

World Vision

# A guide to World Vision C a m b o d i a





## Content

Cambodia Overview.....	2
World Vision Cambodia.....	4
Areas Development Programmes.....	6
Sponsorship Makes a Difference.....	8
Health & Nutrition.....	10
Food & Water Security.....	12
HIV & AIDS.....	14
Peace & Justice.....	16
Education.....	18
Credit Demand In Cambodia.....	20
Transforming Lives.....	22

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# Cambodia

## Challenges of Poverty....

After many years of war, Cambodia slowly emerges from its turbulent past. Like many poor countries, Cambodia is struggling to meet its Millennium Development Goals (MDGs) that was signed by the international community.

Though Cambodians are some of the hardest working people, many parents struggle to earn an income and are distressed that they don't have enough resources to provide food, education, and housing for their families.

Though the economy has an average growth of 6.4% in the 2000s, it is not sufficient to meet the needs of 14.8 million people (UN 2005). More than 50% of whom are 20 years old or younger.

With most of the economic growth happening in the cities, the remaining 75% of the population still engages in subsistence farming.

More opportunities in the cities lure many families to leave their home in the rural areas and migrate to the cities. Rapid urbanization is creating additional social problems that increase children's vulnerabilities.



To date, the population still has little education and almost no productive skills. The literacy level for female is 61.1% and 82.9% for male (NSDP 2003-2005).

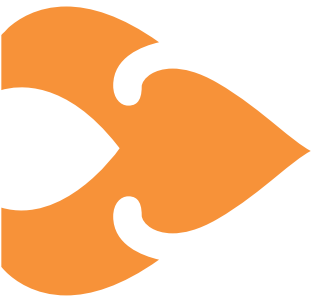
### **A Brighter Future....**

With smiles on their faces, the Cambodian families continue to keep their faith in a better tomorrow. Despite many obstacles, children are showing the ways by helping their parents to build a future for their families, leading by advocating for their communities and their country to develop a culture of peace.

We thank you for caring about the Cambodian people. Whether you are an individual, donor, spon-

sors, prayer partner, international supporter, donor government, multilateral agency or local partner, your contribution provide valuable encouragements to our communities. Your support enables us to bring about transformation in the lives of children, their families, their communities, and their country.





# World Vision Cambodia

As member of the World Vision International Partnership, World Vision Cambodia is committed to fulfilling the common vision:

**Our vision for every child,  
life in all its fullness;  
Our prayer for every heart,  
the will to make it so.**

We aim to empower our staff and our targeted communities to take part in building a future for Cambodian children. A future that includes the “fullness of life” and the will to carry out the work that transforms community members, making families stronger and more resilient to economic uncertainties. Our next five year’s strategy prioritizes the following strategic dimensions: vulnerable children, empowered communities, transformed systems and structures, through a refined sectoral focus that will include food and water security, education, health, peace and justice and HIV and AIDS.

WVC recognizes that as a direct-implementing agency we are faced with unique challenges, such as to consistently focus on community empowerment approaches and to think deeply about what a community will ‘look’ like when WVC is no longer there. We also recognise that relationships (between and with individuals, communities and the state) are integral to transformational development, and by implication they are also the key to community empowerment, sustainability and gender equity. WVC will transition from a predominantly needs-based approach to a community empowerment approach and all that may entail, including a thoughtful and responsible balance of growth with quality ministry. Social justice features prominently within the strategy, as WVC recognizes and affirms the rights of all men and women, boys and girls to meet their basic needs while maintaining their dignity as children of God.



### Who we serve:

World Vision Cambodia's ministry is focused on the lives of poorest children and their families. We work with children, families and communities regardless of their religious beliefs, gender, or ethnic background.

### Why we serve:

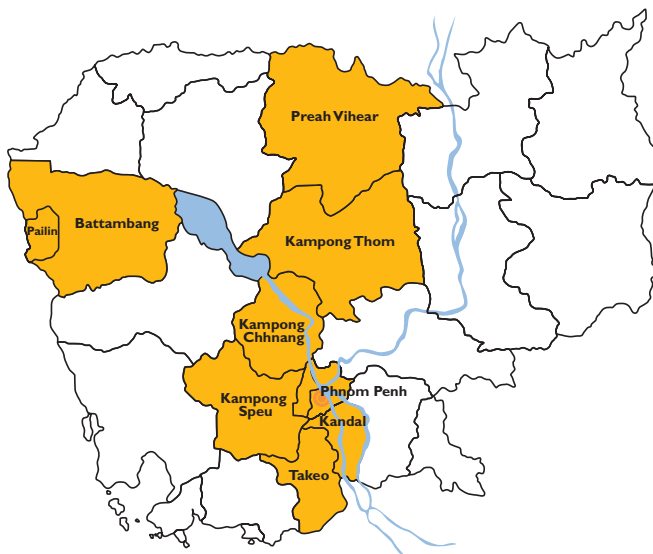
Motivated by our Christian faith, and in partnership with communities and donors, World Vision Cambodia seeks to enable children and their families to realize their God-given potential by tackling the causes of poverty.

### How we serve:

Relationship is the starting point and end goal of World Vision's Work. Through helping communities to build relationship with one another and working with community leaders and children's groups, World Vision helps to build social networks for children and their families. We work with community members to build partnerships that enable communities to determine priorities and set goals that would empower them to achieve development that positively transforms their lives.

### Where we serve:

World Vision's ministry includes 27 districts in 7 provinces and Phnom Penh. Our targeted communities are called Area Development Programmes (ADPs) where a holistic approach to transformational development is carried out through long-term partnership with villagers to improve livelihoods for children and their families. Each of the ADPs focuses on different combinations of the five areas of focus: food and water security, education, health, peace and justice and HIV and AIDS.



### Serving in Partnership:

World Vision valued good partnership with communities, supporters, local non-government organizations (NGOs), churches, and government ministries of Cambodia (including the Ministry of Tourism, Ministry of Interior, Ministry of Social Affairs and

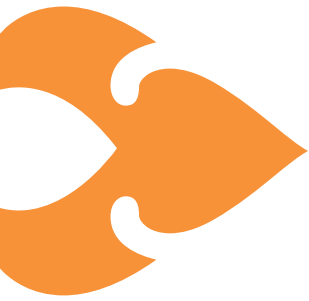
Youth Rehabilitation, Ministry of Rural Development, Ministry of Health); international government partners and international organizations (including the World Food Programme and World Health Organization).



### Cambodians serving Cambodia:

With a committed team of over 800 staff, interns, and volunteers, World Vision is building a strong group of local staff to lead and serve the country in its journey to development.





# Area Development Programmes

A desire for transforming systems and structures that prevent children and their families from living a “fullness of life” drives World Vision Cambodia’s community development work. This includes: enabling children to access school, healthcare, as well as having a peaceful family life with community members caring for the well-being of the children.

World Vision seeks to achieve transformation on many levels: transformation of children and families through empowering them to live life to its fullest potential, transformation of donors and partners whose lives may be blessed by a deepened understanding of development, transformation of World Vision’s staff who serve as catalysts to bring communities together in order to build a resilient society. Together donors, community partners, and staff can work to make a difference and break the cycle of poverty that keep children and their families living in extreme poverty.





### **Building strong partners:**

Powerful and sustainable transformation starts with relationships. It involves having strong partnership with communities as they strive to overcome difficulties and to take care of themselves and their families. World Vision's long-term ADPs include our staff working side-by-side with community members to identify causes of poverty and to find the solutions that will enable the communities to achieve positive outcomes such as accessing healthcare, education, food and water as well as living in peace and with justice.

### **Empowering Communities:**

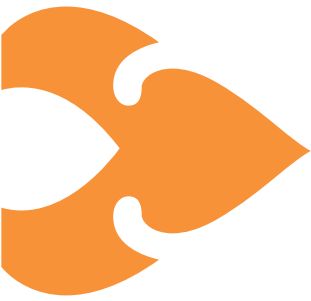
Through ADPs, World Vision works with children and their families to build their capacity to address their own specific, prioritized concerns. Long-lasting transformation results from community development that includes:

- Community training and enhancing resources to improve harvests, diversify crops, keep livestock healthy and maintain clean water supplies
- Health interventions such as child immunizations, maternal health education and improvement of health facilities
- Educational activities including partnering with government to

ensure that children in targeted areas complete primary education

- Contribute to the elimination of stigma and discrimination of people living with HIV&AIDS and orphans and vulnerable children
- Contribute to the elimination of violence against children through transforming the breakdown of morality, family values and sense of community
- Empower communities to live life with peace and justice.

Experience has taught us that human transformation is promoted by strategic approaches that focus on gender, economic justice, spirituality, politics, human rights and the environment.

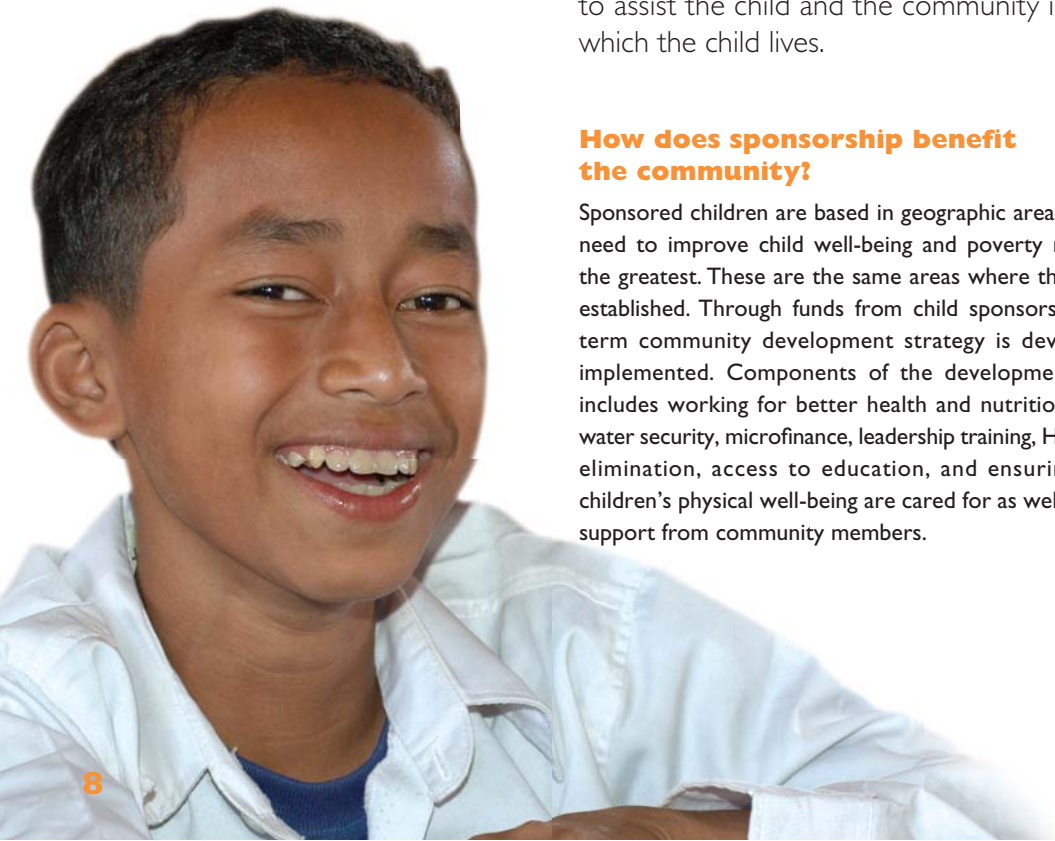


# Sponsorship Makes a difference

About 50,000 Cambodian children are sponsored in World Vision's project areas. International support provides invaluable resources for community development. Child sponsorship is one way for international donors to contribute to community transformation. When a donor sponsors a single child, a monthly amount is pledged to assist the child and the community in which the child lives.

## **How does sponsorship benefit the community?**

Sponsored children are based in geographic areas where the need to improve child well-being and poverty reduction is the greatest. These are the same areas where the ADPs are established. Through funds from child sponsorship, a long-term community development strategy is developed and implemented. Components of the development program includes working for better health and nutrition, food and water security, microfinance, leadership training, HIV and AIDS elimination, access to education, and ensuring that the children's physical well-being are cared for as well as spiritual support from community members.



Channy Khut is a smart and lively 16 year-old girl who dreams of one day becoming a community development worker.

Channy lives with her parents and a younger sister in Kompong Speu province. Channy's family relies on farming for their income. However, the rice yield is not enough to support the family. To supplement the family's income, Channy's mother, Sok Rouen works as a labourer to carry soil in a nearby village, while Channy's father, Kiev Seng sells charcoal far away from home.

Channy is currently studying in grade 11. She is one of the outstanding students in her class. Her favorite

# When I grow up...

subject is mathematics. Because of financial difficulties at home, Channy's mother wanted her to quit school and get a job as a factory worker in a nearby village. World Vision's sponsorship program enables Channy to continue her study.



*"We live in a small wooden house, my parents are all very busy with the farming and other supplementary works. So, I have to help them out at home.*

*Everyday, I wake up at 4:30 AM to cook rice to eat at school, gather cow dung, and fill water jars for our daily use. By 6:00 AM, I have to be ready for school. My school is about 8km away from my house, it takes me about one hour riding with my old bicycle. I spend 8 hours at school. After coming home from school, I help my mother cook dinner, stable the two cows, feed my piglet, which was given by World Vision, and give unhusked rice to my chickens.*

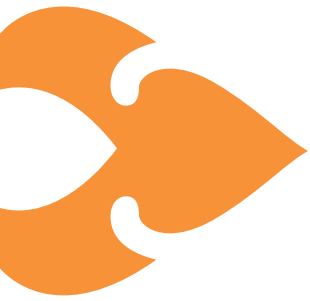
*Every weekend, I spend my time to lead and play with other children in the child club center. I really enjoy playing with other children in my community. I always tell them stories, draw pictures, and have fun with them.*

*I began to be a sponsored child when I was 10 years old, when staff members of World Vision came to my house, took my pictures and asked some basic questions. I was very happy to know that I would be sponsored.*

*Child sponsorship paid for my uniform and school materials. For my family and community, we have received a shallow open well in my house, compose pit and piglet. My United States sponsor has sent me many letters and post cards. Their words have brought me joy and courage. I kept all the letter and post cards I received properly, so that I can read it again when I feel sad. I wish to see my sponsor face to face one day. I really want to meet and thank them for their support.*

*When I grow up, I want to work as a community development worker. I think I understand and know a lot more about the situation of people living in poverty, because I also have experience with that before. I want to help my community, my family and support my sister to study further. I want to bring smiles in the saces of children in my community.*

*World Vision gave an opportunity to me, a poor child who otherwise could not have afforded an education. If I didn't have World Vision, I would have quit my study to work for a sewing factory like the other girls in my village. Thank you to World Vision sponsors for the support you have provided to me, my family and the community."*



# Health and Nutrition

After decades of war, Cambodia's healthcare system is struggling to cope with the needs of the population. Malaria, dengue fever, typhoid, diarrhoea and dehydration are constant problems, particularly in rural areas.

These health issues are often compounded by inadequate nutrition, poor maternal healthcare and deficiencies in vitamin A, iron and iodine.

Of particular concern to World Vision is the health status of Cambodia's children, rated as one of the worst in the world. Over 40 percent of children under five are malnourished. The mortality rate for children under five is also one of the highest in the region, with an average of 124 deaths for every 1,000 births.

Poverty remains the root cause of all these health problems, stifling much-needed education and restricting access to vital medication.

## **Supporting pregnant women**

In response to the circumstances facing pregnant women in Cambodia, World Vision initiated the Sokomalpheap Meada Project in 2004. The project aims to reduce maternal mortality and morbidity in the south of Phnom Penh by providing support to village health workers and medical staff at local government-run health centres.



Through monthly health awareness sessions, World Vision's team and governmental medical experts ensure that expectant mothers avoid contracting TB, HIV&AIDS or any sexually transmitted infections (STIs). As a result of their work, an increasing number of women can now access antenatal and postnatal care and receive support in the delivery room.

World Vision is motivated by the vision of women in Cambodia having access to comprehensive healthcare before, during and after their pregnancy.

### Vulnerable children & young people

With private funding from World Vision USA, World Vision Cambodia has built a new wing to

the National Paediatric Hospital specifically for children with HIV&AIDS and other serious conditions. World Vision is also working on building the capacity of this hospital to provide affordable, quality healthcare to children with severe health problems.

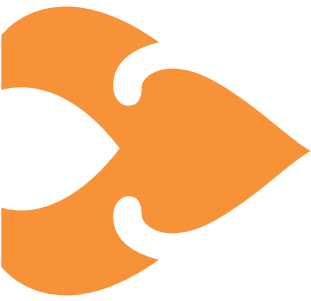
For the past nine years, World Vision has also been involved in a project supporting some of the most vulnerable young people in Cambodia – girls under 18 who have been victims of sexual abuse or trafficking. The Trauma Recovery Project provides a protective and supportive home environment for these young women - a place where they can receive counselling, healthcare and basic education. World Vision staff also support these young women to find new homes,



where appropriate, and develop new skills through vocational training.

By working with the Ministry of Health and other NGOs, World Vision is committed to raising the standard of public healthcare in Cambodia and ensuring that it works for the nation's most vulnerable people.





# Food & Water Security



Nearly three decades after Cambodia emerged from the vicious reign of the Khmer Rouge, it remains one of the fifty poorest countries in the world. The majority of children, families and communities that comprise Cambodia's population of 14.8 million people, live in desperate poverty and struggle to meet even the most basic needs of food and clean water.

The country's leaders bear the daunting task of rebuilding the damaged economic, social and physical infrastructure needed to ensure future growth and development.

The evaluation of the impact of the first Poverty Reduction Strategy demonstrates that Cambodia has failed to meet nearly all of its targets for 2005, for activities related to food and water security. MDGs (2000) suggest that only 26% of the Cambodian population have access to an improved water source. Chronic malnutrition rate among children is unacceptably high at 40%, as evidenced by stunting.

## **What has World Vision Cambodia been doing?**

World Vision Cambodia has implemented various initiatives to address issues of food and water security for the past 10 years now within the Area Development Programmes (ADP) and other project activities.

World Vision Cambodia defines food security as having enough physical, social and economic access to sufficient, safe and nutritious



food. It is viewed as a combination of **food availability:** sufficient quantities of appropriate, necessary types of food from domestic production, commercial imports or donors; **food access:** individuals have adequate incomes or other resources to purchase or barter to obtain levels of appropriate food needed to maintain consumption of an adequate diet/nutrition level; and **food utilization:** food is properly used; proper food processing and storage techniques are employed as well as the existence of, and application of adequate knowledge of nutrition and child care.

However, beginning in 2006 through to 2010, Food and Water security will be one of the five focal directions for World Vision Cambodia. The five-year programming will address the following identified strategic goals:

1. Vulnerable boys and girls and their families have sufficient nutritious food and clean water all year round.
2. Poorest families are able to sustain their livelihoods and decrease their vulnerability
3. World Vision Cambodia and communities advocate the protection of land and property for the poorest and most vulnerable household.

**Vulnerable boys and girls and their families have sufficient nutritious food and clean water all year round**

The consumption of potable water is fundamentally linked to good health.

WVC will expend more resources towards providing access to safe water at home, an approach that has proven to be more cost effective rather than making the water source safe. Technical options to secure safe water such as rainwater harvesting, water filters, SODIS, improved open wells will be introduced to vulnerable households and communities. Community involvement and acceptance is key to ensuring the success of this endeavor, hence, World Vision will endeavor to work alongside community leaders and individuals.

**Poorest families are able to sustain their livelihoods and decrease their vulnerability**

Improved farm based productivity and increased access to nutritious food will ensure that the poorest and vulnerable families are able to sustain their livelihoods thereby decreasing, if not totally overcoming food insecurity.

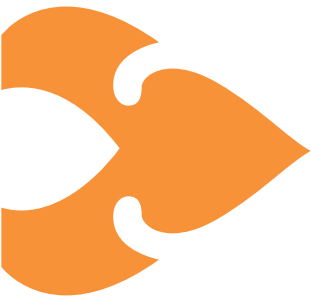
Just as the majority of Cambodia's rural populations are subsistence farmers, so it is in World Vision program areas. World Vision will define an organizational-wide and community accepted approach to food and water security, an approach that recognizes that good nutrition and sustainable livelihoods cannot be achieved by increasing rice yields alone. Together with identified communities, WVC will introduce and provide information and training on food diversification, how to improve post production practices and improving product marketability.

Simultaneous to increasing food productivity and food diversification, deliberate efforts will be undertaken to create understanding of the vital interrelation between food and better health through improved nutrition.

**World Vision Cambodia and communities advocate the protection of land and property for the poorest and most vulnerable household**

Externally, World Vision will advocate with various levels of government agencies and NGO networks involved in property rights and particularly for land rights. The main issues for national level advocacy are primarily for the implementation of laws pertaining to land and property rights, be they communal or private.

At the local level (District, Commune and Village), World Vision will prioritize advocacy issues that call for the equal implementation of the law and immediate response to the needs of victims of abusive misappropriations. Towards this, World Vision will work towards getting local authorities and communities in defining mechanisms to protect themselves from abuse and ensure that these mechanisms are well placed and functioning.



# HIV & AIDS

The good news about HIV&AIDS in Cambodia is that it is on the decline. The 3.0 percent prevalence rate amongst adults (aged 15-49) in 1998 has been reduced to 1.9 percent in 2003. The bad news, however, is that HIV&AIDS continues to wreak havoc on communities across Cambodia, as the rate of infection remains higher than other neighbouring countries.

For World Vision, the challenge of responding to this issue began back in 1993, just one year after the country's first detected case of HIV&AIDS. Since then, our response has focused on prevention as well as care.

## Effective prevention

When it comes to stemming the tide of HIV&AIDS in Cambodia, World Vision recognizes that without education, prevention will be limited, and without community awareness, stigma will remain rife. To that end, we have concentrated our efforts on setting up Strategic AIDS Reduction (STAR) projects along several of Cambodia's highway hotspots, targeting at-risk groups, such as factory workers, truck drivers, youth and military personnel.

Although the STAR projects are no longer in operation, over the past five years, these initiatives have helped to reduce infection rates in areas where HIV&AIDS has spread rapidly.



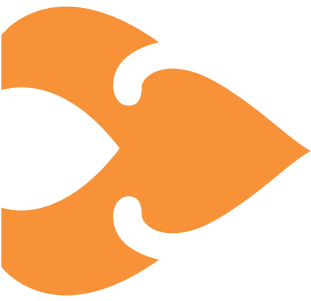
World Vision is now focusing on incorporating its HIV&AIDS intervention programme into existing local development projects, ensuring that communities are empowered through sound education and greater awareness.

### Compassionate care

The impact that HIV&AIDS has on both individuals and communities is considerable. Poverty, ill health, social stigma and orphaned children are just some of the harsh realities facing those living in areas where HIV&AIDS is prevalent.

In order to sensitively respond to these complex needs, World Vision Cambodia adopts a multi-level approach, providing care to both adults living with HIV&AIDS as well as children whose parents have died of AIDS. Through our Mainstreaming Aids in ADPs (MAAP) projects, we provide free HIV testing and confidential counselling for adults. In addition, MAAP staff also provide training on nursing techniques and homecare, empowering local people to care for adults living with HIV&AIDS and children who have been orphaned by AIDS.

In provinces such as Kompong Thom, Kompong Speu and Kompong Chhnang, World Vision is playing an important part in stopping AIDS in its tracks and ensuring that those in need of care are able to live the fullest life possible.



# Peace & Justice

Present day Cambodia emerges from a not so distant past characterized by betrayal, violence and trauma that resulted in the disintegration of trust, relationships and harmony between and among families, communities and other social structures.

Injustice on an individual and societal level and a judicial system that lends itself to political influence are some of the current manifestations of this tumultuous past.

In the midst of this challenging environment, many Cambodian children and adults are working hard to build peaceful communities and families, and to advocate for their rights.

In this societal milieu, World Vision Cambodia commits to the aggressive pursuit of strategies to work with Cambodian children and adults, in communities and within the government, to address and improve issues of peace and justice that affect the poor, the oppressed and the marginalized.

From 2006 – 2010, WVC Peace and Justice Program will seek to address four identified critical roadblocks to achieving peace and justice. These are:

1. Violence Against Children
2. Worst and Hazardous Forms of Child Labor
3. Breakdown of Morality, Family Values and Sense of Community
4. Power Abuse and Exclusion that Hurts the Poor and Vulnerable.



## Violence Against Children

Significant time and resources will be expended towards combating violence in identified communities as well as making sure that boys and girls who are survivors of violence in target areas receive effective care and healing services. Considerable capacity building activities that mobilize families, communities and local authorities to collectively work together to prevent and address violence against boys and girls will be implemented.

**Key Target Group(s):** Boys and girls who are survivor of violence (e.g. rape, physical and mental abuse, neglect). Families, local authorities, teachers, community people, young children, youth, opinion makers, community leaders.

## Worst and Hazardous Forms of Child Labor

Specific and tested interventions that contribute to the elimination of Worst and Hazardous Forms of Child Labor will be identified and implemented. Program activities will focus on enabling children, families and communities to protect vulnerable boys and girls from engaging in hazardous and worst forms of child labor and in building effective systems and structures that safe-

guard vulnerable children at the community, provincial and national levels. Survivors of child labor often have a distorted view of themselves and the environment in which they exist. Their need for caring, healing, restoration and reintegration into their communities will be at the heart of all program activities.

**Key Target Group(s):** Vulnerable children within World Vision target areas. These include children working in factories (e.g. brick factories), child domestic laborers, scavengers, trafficked children, survivors of commercial and sexual exploitation, community leaders, local authorities, families, and parents.

## Breakdown of Morality, Family Values and Sense of Community

Intentional efforts towards transforming the breakdown of morality, family values and sense of community will be employed so that boys, girls and adults in target communities have transformed values, attitudes and actions resulting to increased trust, respect and cooperation leading to more peace.

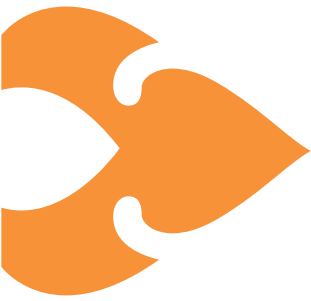
**Key Target Group(s):** Boys and girls in peace clubs and children's clubs, parents, teachers, village chief, police, religious groups/leaders.

## Power Abuse and Exclusion that Hurts the Poor and Vulnerable

Program implementation will employ purposive actions that counter power abuse and exclusion that is detrimental to the quality of life of vulnerable children and their families. The goal here is to enable people in target communities to harness their collective capacity to analyze local power abuse problems, identify solutions, and mobilise themselves to protect their rights and curtail the threats posed by abusive persons in authority.

**Key Target Group(s):** Communities in World Vision target areas, children and youth clubs, teachers, local authorities, persons in positions of authorities, national agencies (especially those who have a mandate related to human rights violations)





# Education

## **The challenges**

Ensuring that Cambodian children have access to primary and secondary education has been at the heart of World Vision's work since it began operating in Cambodia back in 1993.

While overall access to primary education has steadily improved in recent years, estimated to be at 92 percent for boys and 91 percent for girls, access to secondary education continues to be reserved for the privileged few.





In more remote areas of Cambodia, only 3.9 percent of children ages 12–14 are currently enrolled in secondary school. Their development is often hindered by limited local educational facilities, lack of family income and the decision by their parents to put them to work at a young age.

### **Providing opportunities**

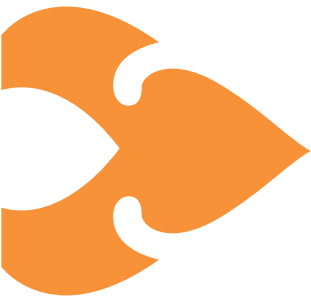
Our vision is that all Cambodian children will have access to quality education, regardless of gender, physical capacity or geographical location. To that end, we have been involved in developing the capacity of the Cambodian educational system over the past thirteen years, building schools and providing much needed equipment and training, particularly to schools in rural areas.

As the education infrastructure in Cambodia has improved, so World Vision has become increasingly concerned with the high number of children from vulnerable backgrounds who are unable to access education in their area. Through the Disabilities Mainstreaming Project (DMP), which works within ADPs to promote access to education for children with disabilities, and the Bringing Hope Project (BHP), which supports young adults with disability as they move into tertiary education and vocational training, World Vision has championed access to education for those who so often find themselves excluded from places of learning.

### **Moving forward**

World Vision is having to continually adapt to the complex needs of children and young people who are unable to access education. Whether it's providing scholarships for young adults from disadvantaged backgrounds to move on to higher education or training mothers who are unable to send their children to school in relevant teaching methods, World Vision is determined to improve access to education for all.

Through our work and partnership with Government and other NGOs, we want the children of Cambodia to have hope for a brighter future – one built on the foundation of an excellent education.



# Credit Demand In Cambodia



Cambodia is considered to be one of the poorest countries in the world. Out of a population of about 14 million, 80% of people live in rural areas whilst 20% live in urban and peri-urban areas. Currently, the country's per capita income hovers around US\$320 (government micro finance book, 2005). About 36% of the population earns less than US\$1 a day. With this small income, they have to provide food, clothing, medical care, and school fees for their family. Making ends meet is a daily struggle for many families much less trying to build a healthy, educated, and safe family unit on less than a dollar a day.

In many areas of Cambodia, citizens still rely on local money lenders who charge exorbitant interest rates, from 10-20% per month. Very high interest rates make lending very expensive for borrowers and some of the poor families cannot pay the money back. Borrowers are often forced to pay by different ways, such as children dropping out of school and going to work for the moneylenders, giving children away to repay for parents' debt, and/or losing their homes and their land.

When asked how we can help them to improve their lives, most poor villagers requested credit in order to create their own small business. In response to the need for cheaper and more readily available credit for the poor, Cambodia now has 16 commercial banks, 16 licensed Micro Finance Institutions (MFI), and 23 registered Non-Governmental Organizations (NGOs) operating micro finance activities. According to a study by Plan International released in May 2005, over 75% of the poor in the countryside are still without access to micro finance services. Some of the reasons limiting access to MF include demand for credit exceeding the supply, and lack of infrastructure making some parts of the country hard to access.

VisionFund Cambodia (VFC) seeks to help the entrepreneurial poor get start in business. Partnering with poor families as they work to establish secure, healthy and dignified lives, VFC's work extends and compliments World Vision's ministry. The financial services provided by VisionFund Cambodia help the poor to make their dream a reality. VFC provides the poor with more financial choices and reasonable interest rates. Our rates range from 2-3.5% per month, depending on the financial services. Through working with VFC, a family is able to accumulate assets and build up their small businesses one step at a time. Families can provide enough food for their children, begin to save for emergency needs, afford medical care for their family, and most importantly send their child-

ren to school. As their financial prospect grows, families will have more options and can even access more advance credit markets.

### **VisionFund Cambodia's Mission to help the poor**

Following the success of World Vision's Micro-Enterprise Development (MED) programme, Vision Fund Cambodia (VFC) was registered as a limited liability company in 2003, and registered with the National Bank of Cambodia as a licensed Microfinance Institution in May 2004. In 2005, VFC completed the localization of the management team and became self-sustaining.

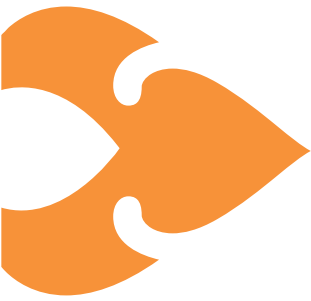
As of December 2006, VFC has a portfolio of over US\$5.9M with over 35,000 active clients. Our average loan size per client is around US\$170. VisionFund Cambodia currently operates in seven provinces: Kandal, Takeo, Kampong Chhnang, Kampong Speu, Kampong Thom, Battambang, and Phreah Vihear, in and around World Vision Cambodia's Area Development Programs (ADPs).

Thanks to international investment, VFC can provide affordable loans to poor Cambodians, especially to women in World Vision's targeted areas. We work to enhance the quality of life for the poor and the vulnerable by providing convenient and accessible financing.



Stronger  
hopes for the future  
Business  
and life improvements

*Our achievement, VisionFund Cambodia*



# Transforming Lives



The Khmer Rouge regime of 1975-1979 was a period of hardship for Cambodia. Mrs Thong Kimsan was among the vast number whose hearts were broken – her husband was one of the millions who died during that time. Kimsan’s heartache didn’t end there. She remarried, but shortly after her next son was born, her second husband died.

Kimsan’s personal battle to raise two young sons echoed her homeland’s struggles in the 1980s. It is not easy for widows to get by in rural Cambodia, and a quarter of a century ago everyone was mourning their own loss, so little help was forthcoming for Kimsan and her two young boys.

Luckily Kimsan was able to retain her half-hectare field, and there she planted and harvested a single rice crop a year. *“When I wasn’t working in the field, I weaved palm leaves to sell. But it was very hard to earn even 100 Riels (0.025 cents US) to buy ingredients to make a meal out of the rice,”* said Kimsan.

Every year during the planting season, Kimsan had to borrow from the local moneylender – at least 10 percent interest per month. At harvest time she had to sell most of her rice to repay the debt, even though she knew the amount left would not be enough to feed her family for the whole year. Paying back the moneylender was always her first priority to ensure she kept a good credit record and could borrow again the following year, but this left her family permanently hungry. This unending cycle continued through the years and decades until 2002, when VisionFund Cambodia came to Kimsan’s village.

It was in 2002 that Kimsan took out her first VisionFund loan of 50,000 Riels (US\$12.50). Although only a tiny loan, it was a huge step for Kimsan and her family. She invested the



money in an ice-shaving machine and started to sell shaved ice snacks to locals during the hot Cambodian afternoons.

Encouraged by the success of this enterprise Kimsan took out a second loan, which was twice the size of the first, and sold her ice machine. Her business plan described a grocery shop that would sell fish, pork and vegetables from her own front room. Through selling a great range of products she aimed to increase her revenue. This broader activity proved profitable.

Three years and five loan cycles later, Kimsan has graduated from being a VisionFund community bank member and is now a trusted solidarity loan\* client of VisionFund Cambodia's Samrong Tong program.

There are four other members of her group, and their current loan size is close to US\$160.

Kimsan has diversified the products she sells in her shop and now has the largest and most popular shop in her village. Her youngest son, aged 24, helps out with the business and farm – every morning he spends two hours at the market buying stock, especially fresh produce, for the store. Together they turn over around US\$30 a day, an amount she would never have dreamed possible in her palm-weaving days.

*"I am really happy with how my business has grown, even though I have hardly any free time anymore. Now I can afford to cook, but sometimes I'm too busy."* Said Kimsan with a twinkle in her eye. *"Actually run-*

*ning my grocery shop is a very easy job because it is at my home."*

*"I only need one job now (as well as growing rice) – I've stopped weaving and grinding ice. I have money in my pocket to buy what I need. So far I have built a bathroom, a cement kitchen, and improved the security of my property all of which cost about 400,000 Reils (US\$100). Next I plan to build a more solid, elevated, wooden house which will give us greater protection from floods."*

Cambodia has made it through the tough times and looks forward to a better, more prosperous future. So too does Kimsan, with thanks to her fortitude and enterprise, and a little help from VisionFund Cambodia.

\* Solidarity loan are larger amounts (US\$100-500) lent to groups of 4-7 borrowers who guarantee each other's loans.

## Help us protect children

World Vision Cambodia is determined to stop the abuse and sexual exploitation of children.

We implore your help and diligence in accomplishing this task.

Focused on the safety of all children, in 2000 World Vision developed an international Child Protection Policy to reduce the risk to children from any form of abuse or neglect, including sexual abuse.

Behaviour Protocols are World Vision Cambodia's rules of appropriate conduct linked to the Child Protection Policy which protect Children from abuse, while also ensuring staff and visitor are not at risk of false accusations of inappropriate behaviour.

As World Vision Cambodia has implemented programmes which are at the forefront of efforts to counter sex tourism and abuse of children, your commitment to the Behaviour Protocols helps us to continue protecting children.

Our work in prevention includes strong links with the police and government.

We are pleased to report that the government of Cambodia has imposed severe penalties for acts relating to child sexual abuse. Punishments range from mandatory sentences of 10-15 years in Cambodian prisons. International

governments have recently backed these initiatives with new legislation to imprison offenders in their home countries up to 30 years.

## Behaviour Protocols

Child protection is paramount to World Vision Cambodia (WVC). Therefore, all visitors are expected to assist us in protecting children by abiding by these Behaviour Protocols at all times:

### My Commitment:

- a) I will not travel to a WVC projects unless I am accompanied by an authorized WVC staff member.
- b) I will always be appropriate and culturally sensitive in all interactions with children.
- c) When unsure of the boundaries of appropriate or inappropriate behaviour, I will seek guidance, without hesitation, from accompanying WVC staff.
- d) I will be entirely professional in my relationship with children, while at the same time demonstrating compassion and care in all actions and speech.
- e) I will not engage in physical conduct with children such as culturally inappropriate or unwanted touching, hugging, kissing, or blocking of normal movement.
- f) I will not stay alone with any children or minors, whether in the child's house or elsewhere.
- g) I will not revisit a project or a child without an authorized WVC staff member present.
- h) I will not share personal contact details (home, work or hotel address) with any child or their family.
- i) I will only provide gifts that are approved by WVC staff. I will not provide cash gifts directly to children or their families. However, I do understand that cash gifts can be channelled through the WVC office.
- j) I will not photograph, video or collect stories of children without the prior authority of WVC staff and approval from the children involved. (WVC has a standard approval form.)
- k) I will only photograph children when they are appropriately dressed, and I will respect their dignity and right to privacy at all times.
- l) I will be concerned about the perception and actual nature of my interaction and relationships with all children in Cambodia.
- m) I will not use verbal or visual conduct such as derogatory comments, pornography, sexual advances, unwanted invitations, or use of power and authority to persuade a child.

I have read and understood and I agree to adhere to the Behaviour Protocols of World Vision Cambodia.

# World Vision Cambodia

## Behavior Protocol Guidelines From the World Vision International (WVI) Child Protection Policy

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Name of Visitor (PRINT)

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Name of Visitor (SIGN)

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Country

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Date

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Position/Occupation