav District, and in Preah Sihanouk municipality, Preah Sihanouk province. In addition, the community also learned about family planning, hygiene and sanitation.

Often times, these communities do not have regular and steady income to provide for their families. As part of our effort to boost their household income, Pact Cambodia has been engaging 430 women in the WORTH program, which empowers women through village banking, microenterprise development, and literacy. We develop each bank's

management committee's capacities and skills in effective communication, facilitation, leadership, advocacy, and negotiation so that they may carry out the activities and gain a sense of ownership in the program.



Pact's President & CEO, Mark Viso, observes a women's empowerment group meeting.

The Engaging Core Activities

Saving and Lending. During each weekly meeting, the women save and borrow capital from their village banks at interest rates set by their groups to start and grow their microenterprises. In doing so, women gain two income streams – one from interest gained on loans made from the group fund, and the other from their micro-businesses.

The women have two savings accounts – voluntary (amount and frequency in saving is not set, and can be withdrawn at any time), and mandatory (amount and frequency of saving is determined by the group, and cannot be withdrawn easily).

Members of the village bank groups learn how to manage and operate their own banks. Leading each village bank are the management committee, who consist of the Chairwoman, the Secretariat, the Treasurer, and the Controller who all have assigned roles and responsibilities to ensure accurate accounting and management, honesty, and unity of their group.

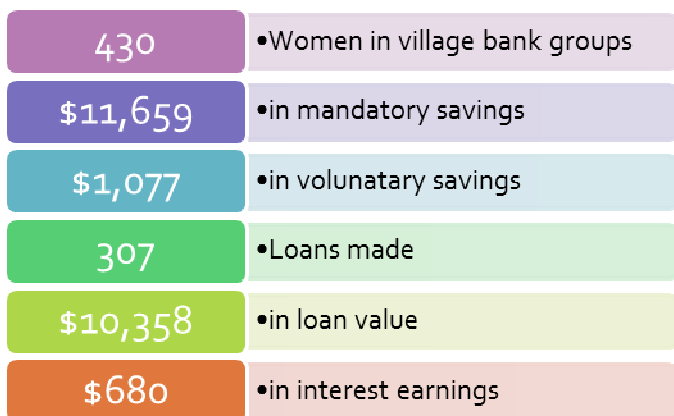


Figure 1 Women's Village Banking Achievements

Health Awareness. Frequent meetings make strong and empowering groups that allow women to build trust among each other. These groups are a platform for women to engage in discussions about sensitive health issues with each other as they are immersed in health issues related to HIV, TB, family planning, as well as hygiene and sanitation. In addition, women discuss about other issues in the community that affect them most.

Microenterprise & Literacy. Women learn how to read, write, and improve their literacy and numeracy skills using the three books in our *Women in Business* series – Our Group, Road to Wealth, and Selling Made Simple. By reading these books aloud together, women learn new skills on how to improve their businesses and manage their income. Successes and experiences of each empowered women’s group is shared in quarterly mobile workshops, where two members from each of the groups gather to share their progress, success stories, and challenges in the village banking and microenterprise activities. After the workshop, the women shares experiences of other groups with their own.

Steps to Progress

– *A story from the field*

Women fisher folk and PLHIV in Tomnobrelok commune, Stoeunghav district, Preah Sihanouk province can only dream of lives where they are less dependent on their husbands’ income from fishing. Their options are limited, and they are prone to risks related to poverty. When WORTH was first introduced, not everyone in the community was excited about the program, because some have participated in other failed village banking activities, and was afraid that they will be disappointed, again. However, when they learned that a large corporation like Chevron is supporting the initiative, they were more willing to participate. With the support of our partner, KWCD, Neary Laar Group (Good Women Group) is formed with 40 women who are now not only a successful bank group that saves regularly, but are also excited about their group’s economic future. Their management committee is very capable and accountable, and has good relationships with local authorities as well as other organizations in the community. Having this connection is leverage for future opportunities that the women never had before. Up to now, the group has managed to save \$1,285, and have made loans to 10 members. So little by little, each woman in the group makes continuous strides to improve their lives and achieving independence.

“A jug fills drop by drop” -
Siddhartha Gautama (Buddha)



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