



MOVING FORWARD

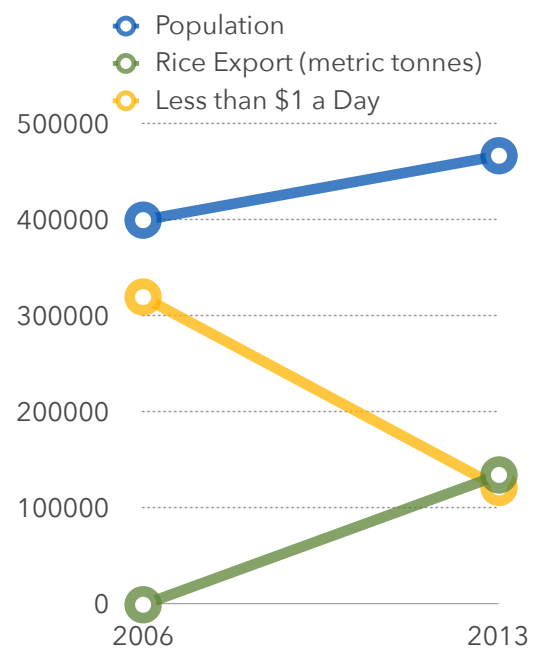
Pursat, Cambodia, April 2016

The civil war was still ongoing when HOPE International Development Agency first became involved in Pursat, Cambodia in 1991. Back then, Pursat was one of the poorest provinces in one of the world's poorest countries. But 25 years have now passed, and substantial changes have taken place. Comparative baseline surveys show encouraging statistics and personal stories highlight the progress achieved at both the micro and macro level. While our work, especially in the area of micro-loans, must continue, a new horizon for HOPE's activities in Pursat is in sight.

As a result of the combined efforts

of organisations working in Pursat and infrastructural development, approximately 200,000 people have been lifted out of extreme poverty since 2006. Yields in agriculture have increased and farmers have begun to export rice. The population has also grown, as the provincial economy is now providing people with incentives to stay. Out of the 200,000 people lifted out of poverty, it is estimated that HOPE's activities have directly contributed to the lives of 30,000 people.

A large part of HOPE's focus in Pursat has been on the provision of clean water and sanitation. Since 2002, a little over 1300 wells



Development Progress in Pursat

have been installed and continue to supply thousands of families with clean water. While this may not seem significant as a number alone, the reality is that these wells, and the training and home gardens offered in conjunction, have enabled all these families to be in better health, increase farming productivity, generate more income and send their children to school.

To further help families leverage their access to clean water and to facilitate an effective path to sustainable income generation, we also began introducing micro-

finance activities in the early 2000s. Our micro-finance model, in which participants are required to undergo training and join an accountability group (Self-Help Group) prior to attaining a loan, has been very successful. Over the years, loans have been issued to more than 1,000 families with zero defaults. More women are literate; families have a reliable source of income; they are saving for future investments, and children are attending school beyond the elementary level.

So what lies ahead?

In 2006, more than 50% of the population was living on less than USD 1 a day and it was estimated that 3,000 or so wells would be needed to ensure that the entire populace of Pursat would have access to clean water. Ten years later, 26% of the populace lives below the poverty line, and we now estimate that we have 700 - 1,000 wells left to go. As other organisations also direct their efforts towards this and we increase our capacity, we believe that the entire populace of Pursat will have access to clean water in the next seven years. Some great milestones have been reached,



and we really have our partners and donors, who have continually supported our work, to thank.

However, there are still 122,000 people living below the poverty line in Pursat. The disparity between the wealthy and low income earners remains great, and the poor are still very vulnerable to the slightest of economic alterations. Quoting Neak Samsen, former poverty analyst for the World Bank in Cambodia, "Many people who have escaped poverty are at high risk of falling back into poverty."

Our overarching goal at HOPE is to ensure that the vulnerable in Pursat are truly self-reliant. As a result, in the phase beyond wells and sanitation, we will be expanding our micro-finance program to support greater economic sustainability in Pursat. In conjunction with this, we will also be venturing to increase our capacity in Cambodia, to ensure that clean water can be supplied to the remaining families as soon as possible and that needs are being fully met. Towards this end, we really appreciate your continued support.

In the photograph, Poch and her fellow Self-Help-Group members gather for an important day. After several months of training on managing their finances, understanding accountability and creating business proposals, they are receiving their first loans from HOPE. Slowly but surely, Poch, who never finished elementary school, reads the contract aloud to the other members. One by one, they then approach HOPE Cambodia staff, Leat, to receive their loans, signing their contracts and sealing it with their thumb prints. The women move forward.