



Lotus Outreach Begins Working in Microfinance in Rural Cambodia!



In the past year, Lotus Outreach has experimented with a new support method making waves in the world of development – microloans. Microfinance has been heralded by groups from the United Nations to the apparel retailer Benetton, and the Bangladeshi economist credited with creating the concept, Muhammad Yunus, won the Nobel Peace Prize in 2006 for his “efforts to create economic and social development from below.”¹

As the poorest of the poor with little or no access to capital, LO’s target communities are easy prey for loan sharks. Falling ill or marrying off a child often drives villagers to borrow from local moneylenders, who charge inordinate interest rates of 10 to 20 percent each month and demand family land for collateral. Defaults are common, and for families with no assets or financial cushion, this often means losing their home. Although the homeless and desperate are especially vulnerable to exploitation, their daughters inherit the greatest risk of abuse and absorption into the ubiquitous sex industry.

When LO was approached by the Cambodian Organization for Children and Development (COCD) with an integrated rural development (IRD) project in Pursat province that included microcredit, we took notice. In addition to microfinance, the IRD program features education, health and food security components for a comprehensive approach to eradicating poverty. Villagers are taught efficient production of cash crops, value maximization of existing crops (such as selling tahini paste from sesame seeds, rather than the seeds alone) and home gardening. Budding co-operatives called self-help groups (SHGs) serve as central support and financial centers for the exchange of ideas and information.



This piglet, purchased by Siem with a \$30 microloan, will bring in \$75 at market in just a few months

Five SHGs now represent 92 families in Pursat’s Phnom Kravanh District, and over the past year have made small loans (from \$15 to \$25) for investment projects such as raising chickens and pigs, purchasing sewing machines or fabric for garment production, and seeds and agricultural equipment for farming. The interest from these loans is used to expand the pool of funds available for new applicants.



Ngang Sut with her four grandchildren

Before COCD’s outreach in her community, Siem Saat’s circumstance was typical of other poor Cambodians. In order to deal with unanticipated needs or emergencies, like treatment for typhoid or malaria, she was obligated to borrow from opportunistic moneylenders who charged interest rates as high as 20 percent per month. The 32 year-old jumped at the chance to participate in the COCD microloan program, which charges a comparatively moderate three percent monthly interest. Siem invested her \$15 loan into a bountiful vegetable garden that pays multiple dividends: it nourishes both her family’s bellies and their wallets.

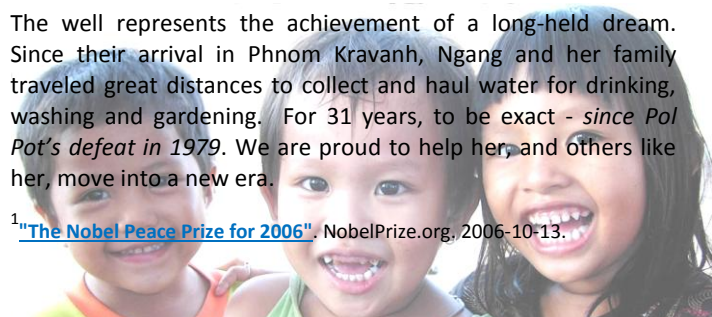
Although Siem garnered a monthly income and dignified work, she pushed to expand her profits and bought a baby pig. She will feed him garden scraps for a few months before she resells him for almost three times his original value! Siem will be able to pay off her original loan in full, and the interest will be deposited into the common fund, available to others like her in need of a small financial hand up.

Three years ago, seventy year-old Ngang Sut’s daughter and son-in-law left Kravahn to find work in Thailand, leaving four children in the care of their grandmother. No one knows what became of them – they’ve never been heard from since. A survivor of Pol Pot’s barbaric regime, Ngang Sut resolutely countenanced the likely but uncertain loss of her daughter and son-in-law, and rose to the challenge of raising four small children alone. When the crafty septuagenarian joined one of COCD’s self-help groups last year, she opened a door to a rare bit of fortune. With an initial microloan of \$15, Ngang bought 10kg of mung bean seed and a few months later harvested a crop of 150kg. After setting aside enough seed for another season, the sale of her beans earned Ngang \$112!

Ngang wasn’t finished there. Borrowing another \$50 from her SHG, she plowed her earnings back into her new livelihood by digging herself a water well. Although simple and shallow, the \$150 well provides Ngang with a farmer’s most valuable resource, a reliable supply of clean drinking water, and a means for her and her grandchildren to practice safe hygiene.

The well represents the achievement of a long-held dream. Since their arrival in Phnom Kravanh, Ngang and her family traveled great distances to collect and haul water for drinking, washing and gardening. For 31 years, to be exact - since Pol Pot’s defeat in 1979. We are proud to help her, and others like her, move into a new era.

¹["The Nobel Peace Prize for 2006"](http://www.nobelprize.org). NobelPrize.org, 2006-10-13.



Notes from India

Big things are happening in India. With 2009's Right To Education (RTE) Act coming into force on April 1, the National Commission for the Protection of Child Rights (NCPCR) has appointed commissioners from each state to ensure compliance with the law. **LO is thrilled to announce that its own Suraj Kumar has been selected to represent the state of Haryana!** When the NCPCR discussed the implementation of the RTE bill on February 23, Suraj was at the table.

RTE decrees that while states are responsible for implementing free and compulsory education to all Indian children ages six to 14, the central government must enable compliance by providing necessary resources. The NCPCR is charged with monitoring and recommending measures for implementation, and the new commissioners are responsible for establishing a local grievance redressal and monitoring system, liaising with the state government and reporting to the NCPCR.

By opening a direct channel from our work on the ground in Mewat into the corridors of the national government, this promotion has profound implications for the future of our Lotus Education as a Right Network (LEARN) project. The weight our recommendations will carry is increased by two factors: a) Suraj is one of the few state



Suraj meeting with a village head in Mewat to discuss the state of public schools



Improving girls' education is a top priority in Mewat, where the female literacy rate hovers around four percent—the worst in the nation.

commissioners to have extensive, hands-on experience in the field, and b) our long-running relationship with NCPCR chairwoman Shantha Singa, who inspired the LEARN program five years ago, is one of mutual trust and confidence.

Suraj's achievement represents a stunning recognition of the integrity of the LEARN program by officials at the national level. The model for our local successes in Mewat can now be applied to institutional reform, reinforcing improvements underway in our target area and exporting them across the country. While we anticipate challenges in enforcing RTE, Suraj's experience is highly valuable in this regard and his input has already been applied in the creation of enforcement mechanisms.

It would be difficult to overestimate the impact of this development. Having one of our field officers promoted to a position of national import exceeds our greatest expectations, and we congratulate the LEARN team on the excellent work that earned them this magnificent opportunity. It is rare for a small organization to see its efforts rewarded on such a grand scale, and we invite you to join us in celebrating this momentous occasion with the LEARN staff. Congratulations!

Introducing Our Newest Project: The Phnong Education Initiative in Cambodia

With the support of Buddhist Global Relief, The Independent Pilots Association Foundation and long-term supporter Michael Allen, Lotus Outreach is excited to announce the advent of a new program targeting ethnic Phnong children in Cambodia's remote Monduliri province. The Monduliri province, located 160km northeast of Kampong Cham, is home to the Phnong (Bunong) people, an indigenous minority and hill tribe who survive mainly on subsistence slash-and-burn agriculture in the mountainous forests of this highland region. Monduliri is the largest, yet among the most inaccessible and isolated provinces of Cambodia. The risks facing this highly vulnerable population are illustrated by the stories of "Cambodian jungle girl" [Rochom P'ngieng](#) and high-profile trafficking victim [Somaly Mam](#), both of whom are of Phnong ethnicity.

With only one secondary school facility in each district, education has yet to become a commonality. Further exacerbating the great distances children from remote communities must travel to attend school is the dearth of Phnong-speaking teachers. With few educated locals, most teachers in the province are of Khmer ethnicity who come from other provinces for work. Low enrollment rates (16 percent for secondary school compared to a national average of 35 percent) and high dropout rates attest to the difficulties raised by this language barrier. Despite modest improvements in access to education, literacy rates for highland minority tribes remain a staggering 5.3 percent in comparison to the Khmer majority (48.8 percent). Ethnic minority females fare even worse, with a 2000 study placing the highland tribe female literacy rate at *less than one percent*.

The Phnong Education Initiative (PEI) will provide scholarships to ethnic minority children who are largely excluded from the education system due to their extreme poverty, remoteness to schools and inability to speak Khmer. Not only will these scholarships ensure the children have what they need to go to school by way of uniforms, bikes, supplies, food and shelter, but it will provide tutoring support so they can excel despite the language barrier. In addition, the program will support teacher training of Phnong girls who finish grade 9 so they can return to their communities and help other Phnong children through school, allowing the program to achieve outcomes that will reverberate throughout communities and even generations.

PEI students on their new bicycles





From Horror to Healing: Jorani's Journey Toward Recovery

Jorani (not her real name) left her home at age 19, traumatized and pregnant. She didn't know whose child she was carrying because she had been repeatedly raped by both her father and older brother. Unable to defend herself from the very men who should have protected her, Jorani appealed to the village chief and police for help.

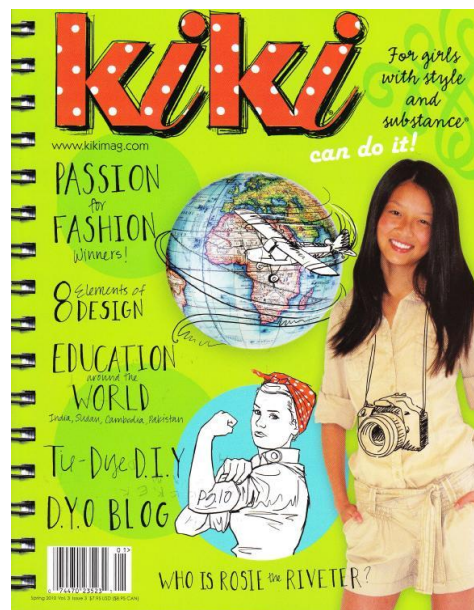
Bravely, Jorani filed a formal complaint against her own kin, which met with tragic consequences. Both men were arrested and detained, but her brother escaped and her father hung himself. After a painful miscarriage that left her in need of medical attention, Jorani was referred to our shelter in Sisophon through our local partner, the Cambodian Women's Crisis Center (CWCC).

Physically drained, overwhelmed with guilt and a staggering burden of shame, Jorani kept to herself at the shelter. She rarely spoke and shied from others' attempts to interact with her. She felt alienated by the abuse she had suffered, believing her story was rare and isolated. Depressed at the thought of the stigma she would suffer in her society, Jorani assumed her future was destroyed. She suffered from violent nightmares, and remained listless and anxious during waking hours.

It took many hours of individual counseling to coax Jorani back into the social arena. Very gradually building a relationship with her counselors, she began to share her feelings of isolation and terror. As she gained confidence in them, and in herself, Jorani became more comfortable seeking support from her peers and joined in group therapy. Most recently, Jorani has cultivated a talent for making souvenir jewelry, and has enrolled in a sewing course at the shelter. Through these crafts, she has rediscovered a sense of self-worth and dignity, and now looks forward to the possibilities her new life has to offer.

To learn more about the Consoling Through Counseling program and how you can help girls like Jorani, please visit www.lotusoutreach.org.

Lotus Outreach Featured in Kiki Magazine



Lotus Outreach is excited to share that we were recently featured in Kiki, a magazine for adolescent "girls with style and substance." Kiki specifically wrote about our Lotus Pedals project on GlobalGiving, which successfully raised over \$12,000 to purchase bicycles for GATE scholars last year.

Why bicycles? For a Cambodian girl living in a rural, sparsely populated area, a bicycle truly means the difference between whether or not she can attend school. All of the girls receiving bicycles through Lotus Pedals live at least 1 mile from the closest school house—with some traversing up to 9 miles of rugged terrain every day. Commuting these distances on foot not only increases the opportunity cost of attending school (i.e.,

the number of hours they are unable to help support their poor families), but greatly increases their risk of abuse in a region where sexual violence is rampant—and on the rise.

To read the full article, please [click here](#). And be sure to share it with your daughters!

Gaelle Organic to Donate 20% of Product Sales to Lotus Outreach

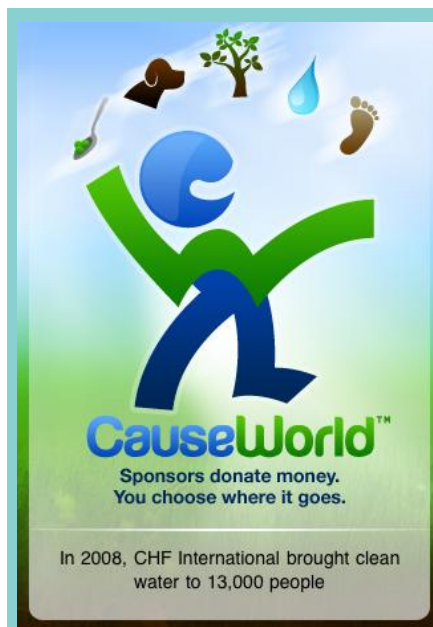
Look good on the outside, feel good on the inside! We are pleased to share that Gaelle Organic has agreed to donate 20% of their sales of Crème Supérieure, an all natural organic moisturizer made from the extracts of Aloe, Sesame, Calendula, Olive, Jojoba, Almond, Apricot Kernel, Primrose, Pomegranate, Virgin Coconut, Beeswax, Wild Shea, Rosemary and other essential oils, with Vitamin E and Geogard-Ultra. Each 1.75 oz. jar costs \$56, with \$11.20 of every sale going toward our projects benefiting women and children in Asia. Make your purchase today by going to www.lotusoutreach.org and clicking "Shop" on the right side of the webpage.



Lotus Outreach to Become a CauseWorld Charity!

With the help of our tireless supporters—many of whom voted into the wee hours of the night—Lotus Outreach secured one of the top three places in the recent CauseWorld challenge, earning us a spot on the CauseWorld application which will allow users to support LO by simply checking into stores with their smartphones.

Are you an iPhone or Android user? Download CauseWorld today and start saving your karmas! Lotus Outreach's Cause is expected to debut in the next couple of weeks. To learn more or download the app, visit <http://www.causeworld.com>.



Postcard from Cambodia

The Life of a Child Migrant in Cambodia: Sophie's Story

Meet Sophie, one of hundreds of vulnerable young girls assisted by our Safe Migration and Reduction of Trafficking (SMART) program operating along the Thai-Cambodian border.

Sophie fled the very poor province of Prey-Veng at the tender age of 12 after an attempted rape by her father. She was able to stay with a friend in Poipet, where she looked for work, but also faced sexual harassment from her friend's husband. Years later, she was raped by a taxi driver, after which she was recruited to Bangkok for construction work. When she was arrested by police, they returned her to Cambodia, depressed and hopeless. In Sophie's own words:

What made you migrate in the first place?

I didn't ever go to school, as I was busy trying to support my seven siblings. I kept working at whatever I had to, but my father was violent and raped his children so I had to leave.

Where did you go?

I travelled alone to Poipet, where I was procured by labor recruiters. I ended up working in Bangkok in construction, along with two close friends, cutting heavy metals. My hands were sometimes badly cut, and once I had to go to hospital. But I always hid my story, as we were staying illegally. We were the only girls on a building site and the men often scared us and were threatening.



Why did you leave Bangkok?

We were arrested and returned to Cambodia. We were not paid our back wages, and returned to Poipet without money or food. We went hungry for some time. Almost as soon as I arrived, I was advised

Sophie and Chandra attending a cooking class



by people to work as a hostess in a beer garden. Thankfully, I visited the SMART outreach vehicle and met Som Art, who gave me food and convinced me not to lose hope. He eventually suggested I become a Peer Educator so I could teach girls like myself about safe migration, and how to avoid abuse and exploitation. So I did the full three-day training in April 2009, and was then referred to skills-training in cooking and food preparation as a Peer trained by the SMART program.

Tell us about what you have been doing at the shelter.

My close friend Chandra and I have just finished our six month-training here as chefs! During the course we've learned so much more than cooking, like life skills, mathematics, and how to create a business plan.

What do you plan to do now?

We're going to join with some other friends and start our own restaurant at Poipet, preparing green papaya salad, egg dishes, noodles, rice and chicken.

Are you glad you bumped into the SMART program?

(Chandra) I would have had a very difficult life had I not come here. We don't even have clothes to wear. (Both girls, with tears) Thank you so much, WE ARE SO HAPPY!!

When we consider Sophie's story, we are reminded of the extent of exploitation that continues in Cambodia, with many hundreds of children abused ruthlessly every day through seemingly countless avenues. The goal of the SMART program is to link some of these highly vulnerable children to places they can be treated with dignity and respect. By referring youth working on the border into the SMART program to learn skilled work, Lotus Outreach is saving lives that would otherwise be used like rags, only to be thrown away.

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