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# Assisting Children and Families in Cambodia and Rwanda

A SPECIAL REPORT FOR

Women of Vision - Fairfield County, CT

**WORLD VISION REPRESENTATIVE**

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**ASSISTING  
CHILDREN  
AND FAMILIES  
IN CAMBODIA  
AND RWANDA**



**On the cover**

Outreach workers from World Vision talk with street children in Phnom Penh, Cambodia, about programs World Vision offers to help children get off the streets and have hope for their future.

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### Fairfield County Women of Vision, current projects



**Fairfield  
County**  
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*A higher standard.  
A higher purpose.*



[bbb.org/charity](http://bbb.org/charity)

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*Our vision for every child,  
life in all its fullness.  
Our prayer for every heart,  
the will to make it so.*

—From World Vision's  
vision statement

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## Introduction

World Vision is deeply appreciative of the care and support—the love—the Fairfield County Women of Vision have shown children and families in Cambodia and Rwanda. You have helped thousands of people—particularly children—regain the hope they had lost and again believe they can have a full life and a bright future. It is hard for most of us in the United States to understand what many people go through just to survive—just to have a glass of clean water or a safe environment off the streets. You have felt their suffering and responded with an outpouring of support.

When you reach out as the hands of Jesus to people in need, you are reflecting His love and shining His light in the darkness. Thank you for your devotion to this life-changing partnership.

This report describes accomplishments in projects you support in Cambodia and Rwanda. You will receive a separate report related to U.S. projects.

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## Background

In Cambodia, nearly one in three people live below the poverty line, and children often have to leave home and find work on the streets or accompany their families into street life. Children who live on the streets often spend their days begging for food and money or searching for things that can be sold.

These children are extremely vulnerable to violence, health complications, malnutrition, substance abuse, and exploitation. Robbed of their childhood, most are unable to attend school, thwarting any chance to build a brighter future and help lift their families out of poverty.

In Rwanda in 1994, more than 800,000 people were killed in a conflict that pitted Hutu and Tutsi against one another. Hundreds of thousands of children lost their parents, and orphanages overflowed. HIV and AIDS compound the misery with what UNICEF describes as the “silent genocide.”

Today, Rwanda is home to some 860,000 children who have lost one or both parents. These children face extreme challenges. More than 60 percent of the Rwandan population lives below the poverty line; more than half of all households are food-insecure or vulnerable to market fluctuations; and nearly 50 percent of children under age 5 suffer from malnutrition.

In the midst of these circumstances, many children have been left to struggle alone: according to UNICEF, 100,000 Rwandan orphans\* live in child-headed households. The Fairfield Women of Vision are helping turn the tide for Cambodian and Rwandan children and give them hope for their future.

*\* The United Nations defines an orphan as a child younger than 18 who has lost one or both parents. Children who have lost one parent are called orphans because even the loss of one parent, especially if that parent is the mother, often leads to the breakup of the family and a change in living situation for the child.*

## Who we are

Women of Vision Fairfield County is a volunteer ministry of World Vision that unites Christian women called to invest their time, intellect, compassion, creativity, and finances so impoverished women and children might find hope and experience a tangible expression of God's love.

We are women of diverse ages, backgrounds, and circumstances—united in Christ to serve and walk alongside those in need so that, together, we can experience life in all its fullness.

In Cambodia, we are helping the most vulnerable children, some as young as 4, who live or work on the streets..

In Rwanda, we help 250 orphaned children in child-headed households with housing, food production, healthcare, vocational training, and educational materials.

In Stamford, Connecticut, we support the Life Long Learning program at St. Luke's LifeWorks, which teaches computer and professional skills to adults. We staff monthly reading and art evenings for children in transitional housing, and provide holiday meals and gifts for their families.

*(From the Fairfield Women of Vision website)*

## Cambodia

### Street Children Transformation

Your compassionate commitment is transforming the lives of vulnerable children in Cambodia, helping them find freedom from the dangers of street life and create a brighter future. By supporting the Street Children Transformation project, you are enabling us to educate street children about their rights and provide them with temporary shelter and vital care. As we offer training and practical assistance to these children and their parents, families are overcoming the challenges that lead to street life and children are finding safe places to live with family members or qualified caretakers.

World Vision has been providing shelter, food, and medical care to children in the capital city of Phnom Penh—where many of the country's street children live—since 1993, when we launched the Phnom Penh Street Children project (now known as the Street Children Transformation project). Activities are currently focused on transforming the lives of street children between the ages of 4 and 15 by equipping them with knowledge of their rights and helping them be restored to their families or find long-term foster homes.

The ultimate goal of the project is to provide assistance to 1,800 children and help 250 children leave the streets during the five-year period from October 2009 to the project's conclusion in September 2014.

Through various outreach activities, we teach children about the dangers of drug use, human trafficking, and HIV and AIDS. At the Bamboo Shoot Children's Center, we offer temporary shelter, counseling, educational opportunities, and support to help children leave street life.

As we provide training and practical assistance to biological families and recruit foster families, we are enabling children to return to caring homes and helping them pursue a brighter future.

#### Vathit's story

For the first eight years of his life, 9-year-old Vathit lived on the streets. At a young age, he began collecting trash and begging for money with his mother. "It was a miserable life," he recalled. Vathit's family rarely had enough food and could not afford medicine or healthcare when one of them became ill. Unable to leave the streets, Vathit's family slept under trees that provided little shelter from the rain. When Vathit was 3, his father died, and the family's situation deteriorated further.

"After that, we became very hopeless," said Vathit. But life took a turn for the better when he was registered at the Bamboo Shoot Children's Center,

**protection** 

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## Ouk Samnang's story

Ouk Samnang, 10, is in a classroom with many children who come from similar backgrounds. His parents divorced, his father re-married, and his mother became a single parent of three children, of which he is the youngest.

"Our living condition was very difficult," Ouk said. "We did not have enough food to eat. I was not able to go to school because I needed to help my mother find recyclable objects and beg money to make a living. I lived on the street for about two years. It was a very hard life."

During those two years scavenging and begging, Ouk faced many challenges. "The other scavengers hit me," he said. "They threatened me to get money and the recyclables I collected. I did not have hope that I could have a better life because I did not earn good education."

"One day, my mother and I met an outreach team. They asked me to stop wandering along the street, and also asked if I wanted to go to a center."

"In the center, I feel comfortable and safe. I can study. Now I am able to write and read. I have enough food to eat, and have good friends. Particularly, I enjoy the recreational activities such as playing sports and swimming. I also enjoy the counseling sessions and going to church. The center's caregivers also provide me with love and warm care," Ouk said.

where he received nutritious food and learned to read, write, and count. After a year at the center, Vathit was reunited with his family, to whom World Vision provided additional assistance. Thanks to the help she received, Vathit's mother started a dessert-selling business that will enable her to provide for her family.

## Accomplishments

In the first half of fiscal year 2010 (October 2009 through March 2010), more than 200 children benefited from services provided at the Bamboo Shoot Children's Center.

In addition to receiving nutritious food and care, 51 of these children received regular counseling; 40 were enabled to access healthcare; 138 benefited from nonformal education; and 52 were provided with life-skills training. Eleven children were reintegrated into their families, and more than 30 previously reintegrated children received assistance and follow-up visits.

Additional accomplishments in this six-month period include the following:

- Invited community members to the center's Christmas program, prompting four local businesses to support project activities
- Made contact with 1,870 street children through outreach activities
- Educated street children about their rights and how to protect themselves, and empowered them to share this knowledge
- Trained 38 community members on responding to domestic violence, enabling them to stand up for their rights

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## Rwanda

### Nyamagabe Orphans and Vulnerable Children

World Vision is grateful for your partnership in the Orphans and Vulnerable Children Project, which is improving the well-being of vulnerable children. In the aftermath of the 1994 genocide, many children in this country face harsh, lonely realities as they struggle to cope with the devastation of HIV and AIDS.

With the support of generous donors like you, these children are receiving much-needed care and are working toward enjoying a brighter, more-sustainable future.

World Vision began the Nyamagabe Orphans and Vulnerable Children Project in 2003 to respond to the needs of children and families who did not have suitable shelter, could not afford basic necessities such as food, were unable to pay school fees, and often struggled with depression.

Since then, this project has been working to create better lives for children through community-based initiatives that address their basic needs.

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## World Vision's Women of Vision

Women of Vision is a volunteer ministry of World Vision that unites Christian women called to invest their time, intellect, compassion, creativity, and finances so impoverished women and children might find hope and experience a tangible expression of God's love.

We are women of diverse ages, backgrounds, and circumstances united in Christ to serve and walk alongside those in need so that, together, we can experience life in all its fullness.

Recognizing the enormous needs in our world, we seek to educate and motivate women in our communities to become women of action in helping to create a brighter and healthier future for suffering women and children.

Some of the staggering facts that motivate our efforts:

- Almost 27,000 children die every day, most due to hunger and treatable illnesses.
- 115 million children can't attend school, mostly due to poverty.
- Of the estimated 785 million adults worldwide who cannot read or write, two-thirds are women.
- Women earn only 10 percent of the world's income, yet work two out of three of all labor hours worldwide.

Women of Vision challenges women throughout the U.S. to help change these statistics by providing help and hope to women and children in our communities and throughout the world.

## Enabling children to thrive

The Orphans and Vulnerable Children Project works specifically in Nyamagabe, one of Rwanda's most deeply affected regions. We partner with children and families for whom unemployment, malnutrition, extreme poverty, and chronic disease are constant threats.

World Vision has provided these children with shelter, food, health care, education, psychosocial support, vocational training, and spiritual nurture. This support and emotional support is transforming communities, as it equips children to lift themselves out of extreme poverty and prevents them from being exploited and abused.

World Vision also has been working to fight the stigma that exists toward people living with HIV and AIDS in Nyamagabe. Because of these efforts, children don't have to worry about discrimination and can grow up knowing that they are loved.

With Rwanda's adoption of a nine-year basic education system as the new government-supported standard, the funding for World Vision's Orphans and Vulnerable Children Project was used to supplement educational programs in the Nyamagabe area in 2009. Once a child has completed the first nine years, he or she is given the opportunity to choose a course of study.

Education has been one of the key components of our multi-pronged approach to transformation. Over the years, Nyamagabe has battled an elevated school dropout rate caused by parental ignorance of the value of education, and the limited capacity of most families to pay for school fees and scholastic materials. Recent highlights of the education program in Nyamagabe included:

- Constructing a volleyball court at Bwama Primary School, three classrooms and a block of latrines at Kizi Primary School, and two classrooms at Kizi Primary School
- Training 77 teachers in new instructional techniques
- Providing instructional materials to 3,400 students
- Paying school fees for 128 orphans and vulnerable children
- Training 20 volunteers in adult literacy education and providing volunteers with bicycles to facilitate traveling throughout the community
- Supporting 60 orphans and vulnerable children through vocational training in the areas of carpentry, tailoring, and vehicle driving

## Vision Finance

Vision Finance has helped tens of thousands of Rwandan rural farm households increase and diversify their incomes. The average client is female, cares for three biological children, often is widowed, and supports additional, orphaned children. She needs working capital to upgrade her business and better provide for her family.

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**Quick facts**

**Cambodia**

Population 14.8 million  
Area (square miles) 69,898  
Life expectancy 62.5 years  
Literacy rate 74 percent  
HIV prevalence 0.8 percent  
Per capita income \$1,900  
Population below poverty line 40 percent

**Rwanda**

Population 11.1 million  
Area (square miles) 10,169  
Life expectancy 57.5 years  
Literacy rate 71 percent  
HIV prevalence 2.8 percent  
Per capita income \$900  
Population below poverty line 60 percent

**Fairfield County**

Population 895,030  
Area (square miles) 625.8  
Life expectancy 80.1 years  
Literacy rate 98 percent  
HIV prevalence 0.4 percent  
Per capita income \$74,281  
Population below poverty line 6.7 percent

Survival is a daily struggle for most Rwandans, especially as the country continues to recover from the genocide in 1994 that decimated its economy. Ninety percent of the population lives on less than \$2 a day. To get by, the majority of the population engages primarily in subsistence agriculture. The government has made substantial progress in rehabilitating the economy by improving education and roads. Still, poverty remains high, and food production is not keeping pace with population growth.

World Vision began serving impoverished communities in Rwanda in 1976. Relief and development activities later expanded to include economic development. As it became clear that a major hurdle for most Rwandans was inaccessibility to credit, World Vision established Vision Finance in 1999 to provide microloans and business coaching to farmers and business owners who needed help.



*Aline is one of the female clients being served by Vision Finance in Rwanda. Her flour business has enabled her to build a house and send her three children to school. "I will always thank Vision Finance for its trust by granting to me a loan," Aline said. "Who else should give a loan to a poor woman without collateral?"*

**Microfinance is a proven approach**

Microenterprise development helps the poor by tapping into an inherent desire to overcome hardship through hard work. Vision Finance's job is to lend a hand—a hand up, not a handout—to those with a will to succeed and the ability to repay loans.

A key aspect of Vision Finance's approach is clustering borrowers together for support and accountability. Most loan groups range in size

from five to 30 people. They apply for a single loan, which is split among the members. Members guarantee each other's repayment. The group must repay the initial loan before qualifying for more credit. Over time, group members can qualify for individual loans directly from Vision Finance. These loans typically grow in size, allowing borrowers to expand their business or farm, increasing family income and often creating jobs for others.

Following a recession-related dip in 2008, Vision Finance's loan portfolio has taken off like a rocket. As a result of loans and related financial services, Vision Fund estimates that 23,530 jobs have been created or sustained during the first

**work**



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half of fiscal year 2010 (October 2009 through March 2010), and nearly 20,000 children's lives have been improved through enhanced nutrition, shelter, or educational access.

The likelihood of children benefiting from loans through Vision Finance is increased by the fact that nearly two-thirds of the institution's clients are women, who generally spend more of their extra earnings on the needs of their children.

Vision Finance's performance during the first half of fiscal year 2010 was very positive, as shown in this chart. Especially

| VISION FINANCE             | September 2009 | March 2010  | Absolute gain (loss) | Percentage gain (loss) |
|----------------------------|----------------|-------------|----------------------|------------------------|
| Outstanding portfolio      | \$2,578,942    | \$3,051,672 | \$472,730            | 1.8                    |
| Active borrowers           | 10,680         | 13,412      | 2,732                | 2.6                    |
| Loan size                  | 389            | 359         | (30)                 | (0.8)                  |
| Operational sustainability | 92%            | 114%        | 22%                  | 2.4                    |

noteworthy was the improvement in operational sustainability, which rose from 92 percent in September 2009 to 114 percent in March 2010. The main reason is the efficiency measures, processes, and training, which new management put in place just over a year ago, improving operations and reducing loan losses.

## Thank you

A mere thank you doesn't adequately convey our appreciation for the love the Fairfield County Women of Vision have shown so many children and families over the years in Cambodia and Rwanda.

You are walking with people in need and changing their lives. We are blessed to be able to join you on this journey.

Families in the Phnom Penh area of Cambodia and the Nyamagabe area of Rwanda are grateful to you for your support in improving the lives of thousands of children, many of whom have suffered in ways we can barely imagine.

Thank you for all you've done for them.



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*World Vision is a Christian humanitarian organization dedicated to working with children, families, and their communities worldwide to reach their full potential by tackling the causes of poverty and injustice. Motivated by our faith in Jesus Christ, we serve alongside the poor and oppressed as a demonstration of God's unconditional love for all people. World Vision serves all people, regardless of religion, race, ethnicity, or gender.*