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CAMBODIA

NOTE FROM THE FIELD

Empowering Women at Risk

An innovative program combines microfinance with literacy and entrepreneurship training



Photo courtesy of Pact

Cambodian women participate in a numeracy class as part of Pact's literacy-based, savings-led women's empowerment program.

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While most Notes from the Field feature USAID-supported work, occasionally we post Notes reporting on work that does not receive USAID support but that represents interesting innovation, good practice, fodder for discussion, or all three. The work that follows does not receive USAID funding but we feel that our users will benefit from learning about it.

Pact's [WORTH](#) program is giving poor women in communities around the world the opportunity to increase their self-confidence and expand their capacity to change their lives. WORTH, currently being implemented in eight countries, consists of a sequence of activities that enables women to improve their lives through financial and educational means. Women come together in groups of 15-20 to save and borrow, take part in entrepreneurial training, and discuss strategies to improve their health and well-being.

The program's approach is based on a highly successful USAID-sponsored program in Nepal that combined group savings with informal literacy education to give women the tools necessary to succeed. The WORTH approach differs from typical microfinance programs in that it provides no seed money and the women themselves become bankers and lenders of funds that they own and manage. This grassroots approach allows the program to take root in regions where microfinance institutions may not be able to reach. In three years, the Nepal WORTH program helped 125,000 women attain literacy, while savings increased among the groups by over \$1 million, and their net annual income increased from \$1.2 million to over \$10 million. The women also participated in numerous grassroots campaigns addressing issues such as human trafficking, domestic violence, property rights, and women's education.

Pact began implementing the WORTH program in Cambodia just over a year ago, and they elaborate on the program on the following page.

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“Life for poor women in Cambodia is harsh – often placing them, their children, and other family members in desperate situations. When faced with limited economic opportunities, poor women sometimes resort to work within the sex industry in order to feed, clothe, and educate their children. When poverty is coupled with social disenfranchisement, the sex industry can become a portal into the dehumanizing and often violent domain of human trafficking.

“Beginning in September 2004, the US Embassy in Phnom Penh provided support to Pact Cambodia to launch its two-and-a-half year Self-WORTH Women’s Empowerment Program in Cambodia. The program’s goal is to target the root causes of women’s trafficking in this country – poverty and lack of education – through increased literacy and empowerment, savings, and microenterprise for women. The program also aims to promote social change through a powerful network of women’s empowerment groups and to contribute to the larger economic development of Cambodia by developing women’s capacity and engaging them in sustainable income-generating activities.

“Pact is implementing its program through five local NGO partners that recruit and employ Empowerment Workers to liaise with village women and local volunteers to facilitate the Self-WORTH curriculum. These partner NGOs are responsible for their own program monitoring, evaluation, and planning.

“The objectives of the Self-WORTH program include increasing the income of more than 2000 poor Cambodian women through microenterprise development, improving the literacy and numeracy skills of more than 2000 women, and empowering women to initiate advocacy actions in their communities regarding domestic violence, trafficking and other issues the women identified as priorities.

“The first phase of the program in Cambodia (September 2004 - February 2005) comprised the design, set-up, staffing, and training phase. Pre-implementation activities included several studies about adult literacy, human trafficking, existing microenterprise and village banking programs, and selecting local partners and a pilot location. After adapting their curriculum to local needs, Pact is now prepared to organize, through its local partners, 100 women’s empowerment groups in order to operationalize a two-year literacy, savings, and village banking program. The longer-term objective is to expand the Self-WORTH Women’s Empowerment Program to over 100,000 Cambodian women.”

Earlier this year, the WORTH program was chosen as a Finalist for [Amazon’s Nonprofit Innovation Award](#), a “program designed to recognize and reward nonprofit organizations whose innovative

approaches and breakthrough solutions most effectively improve their communities or the world at large.”

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