



**CAMBODIAN YOUTH DEVELOPMENT CENTER
(CYDC)**

**Community
Assessment Report
2008**

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Introduction

During July 2008, the Cambodian Youth Development Centre (CYDC) conducted a community-based field assessment of rural communities in the Moug Russey and Koh Kralor districts of northwest Cambodia. The aim was to gather a picture of the condition of the lives of the area's rural families - of the challenges, threats and opportunities of their daily existence, with a particular focus on three vulnerable groups: female-headed households, disabled person-headed households and young people.

CYDC is a Cambodian non-government organization based in the Moug Russey district of Battambang province. Its mission is to provide support and development opportunities to the most under privileged of northwestern Cambodia's rural poor. CYDC's work to date has taken the form of providing skills based and capacity building training to vulnerable groups within the community, and in building community support networks for these groups. This assessment formed part of CYDC's research in preparation for drawing up a new three-year strategy plan. The aim was to hear directly from the target group what were their main concerns, and their perceptions of what their community needs in order to build a more prosperous and sustainable future.

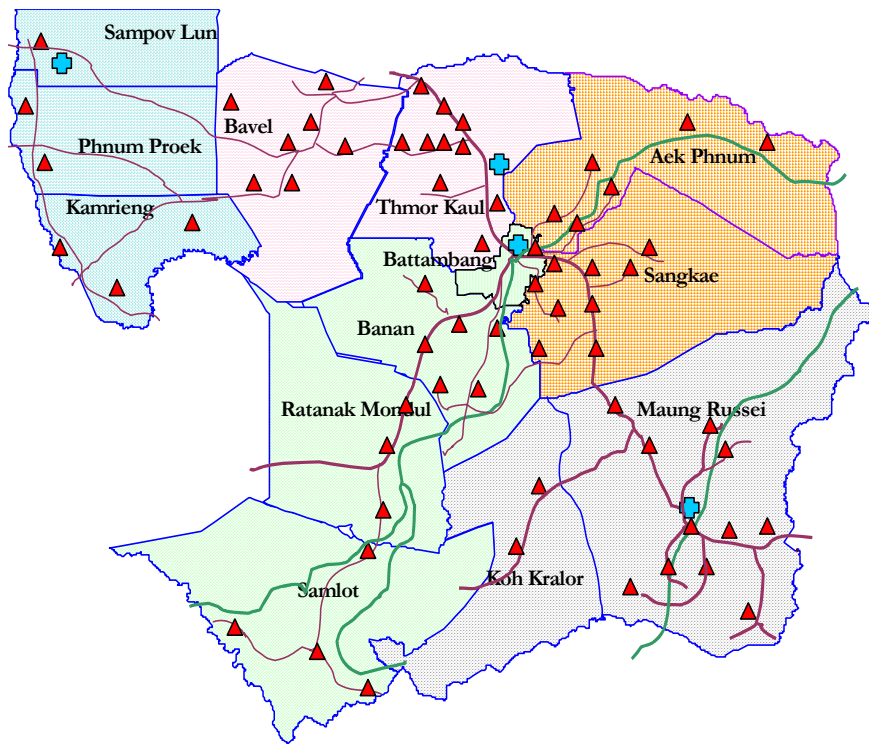
The assessment was wholly community based. CYDC volunteers conducted interviews with a range of stakeholders, villagers from the target groups, community leaders and members of the district government. The interviews used a semi-structured questionnaire in order to gather both quantitative and qualitative information from the respondents, but the questions were designed to lead the respondents into elaborating on their own situation – the issues that were of most concern to them, and interviewees were encouraged to talk openly about their fears and hopes for the future.

In order to maintain a relaxed and informal interview environment, the discussions took place at the homes of the participants, or in the fields where they work, sitting together in the shade with respondents and their families. The interviews were conducted by local Cambodian volunteers, and three foreign volunteers. The atmosphere throughout the interviews was relaxed and informal, and respondents seemed to feel comfortable and eager to respond frankly and talk openly about their situations. These enlightening interviews, observation in the field and debriefing discussions with CYDC staff form the basis of this assessment.



A family from the CYDC assessment village in Chrey commune

Community Background



Map of Battambang Province

In order to fully appreciate the conditions of the villagers' lives, it is important first to have an understanding of the wider Cambodian context, and in particular those conditions which are specific to the northwestern area.

Cambodia recently emerged from 30 years of protracted conflict, and is still in the process of recovery, both physically and emotionally. The horrors and devastation wrought by the Pol Pot regime, which was brought to an end in 1979, were followed by a protracted civil war fought between the new Cambodian government and the remnants of the Khmer Rouge. These fighters retreated longer to the northwest of the country, where they based themselves and from where they fought the most violent and drawn-out battles of the civil war. The two districts of Mouny Russey and Koh Kralor lies in the former conflict zones, and many of the area's residents were forced to flee to refugee camps beyond the border with Thailand during the civil war.

The Khmer Rouge regime envisioned an almost totally agrarian based society, and violently destroyed elements which they saw as contradictory to this ideal. Hence a vast number of well-educated and skilled Cambodians were killed during the regime, and the development of industry and non-agricultural sectors were neglected. Once the country had emerged from the rule of the regime, Cambodia's economy was in ruins and it lagged far behind its neighbours Thailand and Vietnam in terms of development. Though since 1979, Cambodia has seen significant growth and change, the country remains largely agrarian based: 85% of Cambodians live in the countryside. The vast majority of the economic gains made since the end of the conflict are also concentrated in the hands of a small middle-class. The Gini coefficient, a measure of inequality within a society, is relatively high at 0.42, making Cambodia one of the most unequal countries in the region, and the gap between rich and poor is increasing: in 2004, the Gini coefficient was only 0.35.

The confused, unofficial and corrupt system of land ownership in Cambodia adds to the precarious existence of Cambodia's rural poor. Following the defeat of the Khmer Rouge regime, the new government re-divided land between rural Cambodian families. Many families were left with less land than they had owned prior to the regime, despite the fact that there was now a new generation to support. The rural residents of northwest Cambodia were greater disadvantaged by this re-division due to the ongoing conflict in the region. A great deal of land remained in the hands of Khmer Rouge fighters, or lay in a conflict zone. As this area witnessed the heaviest fighting of the civil war, it was also heavily mined, and mines were a deadly hazard facing rural families as they tried to reclaim the land they had been awarded. Many rural residents have lost family members or themselves been injured by landmines.

After the Paris Peace Accords in 1991, more land in the former conflict areas was redistributed, but this was an unofficial process, leaving those who received land with no rights of ownership and therefore no security. In 2004, 80% of those

who owned land did not have title deeds to it.¹ The arrival of peace also saw a massive influx of former refugees back into the provinces, the large majority of whom remain landless to this day and therefore lack a secure means of obtaining food or making an income. Recent years have also seen land grabs by the more powerful and well-off, and the poorest Cambodians, who are so often the victims of these actions, are economically locked out of recourse to the judicial system.

The northwest of Cambodia, therefore, not only remains one the most under developed and wholly agrarian based areas in Cambodia (45% of the population were living under the poverty line in 2004, 6% higher than the national average of 39%²), but it also has the special context of a large landless population, and bears many scars of the recent tumultuous history of the country. Many local men were caught up in the conflict, and the fighting has therefore also left many local widows and female-headed families, who face their own particular struggles to survive.

¹ World Bank, *Managing Risk and Vulnerability in Cambodia: An Assessment and Strategy for Social Protection*, 2006, p. 13.

² *Ibid.*, p. 10.

The Assessment

The CYDC assessment was conducted in three communes in the Moug Russey three communes in Koh Kralor district. In total, CYDC interviewers spoke with 82 women-headed families, 49 disabled-person headed families, 28 young people between the ages of 15 and 26 and 18 local community leaders. CYDC also interviewed the Deputy District Governors of Moug Russie and Koh Kralor and the Head of the Women's Affairs Bureau.

The six communes surveyed were Chrey commune (population 11,075), Russey Krang commune (population 13,764), Prek Chek commune (population 12,963), Koh Kralor (population 3,801), Prah Phos (population 2,985) and Hop (population 2,846). These communes were selected by CYDC as representative of the wider situation in the villages of the province. The communes are also geographically spread. Though the staple crop in each is rice, Chrey and Russey Krang communes are also fishing communities and Prek Chek commune grows corn, chilies and oranges.

As described in the introduction, the interviews took place in a comfortable, informal setting to encourage the interviewees to feel relaxed and free to open up and talk candidly. The purpose of the assessment was not to gather accurate quantitative evidence, which would be beyond the capacity of CYDC as it currently operates, but was instead to gain an insight into the perspectives of vulnerable members of the rural community and what their future needs may be.

The interviews lasted for an average of 40 minutes. Respondents were eager to discuss the conditions of their lives and their perspectives on their future and that of their families. CYDC found that the main concerns and wishes for the future were largely repetitive, and their responses were echoed by local community leaders and members of the districts government. It is therefore with confidence that CYDC is able to present the findings from the assessment as a true and representative presentation of the current challenges and opportunities for the future of Moug Russey and Koh Kralor's rural poor.



A typical interview setting with women household and disable in Prek Chek commune

Findings

Current Situation

Below CYDC presents the findings from the assessment. The discussions with villagers, local community leaders and district government members overwhelming showed that several issues are universally critical to all members of the community, and particularly the vulnerable households whom CYDC interviewed. These issues are presented first as universal challenges which need to be addressed. Then follows three further sub-sections dedicated to the challenges which are particular to the three vulnerable target groups: female-headed households, disabled-headed households and young people.

Universal Challenges

Food Insecurity

All of the families with whom CYDC spoke reported worrying about food shortages. Cambodia's women and children suffer the worst nutritional status in South-East Asia.³ Most of the respondents did not have enough land to provide sufficient food for their families, if they owned any at all. Former refugee families are often still landless, and many families are forced to sell their land to pay off debts, often accumulated if a family member falls ill. A 2004 survey by Oxfam estimates that the number of landless families is growing at 2% per year.⁴ On average, 36% of households in the commune are landless, and they can only earn money to buy food by working as laborers on other peoples' land or outside of the commune. The wages they receive are low – around \$2 a day, which is often not sufficient to properly feed their families. Even those fortunate

³ International Land Coalition, Women's Access to Land and Other Natural Resources in Cambodia, 2004, p. 4.

⁴ Oxfam, 2004.

enough to own land often own less than a few hectares, and may still not be able to fully support their family from their crop yield. Three village leaders estimated that 30% of the commune's families are landless and 30% own less than one hectare of land. Crop yields are also highly unstable: the past five years have seen severe droughts and floods which have devastated the harvest, and as the interviews were taking place, a new drought seemed about to set in. The season's rice had already been seeded, but villagers reported it had only grown a little due to lack of rain and crops were already beginning to fail. The area suffers from the lack of a good irrigation system, and those whose land is far from the river struggle to keep their crops irrigated.

Some families will rent land from well-off landowning neighbours in order to grow food for their families. Unfortunately however, rents are high, and are, of course, payable despite failed harvest. A year's lease for one hectare of land may cost a family on average 500kg of rice, but the land may ultimately yield less than this amount, particularly if drought or flooding hits.

Families supplement their diets and income through fishing in the rivers and flooded rice paddies. Some also maintain small vegetable plots, which they may take to sell at the local market. Only a small number of those interviewed said they cultivated vegetables however. In order to engage in these more lucrative agricultural activities, families would have to borrow capital to invest in seeds and fertilizer, and there is always risk of crop failure.

Another result of food insecurity is that families often have to borrow from money lenders in order to buy food to sustain themselves. Money lenders charge extortionate rates – approximately 10% per month, which leads villagers into a vicious cycle of debt and further poverty.

Because of their inability to meet basic food needs, many of the population suffer from under nutrition. This is clearly evident when walking around the villages. Many of the women are painfully thin, and many of the very young children have severely distended bellies. According to the 2000 Cambodia Demographic health Survey, 45% of Cambodian children under five years of age are underweight.

Local NGO workers say a large proportion of international food aid is diverted through systematic government corruption. In 2004, the Cambodian government agreed to repay \$900,000 to the World Food Programme to compensate them for diverted food aid⁵. CYDC staff identified U.S. food aid canned salmon on sale in the market during the assessment.

⁵ World Food Programme Annual Report, 2004.

Lack of Skills and Employment Opportunities

The majority of our respondents finished their education at primary school level, or had received no education at all. This has resulted in a massive dearth of skilled workers in the population, which they themselves unanimously quoted as their most major impediment to progress.

Although it is the government policy for all students to attend school until they have completed at least grade 9, equivalent to nine years of education, children stop attending school early for a variety of reasons. Rural families who are struggling to feed themselves are unable to afford to pay for their children's education. Though education is officially free, students have to purchase study materials and food whilst at school. Teachers also universally supplement their low salaries by teaching private classes, which students are obliged to attend should they wish to pass the class. Teachers often save core examination material to teach only in their private classes. They also prepare their own materials for lessons, and charge students inflated 'printing costs'.

Children are also often required by their parents to help in the effort to put food on the table – to work in the fields, to catch fish or to go and sell vegetables in the market. Also, schools are situated in the main towns of rural districts, far away from many of the villages. With little money to pay for transport, children are both economically and physically cut off from their education, by roads which frequently become impassable in the rainy season. Finally, some parents perceive little value in their children obtaining an education, as they see little opportunity for them to use it, believing that their children will ultimately inevitably end up working in agriculture under the same conditions as they are currently living.

This lack of skills bars many rural people from seeking alternative employment to agricultural labour. The result is a surplus of agricultural labour, as more and more children leave school at a young age, and there is not enough work in the commune to occupy them and enable them to earn a living. It is estimated by district leaders that 76% of young people in the area are unemployed. This has resulted in a huge number of villagers going regularly to the Cambodian-Thai border region to work illegally as agricultural labourers. Community leaders in two of the communes estimated that 50% of their populations went to do migrant work at some point during the year, whilst in the third commune the figure was 20%. These migrant workers face many threats working in the border region, and this mass outpour of workers also has damaging consequences for the communes.

Villagers typically go to work in the border region for between one and three months. They work long hours and live in communal accommodation with other

workers. The pay is low and they frequently fall ill with Malaria and other illnesses. Kem Nung, a 64 year-old widow interviewed by CYDC said she goes three times a year to do agricultural labour in the border region. When we spoke to her she had just returned from this work, and she was still recovering from a bout of Malaria she contracted whilst there. Nung had worked for one month, and had been paid 2000 Thai Baht (\$50), but had spent approximately 600 Baht (\$15) on her costs. Hach Sokhorn, a 39 year-old widow with four children told CYDC how her husband died of typhoid while working in the border region. She was not able to arrange for his body to be returned for burial.

Migrant workers also often fall victim to exploitation when they go to work in the border. This exploitation extends past long hours, low wages and being under paid or paid late, which are all common occurrences. Some women are promised jobs as agricultural labourers and instead are trafficked and forced into working as domestic servants, in karaoke bars or as prostitutes. One such woman was living back in one of the communes assessed, having contracted AIDS whilst working as a prostitute. Other women have been raped whilst working at the border.

Migrant workers may face arrest when engaged in illegal work at the border farms. Some Thai farmers have been known to arrange police 'raids' on their farms once the work is completed to avoid paying workers' wages. The farmer will be able to pay a bribe to avoid prosecution, but workers will lose their wages and may even have to pay a bribe to be set free.

Some young people begin taking drugs, particularly amphetamines, whilst working at the border, in order to keep up with the grueling work and long hours. These drugs are slowly filtering back to their rural communities.

Apart from the economic disadvantages that having 50% of the population seek employment abroad brings to the communes, the need to find outside employment results in other social problems within the communities. Vulnerable family members are sometimes left to fend for themselves whilst relatives go to seek employment in order to support the family. CYDC met Moy Kin, fully blind, living alone as his sister, his only relative, had gone to the border region. She had been gone two months, but as yet had sent no money to support him. Kin was being supported by the generosity of his neighbours, who brought him food, despite their own food poverty.

CYDC interviewers also met a six month old child, who villagers described as an 'orphan'. In fact, his father had died of disease, forcing his mother to seek employment in the border region. As his mother is landless and lacks another means of income in the commune, this pattern of temporary abandonment may continue for much of the boy's childhood.

Without skills and an opportunity to employ them in the commune, the villagers will have to continue this cycle of migration, stunting the economic development of the region, and contributing the adherent social problems and risks to their already insecure lives.



Moy Kin survives on food donated by neighbours

Lack of Capital and Savings

Another major problem cited by the community members was the villagers' lack of capital and savings. The majority of villagers talked about living day-to-day, as this is all their minimal income permits them to do. This lack of capital prohibits them from making purchases which could allow them to ameliorate their income in the longer term, such as animals or fertiliser. If they wish to make these investments, they are forced to take out loans, usually at the exorbitant rates of local money-lenders.

This lack of capital also means a lack of savings which can be utilized in an emergency, such as if a family member falls ill. Of all the families CYDC interviewed, only one had any savings. Many of the widows in the community are landless for precisely this reason; they were forced to sell or pawn their land in order to pay for their husband's medical costs. Borrowing leads villagers into the vicious cycle of debt and deeper poverty.

Lack of community base support, rights and representation

The majority of our respondents identified that, they are lack of access in basic rights education and don't know where to access in legal aid support when they came across with violation. The two women in village mention about case of domestic violence to their daughters families that husband fought his wife

caused her injured on head and hand without access treatment and or punish from local authority. The community leader in Koh Kralor repeated about case of domestic violence and child abused happened many case every month but usually informal coordinated the village or commune as compensation in money to child victim.

In May 2007 two cases of child raping happened in Prek Chek commune that criminals did arrested to court and the victims short of properly treatment, community leader said. One of community leaders identified about land conflict in Koh Kralor between people in village and full power business man that continue up to date still not find with well solution for villagers. Cambodia identified worst conflict of land grabbing between high government officer and poor people by NGOs reported and worst forest destroyed by Global Witness.

The domestic violence and human right violation of rural area is make sure poor rule of law implementation and prevention rights for vulnerable people from local authority. The Cambodia people suffered from long term killing field of Pol Pot regime and more than 2 decades of civil war so, the experiences of terrified and afraid ness is still memorized in concept of villagers. The one old lady pointed the cause of she don't want to find police or local authority to help her on case of rice field conflict because she lack of money and afraid of arresting from authority.

Although there is the Law of The Protection on Domestic Violent and The Prevention of the Victim, Law Against Trafficking in Person and Sexual Exploitation and Law on Land Administration, for protect on the rights of women from domestic violence and child abuse, and people in land management, ignorance of them made the vulnerable people affected to rights violation land grabbing, or fluke out villager from community, and illegal arrest to prison without judge. The Statement of the Royal Government on Land Management Policy on May 2001 and Human rights protection are clearly defined in Cambodian law and institution but not being followed by the local authorities in practice.

Female-headed Households

The fact that female-headed households are reliant on just one parent means that their existence is immediately all the more precarious, as should anything happen to the female there is no one to take over her responsibilities.

Female-headed households are also more likely to be landless, often due to land being sold or pawned to pay for a sick husband's medical costs. Female-headed households are vulnerable to land grabs by richer neighbours, as they are

perceived as having less power to defend their rights and have no recourse to the judicial system.

Female-headed households have further difficulties if circumstances require that they seek employment in the border region. Kim Hoeurn, 38, was abandoned by her husband, leaving her with seven children and no land. Hoeurn goes twice a year for two months at a time to the border region to do agricultural labour. Until her oldest daughter was 15, old enough, according to Hoeurn, to look after the home and other children, Hoeurn was forced to take all the children with her to the border, where they would help her in the fields. None of her children are in education, and the youngest of her children have never attended school.

Disabled-headed Households

Most of the disabled household heads CYDC interviewed received a subsidy from the government to cover the living expenses of the family. Khom Rin, who lost his left leg to a landmine, told CYDC he receives a subsidy of 80,000 riel (\$20) a month from the government. However, corruption is endemic in the benefit system. As the subsidy is not enough to support a family, the households must use it as capital in other income generating activities, such as renting land and buying seed or fertiliser to grow food. In order to make these investments however, households must borrow the annual subsidy in advance, and the benefit authorities require a 50% 'commission' to facilitate this, leaving Rin with just 40,000 riel (\$10) a month.

The disable person met in all communes responded and identified about their struggling working hard in the field with long hours to earn money for their family and most of their children didn't access education because lack of transportation and study materials. Thon Kut who lose his left hand by war, live in small hut with thatches roof, told interview team he has five members 2 parents and 3 children, his children did not go to school because they have to help family to catch the frog and find vegetable leave to sale in local market. As other three disable women in Koh Kralor mentioned, they have to borrow the money from money lenders to buy food for feed their family and work in the farm for paying off debt.

Victims of landmines who have lost limbs can receive free artificial limbs or a wheelchair from the International Committee of the Red Cross, based in Battambang, the closest city to MOUNG RUSSEY district. This is the full extent of health care support for the disabled in the district however. There is no free or assisted medical care and no social support facilities for disabled people. Disabled children also have no access to special education if they cannot cope in the mainstream school system.

Young People

Young people are suffering particularly from their lack of education and skills due to the early average school leaving age. The consequent lack of employment is particularly hard on them, as traditionally each child would receive a parcel of land from their parents upon their marriage, but now their parents land is usually too small to be further divided, which leaves young people with little opportunity to build their own agricultural income in the commune.

Therefore, many of the migrants to the border are young people. But they are particularly vulnerable to exploitation; young women are often forced to work as domestic servants, in karaoke bars or as prostitutes, and young men often fall into taking drugs whilst working at the border to enable them to work longer hours.

One of the community leaders pointed out that there are five karaoke bars in the Moug Russey district, with about 50 young women working in them in total. These women mostly come from Svay Rieng and Prey Veng provinces. Women are often trafficked, thinking they are going for a job in agriculture farm, food seller or garment making, and end up working as hostesses or prostitutes instead. The community leader pointed out that if the young women from that province are working in Moug Russey, it is probable that young women from Moug Russey and Koh Kralor are working in the karaoke bars of a different province.

Girls in these institutions are often forced to drink heavily, and are often the victims of rape and violence.

Youth conflict is also a growing concern in the community. There have been several incidences of violent inter-commune conflict. In April 2007 one young man and other woman died in Hop commune by stick beating, in May 2008, two young men died in a knife fight at the New Year celebrations in the district. Community leaders attribute these rising tensions to the young peoples' frustrations and surplus time due to unemployment. Although the community and youth leaders said that drugs are not prevalent in the communes, they acknowledged that more and more young people are being exposed to drugs whilst working outside the commune, and that they are increasingly being brought back to the commune. Drug and alcohol use could be a contributive factor in the escalating youth conflict, they said.



Young women out of school in Prah Phos commune during the CYDC assessment

Needs and Opportunities

Overwhelmingly, the respondents cited skills, rights and law education and income generation opportunities as their greatest needs. This is seen as the answer to their constant food insecurity, low awareness and lack of opportunity to make an income in the commune without having to resort to migrating to work at the border, leaving their homes and families.

More productive agricultural skills training is seen by many in the community as a possible solution to their food insecurity. Many households spoke of their desire to engage in animal raising, and high yield crop. Community leaders and members of the district government repeatedly stated the importance of training the community in animal raising and high yield crop techniques. The villagers would also have to be provided with a means of feasibly accessing the capital to purchase seed, livestock however. Many villagers spoke of their desire to get a loan to buy a cow, as the cow would reproduce and provide them with its offspring. A cow was widely seen as an investment which would pave the way to a sustainable future for the household. But villagers said that at \$300-\$400 an animal, the loan required to purchase a cow was well beyond their scope at local moneylenders' interest rates. Cambodia is a large importer of pigs from Thailand, which presents the opportunity to engage in pig raising to fill the domestic need.

There is also a demand for more technical agricultural skills and the capital to implement new agricultural methods. Examples include Effective Micro-organisms (EM) natural composting techniques and System of Rice Intensification (SRI) high yield rice production. These would provide people with technical know-how and improve the yields of the commune's farms. CYDC has already conducted a pilot project of SRI high yield rice production in Chrey commune. The trial found one square 15 metres of sown land using the seed

yielded 3kgs of rice, and therefore one hectare has a potential yield of 7 tones of rice, compared to 2-2½ tones for traditional rice planting. This technique offers the potential for even those households with very little land to produce enough to feed their families, and at very little cost except a small outlay for seed and fertiliser.

Training in other vocational skills which vulnerable groups could use as alternative income sources were also widely suggested as being greatly needed in the communities. The youth community leader and other community leaders suggested that young people could be trained in skills such as motorbike and car repair, traditional music and entertainment, to allow them to entertain at functions, catering skills, English, computer skills, hairdressing, beauty therapy, weaving and handicrafts. Some of these skills, and traditional handicrafts in particular, could be useful to female-headed households and disabled headed-households as a convenient way for them to supplement and diversify their income from their own homes. Many community leaders pointed out that the skills and materials to implement this training already exist in the community. The older generations know how to produce traditional handicrafts, and the materials are readily available in the community for those who have the capital to invest in them. They also pointed out that there is knowledge of silk worm cultivation in the communities, but no one has yet invested the capital to exploit this resource. Training in small business development and management would also be required to allow students to use their new skills to generate income for themselves. Others could find jobs within existing businesses in the community or the cities. Again however, the issue of capital provision was cited as integral to the success of skill training to create income generating opportunities.

Handicrafts in particular would be of use to disabled people who are still able to use their hands. For those who are more impaired however, community leaders stressed the importance of empowering their family members with new skills for income generation to ensure a steady household income.

CYDC previously established four women's networks and three youth networks in communes in the Moug Russey district. Through these platforms, CYDC led training sessions to educate on issues such as basic human rights, women's rights, domestic violence and small business development. These sessions were well received, and the networks are still in place, supported by CYDC, to provide a support forum for women and young people in the communes. They act as platforms for people to come together, coordinate action, exchange ideas, and support each other. They have proved very successful, and those community leaders who were familiar with this work were very keen for it to develop or be implemented in their communities.

The networks and training has already had positive tangible impacts in the community. Through the women's networks and training on basic rights and domestic violence, there is now a mechanism in place to report incidences of domestic violence to community leaders and police, and to CYDC, who, if necessary, work in collaboration with Battambang-based NGOs specializing in legal aid and safe housing provision for victims of domestic violence. Community leaders and women reported a decline in the incidence of domestic violence since the training and awareness campaign. There has also been a noticeable increase in the confidence and capabilities of those who attended the training. The youth organizations, for example, are highly enthusiastic about their work, and organize an annual event for all the youth associations at a local pagoda. They have also come up with more ideas for the association's development, for instance, setting up youth association sports teams to provide recreation activities for young people and to build community cohesion.

These organizations could provide an ideal platform to facilitate skill training and knowledge transfer. Indeed, in an interview with the head of three of the youth associations, he said that this is exactly what the youth association members wanted the association to become – a place where they could pick up and share new skills. These kinds of networks, having already proved successful and sustainable, could be utilized to enable the effective transference of skills and support for people from the vulnerable groups as they make their new skills work for them in generating income.

CYDC has also been instrumental in setting up and developing the capacities of 18 village banks (VB) in the target areas. Villagers are able to use the village bank to accumulate savings. They must contribute a minimum amount into their account each month, and any additional amount that they wish to. They are able to withdraw the additional money at any time, but the mandatory savings amount is not available for withdrawal until it has reached an amount agreed upon the original deposit; enough, for example, for the saver to purchase their next year's crop seed. The village bank also offers small loans to other village members. The benefits of saving have already had an impact in the community. Hach Sokhorn's daughter had recently fallen and broken her leg, which had cost \$100 to treat. Sokhorn paid for the treatment from her savings in the village bank. Without these savings, Sokhorn may have had to take out a high interest loan from a local money lender to pay the hospital bill, or the injury may have gone without proper treatment, leaving her daughter impaired in the future.



Hach Sokhorn, women household with three of her daughters

The relative number of savers remains low however. This is in part due to lack of income preventing households from saving, and also the relative infancy of the village bank system. The system needs to be built and promoted, and trust needs to be built between villagers and village bank staff. This can be done through capacity building training and ensuring transparency and best practice is maintained in the village bank institutions. By building community capacity in income generation, villagers will have more daily income to allow them to invest for their futures.

The banks are wholly community based, using villagers as staff who receive training, mentoring and support from CYDC staff. The VB leaders were democratically elected, and its decision-making process is communal, involving all the bank's members. CYDC is in the process of bringing the village banks together into a federation, which will enable the banks to pool their resources within each commune for higher efficiency and more sustainable economic development. The federation will also allow for knowledge and best practice sharing between staff of different VBs, and give new or less experienced VBs the opportunity to learn from their peers. They also hope to attract an injection of capital, which could be used to provide low-interest loan support for more substantial projects than the VBs current capacities. The loans could be used to provide capital for villagers to start small business ventures. This infrastructure would provide a resource through which villagers could get the low-cost loans they require to make investments in their agricultural production means, or to start income generating ventures. The federation coordinates with the national community saving network in Phnom Penh, CCFIN, the Cambodian Community Foundation Network.



Community decision-making in action in the village bank in Russey Krang commune

CYDC maintains good relations with local community leaders and leaders are positive about and actively engaged in CYDC's work. Indeed, several of the interviewees mentioned supportive local leaders as one of the strengths of their communities. Their support is a useful resource which will allow CYDC to operate effectively and with confidence. The skill capacity and education level of many local leaders remains low however, which impairs their ability to effectively lead their communities to sustainable development. CYDC has already led several training sessions involving local leaders, educating them on basic rights, land law, marriage law and conflict resolution. Leaders were receptive to this training, and on several occasions during their interviews with local leaders, CYDC staff were asked for their opinion about how a recent issue, usually a family conflict in the village, should be dealt with. This suggests that there are opportunities to make real progress in building the capacity of local leaders to engage them fully in the development of their communities.

One of the major opportunities for CYDC to work in the community is the familiarity of staff with local people and conditions. Staff are on good terms with many in the target communities, and are well-known and respected in the area. Their previous successes with training, network building and the conception of the village bank system, means they have gained the trust of villagers, and demonstrated to them the power and potential of group action to develop their communities. Villagers were keen for CYDC work to continue or start in their communities. This is a powerful resource which suggests CYDC's future projects will be well received and supported by the target group.

Conclusion

In conclusion, the communities CYDC surveyed identified many issues which threaten their day-to-day security and future stability. However, the communities also identified areas which had seen positive change over recent years, and are ready to engage in developing their communities if given the opportunity to do so. The success of initiatives such as the village bank system and the domestic violence reporting network has shown that community action works in this target group. The positive and productive relationships between CYDC staff, villagers and local leaders suggest that future CYDC initiatives will enjoy positive engagement and support from the target group

The major need identified by the communities as woman household and disable was skills to enable them to improve their agricultural incomes, and diversify their income base. Skills alone will not help however, they also require capital to purchase the materials needed to put their new skills to work as income generating tools. Young people are particularly in need of skill training, as they have no land of their own and little opportunity to earn money which will allow them to purchase any in the future, or to create a secure future for themselves.

Training in basic rights and support network of vulnerable groups building have proven to be successful tools to create community cohesion and support for rights protection and ensure sustainable development. This is an approach which can be expanded and exploited more fully in the potential it offers to create development opportunities and social justice.

In conclusion, the target group requires skills, capacity building, capital and support mechanisms to allow them to build new routes out of their situation of chronic poverty and debt, and to allow them to more fully assert their rights to equal opportunities to development in Cambodia.



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Text: Sa Kimsorn and Caroline Middlecote