WORTH in Cambodia

Many women in Cambodia have few opportunities to improve their income and are unable to access affordable finance. Pact's WORTH women's economic empowerment model helps women form village savings and credit groups that build savings over time, provide low-interest loans and give dividends to their members – while also growing literacy skills and building women's leadership.

WORTH Group Development

- Women form WORTH group
- Management Committee members are elected and trained
- Groups agree on their rules
- Women regularly deposit savings into group pool
- Groups issue loans to members
- Women build literacy and numeracy skills
- Borrowers pay back loans with interest, dividends distributed to members
- Groups pursue collective community activities
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- Groups grow their funds and continue without Pact support

Loan Use

The most common use of loans from WORTH groups is to create or grow a small business. Loans are also sometimes taken to pay for children's education and health costs.

Key Results

- Improved habits of saving
- Decreased indebtedness to moneylenders
- Increased incomes
- Improved literacy and numeracy skills
- Increased women's leadership in household and community
- More children in school

For More Information

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Pact is an international, nonprofit organization with forty years of experience. Our vision is a world where those who are poor and marginalized exercise their voice, build their own solutions, and take ownership over their future.