



# SUCCESS STORY

## An Unlikely Leader

### How one HIV+ woman models success in her community.



*Chreb, 28 (center) is balancing her WORTH group's account during their weekly meeting in Sihanoukville, Preah Sihanouk Municipality, Cambodia. Chreb's group is part of the "Empowering Underprivileged Fishing Communities through Literacy, Savings-Led Microfinance and Health Promotion" project.*

*"I contracted HIV seven years ago from my husband and have since devoted my life to building awareness in my community. It is important to be able to talk about it."*

Story and Photo:  
Amanda Epting

Cambodia has made significant advances in reducing the spread of HIV/AIDS, with the prevalence rate amongst adults now below 1%. However, for Chreb, one of the approximately 56,000 Cambodians still living with the disease, significant social and financial obstacles remain. She explains how stigma about her health affected her family's financial stability, "I used to be very poor. Moneylenders would refuse me loans because I am HIV+."

By joining her local WORTH group, titled "Chlatvey" which means clever, Chreb has been able to improve her economic condition. She has taken out several loans from the group to expand her fruit selling business and has accumulated savings of over 230,000 KHR or US\$55.

Pact Cambodia is implementing Pact's global women's empowerment program, WORTH, in the fishing communities of Preah Sihanouk province with funding from Chevron Overseas Petroleum (Cambodia) Limited (COPCL) and in partnership with two local NGOs. The WORTH program is built upon the belief that women possess the potential to improve their economic situations if provided the proper tools and training. The program teaches women how to build savings by incorporating basic literacy and accounting training, business development and village banking to create small, cohesive savings groups whose members are financially independent.

Chreb has been a member of Chlatvey since its formation in February 2010 and is currently the group treasurer and literacy volunteer. Chreb encourages illiterate group members to devote extra time to literacy training by arguing that if they learn to read and write they cannot be cheated out of money. She now holds regular classes even going so far as to break the women up into small groups based on ability. In addition to improving the literacy skills of her fellow members, Chreb makes sure that her group incorporates HIV/AIDS and TB health training along with family planning in to their group meetings. Chlatvey is a strong group with 22 committed members from which Chreb stands out as a natural leader. Chlatvey helped Chreb overcome her financial limitations to become a leader and an educator within her group and community. "I used to be a bit of an outcast who people would avoid, but now I feel like I am part of a family."



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## Saving for the Future

### A mother and daughter invest in their own potential with Pact assistance



Amanda Epting

*Norng Savioun and her daughter, Prum Sok Heng standing in their garage in front of Savioun's store in Stuenghav, Preah Sihanouk, Cambodia.*

*WORTH is Pact's women's empowerment program which provides women with the training to build their own businesses and achieve financial security by incorporating literacy and numeracy training into village-based savings groups. Women learn to save together and are empowered to become successful businesswomen and active members of their community.*

Story and Photo:  
Amanda Epting

Norng Savioun's garage is a flurry of activity. As neighbors come to buy coffee out of Savioun's store, chickens cluck and peck through the yard, and motos are parked under the awning waiting to be washed, nearly thirty women are gathered for their weekly WORTH group meeting. Though Savioun never finished middle school, she operates several successful businesses out of her home in the fishing village of Stuenghav in Preah Sihanouk Province. Her most important investment, however, is in her children's future. "It was hard for Cambodians of my generation to focus on their education so I want to make sure I am able to support my children to finish theirs."

Savioun is the treasurer of the Strey Soksan WORTH women's empowerment group which formed in February 2011 as part of Pact Cambodia's "Empowering Underprivileged Fishing Communities through Literacy, Savings-Led Microfinance and Health Promotion" project. With the financial support of Chevron Overseas Petroleum (Cambodia) Limited (COPCL) and in partnership with two local non-governmental organizations (NGOs), Pact's WORTH program is improving the livelihoods of 430 men and women living in the impoverished fishing communities of Preah Sihanouk Province in southern Cambodia. Pact Cambodia, with the assistance of its NGO partners, provided Strey Soksan and other women in the province with the initial information and training to build and sustain their own groups which offer literacy training, village banking and microenterprise development to their members. Savioun is the mother of six. She used to work in the fishing industry like so many other women in her community but decided to build her own business as the income from fishing was irregular. She now operates a small store and moto washing business out of her home and raises pigs, chickens, and fish for sale in local markets. With the loan from Strey Soksan, Savioun was able to buy more animals and has been growing her savings to support her three youngest children through school.

Savioun's 17-year old daughter, Prum Sok Heng is also a member of Strey Soksan and serves as the group secretary. Sok Heng assists her mother with the business in the morning but attends high school in the afternoon. She is grateful for her mother's encouragement and for the financial stability that being a member of Strey Soksan provides her, "If I ever need money for books or school supplies it is very easy for me to obtain a loan from my group." As members of Strey Soksan, both Savioun and Sok Heng are working hard to obtain their goals for the future. Savioun is growing her savings and business enterprises and Sok Heng is on her way to obtaining the higher education her mother always dreamed of. Sok Heng emphasizes, "For me, finishing high school is not enough. I want to be a doctor." Her mother stood next to her as she said this, beaming.



# SUCCESS STORY

## Coffee Chouk Chey

### One savvy small business owner's path to financial stability



*Tek Eng, 43, retrieves ice from her new freezer. Eng took out a loan from her WORTH group in Koh Kchong, Prey Nub district to purchase the fridge.*

*“This group allowed my store to grow to a point which previously I did not think was possible. My next step will to buy a laptop for my children.”*

Story and Photo:  
Amanda Epting

Coffee in Cambodia is cheap, sweet and ubiquitous; street vendors and small neighborhood shops serve the drink iced with condensed milk and sell it for only 1000 KHR or 25 cents. For the last seven years, Tek Eng has operated one such coffee shop out of her home in the fishing community of Koh Kchong. “When I first started my shop, I only had one table and used plastic bags for the coffee because I could not afford to buy cups.”

Eng’s store has grown from plastic bags in to a center of community activity. Its success is due to Eng’s smart business decisions and her participation in Chouk Chey (or Success), the WORTH group in her community that meets weekly in her store. Chouk Chey is one of twenty WORTH women’s empowerment groups which are a part of Pact’s “Empowering Underprivileged Fishing Communities through Literacy, Savings-Led Microfinance and Health Promotion” project. The project, funded by Chevron Overseas Petroleum (Cambodia) Limited (COPCL) strengthens the capacity of over 400 men and women living in Preah Sihanouk province through literacy and numeracy training, health and sanitation awareness building, and village banking. Pact’s WORTH program provides women with the tools to attain financial security and economic and educational empowerment.

Each week, Eng contributes 10,000 KHR (US\$ 2.50) to her WORTH group’s savings: 5,000 KHR (US\$1.25) is her group’s mandatory savings amount. Eng contributes 5,000 KHR/week voluntarily to ensure that at the end of the month she has enough to pay off her electricity bills. In the beginning of 2011, Eng took out a \$100 loan from Chouk Chey to buy a freezer for her store. Since buying the fridge, Eng’s clients have grown from 10 to 15 per day, and she has been able to expand her inventory to include popular products such as ice cream. In addition to increasing her store’s profit, from her role as group treasurer Eng has learned how to better manage her business’ finances and account records. “Before joining Chouk Chey, I was unable to save anything, but now I am able to pay my electricity bills and have doubled my income from 30,000 KHR/day to now being able to earn as much as 70,000 KHR/day. All of my hard work is worth it when I realize I am now able to support my three children through school.”