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In 1997, The Asia Foundation, with funding from the U.S. Agency for International Development, launched a five-year, four-country initiative called the Women's Economic and Legal Rights (WELR) program.

Through a participatory, responsive, "bottom-up" approach to program implementation, the Foundation and its partner organizations have helped women in Nepal, Bangladesh, Sri Lanka, and Cambodia identify and prioritize their needs in the economic and legal arenas and organize to claim their rights.



The Asia Foundation has worked with the Urban Sector Group, a Cambodian organization that assists the urban poor, to enhance the lives and livelihoods of more than 300 women micro-vendors. The effort began with community organizing in the markets and projects targeted at basic needs such as savings and credit, business training, access to health care, and access to child care. Over time the program has increasingly focused on leadership and negotiation training, group problem solving, and advocacy training. The goal is to equip participating women with the resources and skills to pull themselves out of poverty and claim their rights as vendors and human beings.

The WELR program in Cambodia has reached out to some of the most economically and politically marginalized of all working Cambodians: low-income women vendors in three of Phnom Penh's large, outdoor wholesale markets. Unlike many vendors, these women have no permanent stalls from which to sell. They simply lay out their produce on a mat or in small baskets on the periphery of the market. Typically, these "micro-vendors" sell small amounts of fruits and vegetables, inexpensive fish, simple prepared Khmer foods such as sour cabbage and rice cakes, or second-hand clothes. Their profits are meager, usually barely enough to enable them to eke out a living for themselves and their families.

Life in the markets is difficult. Under rules and regulations set by the municipality of Phnom Penh and enforced by the market committees—local-level governmental bodies charged with market governance—micro-vendors may sell their wares in and around the markets even if they cannot afford to rent a stall. They are expected to pay nominal daily taxes and fees. However, women micro-vendors are generally unaware of the rules and regulations governing their taxation and treatment, making them quite vulnerable to the whims of the authorities who collect taxes and dictate where vendors can or cannot operate. Reports of excessive taxation and physical harassment are common.

Women micro-vendors face a host of other challenges. They lack access to affordable credit and are often forced to turn to moneylenders who charge interest rates of 20 to 30 percent a month, trapping the women in a cycle of debt. Constantly exposed to unsanitary working conditions, they suffer a range of health and hygiene risks and cannot afford quality health care. They also face inadequate childcare and educational opportunities for their children.

The WELR program in Cambodia is modest in scale, but its impact on individual lives and the system in which women micro-vendors operate has been significant. Phnom Penh's women micro-vendors continue to wage an uphill battle, but their energy, know-how, and courage—nurtured and supported by the WELR program—are inspirational. These are their stories.

Introduction

From Micro-vendor to Small Business Owner

Chea Sophal

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Chea Sophal began selling vegetables from a piece of pavement at the Chbar Ampeau market 18 years ago, barely making ends meet. When other vendors in the WELR program at the market decided to form a credit committee, Sophal became a member. Sophal now confidently manages her own finances, saves money for the first time, and has started a small grocery business in the village where she lives.

Sophal first heard about the WELR program from Urban Sector Group staff members who visited the Chbar Ampeau market. She was drawn to the idea of women vendors helping one another, learning business skills, and improving their standing with the police and the market committee. In training sessions offered by the Urban Sector Group, Sophal learned about the market's regulations and relevant human rights issues.

Armed with new knowledge and the support of her savings and credit group, Sophal no longer allows herself to be intimidated by market committee officials or tax collectors. She knows her rights and doesn't hesitate to voice complaints to the market committee. She has successfully demanded that vendors pay only established fees, and only to individuals showing documentation of their official position, which has greatly improved the lives and livelihoods of the women vendors.

When her husband was killed in a motorcycle accident, Sophal found herself unable to make some of the payments on her loan from the Urban Sector Group. Under the system set up by the program's women vendors, one percent of all loan repayments had been placed in an emergency fund. When members learned of Sophal's tragedy, they contributed 60,000 riel—almost \$16—for her husband's funeral. Life remains hard for 44-year-old Chea Sophal, but her determination is strong. Today she is on secure financial ground, successfully paying back a loan and putting money into savings. Her next goal, she says, is to acquire marketing skills through Urban Sector Group training.

Legal Aid for a **WELR Member**

Chuop Sarim

Financial distress, police brutality, wrongful seizure of property and imprisonment, these were among the hardships Chuop Sarim faced. Her participation in the WELR program enabled her to gain access to legal aid and successfully seek legal redress for her grievances.

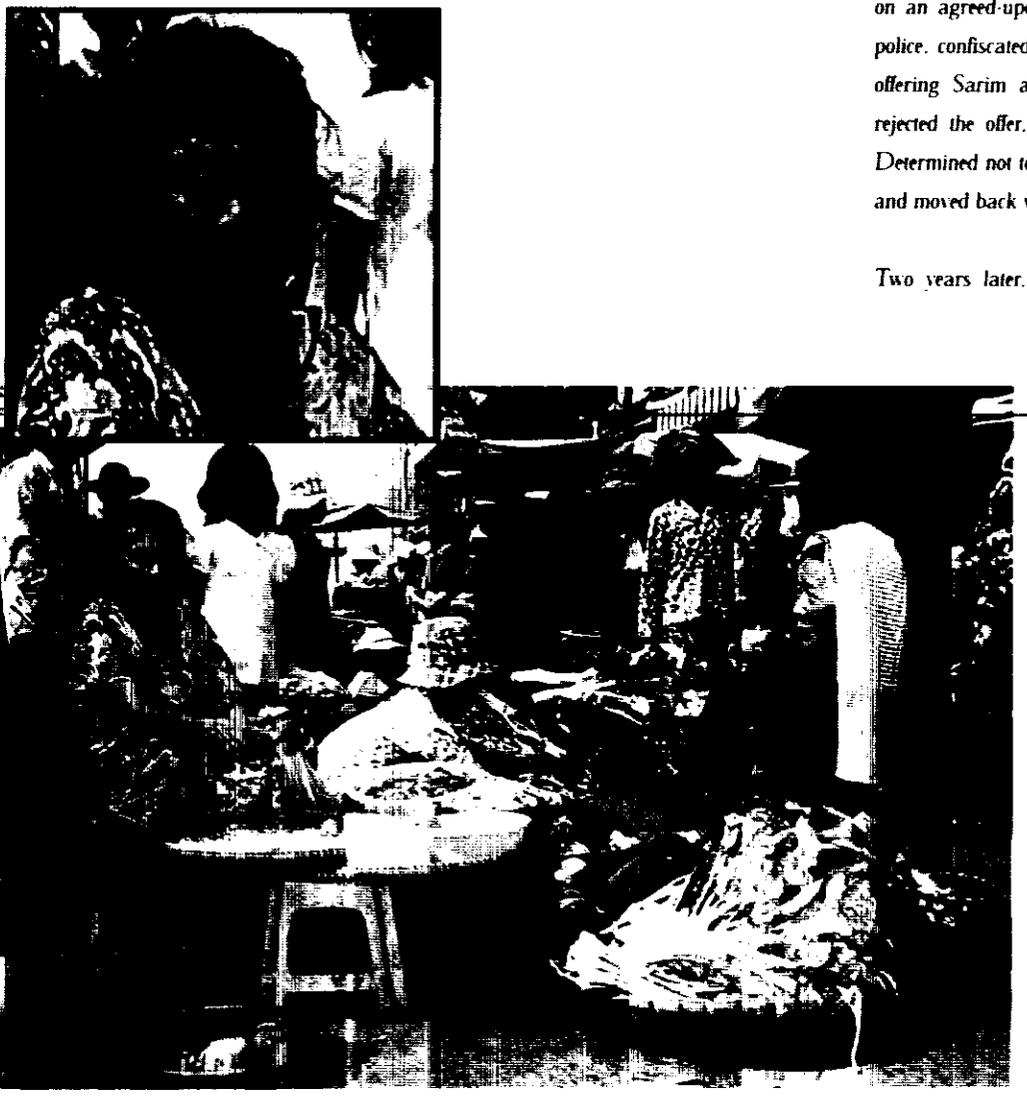
Sarim is a vegetable seller in Phnom Penh's Chbar Ampeau market, making around \$1.50 a day—just enough to cover her living expenses. She joined a WELR credit and savings group in 1998. Previously, she had owned a rice refining business, but the mill was destroyed by fire. Sarim borrowed \$2,800 from a local moneylender to rebuild the mill. However, the moneylender reneged on an agreed-upon settlement and, with the tacit approval of the police, confiscated her house. He then tried to settle the dispute by offering Sarim a small amount for her property. When Sarim rejected the offer, the police barred her from entering her home. Determined not to give in, Sarim found a way to get into the house and moved back with her family.

Two years later, still lacking a resolution to the credit dispute,

Sarim learned that the creditor had sold her house. He brought in the police, who burst into her home, dumped her family's belongings into the street, and arrested Sarim for "invading another's property." Sarim and her daughter were both placed in a notorious colonial-era prison in central Phnom Penh.

This time, however, Sarim and her family were not alone. As a member of the vendors' committee at the Chbar Ampeau market, which the women in the WELR program established after learning their rights, Sarim had developed relationships with other market women, who fed, clothed, and looked after her other children while she was in prison. The Urban Sector Group intervened by contacting the United Nations Office of the High Commissioner for Human Rights, a Cambodian human rights organization, and a local legal aid

agency. Together these organizations successfully lobbied for the release of Sarim and her daughter and facilitated her access to a legal aid organization that could provide formal legal representation for settling the dispute. Sarim's participation in the WELR savings and credit program provided her with a critical base of support that is enabling her to claim her legal rights.



Discovering Natural Leadership Skills

Kien Mouy Chrea

After years of working in isolation at Phnom Penh's Daum Kor market, vegetable seller Kien Mouy Chrea has discovered through WELR training the power that comes when micro-vendors talk to each other, form alliances, and negotiate with one voice.



A mother of five living without support from her estranged husband, Mouy Chrea has also discovered that she is a natural leader. One of a group of Daum Kor market women who participated in WELR workshops, Mouy Chrea helped organize a vendors' committee to defend micro-vendors' rights in the face of inconsistent and unfair practices by market officials. Last year, Mouy Chrea was appointed head of the committee.



As committee leader, Mouy Chrea makes it a point to walk around the market, talking with other vendors and listening to their grievances about market conditions. Although there is a complaints box at the market, many of Mouy Chrea's colleagues are reluctant to put their concerns into writing for fear of reprisal by municipal authorities. Mouy Chrea, however, is not afraid, and with skills learned at an Urban Sector Group advocacy-training workshop has made a mission of negotiating on behalf of her fellow vendors. She meets with the market committee when problems arise, and has succeeded many times in persuading the authorities to adopt the micro-vendors' suggestions. Today, Mouy Chrea is optimistic that new market regulations negotiated by her vendors' committee will result in economic improvements for all of Daum Kor's micro-vendors.

Income for a **New Home**

Kim Hat

With credit opportunities provided through WELR, cabbage pickler Kim Hat runs a tight business—so tight that she has been able to build a house for her husband and seven children with the profits.



Hat's day begins at 5 a.m., when she goes to the Chbar Ampeau market to buy cabbages, her eyes on the lookout for the ones beginning to rot. These are cheap and after the outer leaves have been peeled off, perfect for pickling. Back home an hour later, she and her children cut the cabbages into small pieces, salt them, and place them in a big jar. In a few days, the product is ready to sell to a nearby store.

Participation in the WELR credit program has made Hat's small business a big success. No longer dependent on exploitive moneylenders, Hat uses her low-interest WELR loan to stock up on cabbage leaves and salt when cabbage is in season. Sales from increased production, combined with money saved by avoiding high interest rates, have enabled Hat to pay off old debts to local moneylenders and, for the first time in her life, save money. So far she has managed to put about \$17.50 in the bank.



At the same time, Hat and her husband were able to build a new home for their family with the proceeds from her pickling business. What was once a dirt floor, thatched-roof shack is now a house with a wood floor and sheet-metal roof. Sturdy walls—built one at a time as money allowed—shelter her seven children, and stilts protect them from floodwaters that used to inundate their home every rainy season. As Hat sees it, the WELR credit program has helped her turn discarded vegetables into a livable home, one wall at a time.

From Victim to Leader

Phorn Yet

Being overcharged for selling space and having her goods confiscated and held for ransom by market officials used to be a routine, if unwelcome, part of life for Phorn Yet, a vegetable seller in the Daum Kor market. No more. Today, with the benefit of leadership and communications training from the Urban Sector Group, Yet pays market officials only those taxes that are legitimate and is left to sell her goods in peace. So confident is Yet in standing up for the rights of micro-vendors that members of her WELR group elected her their leader.

Yet's days follow a strict routine. Awake at 3 a.m. to sell vegetables, she is back home by 8 a.m. and sleeps until 3 in the afternoon, when she starts cooking for her family. After dinner she returns to the market to sell vegetables from 8 p.m. until midnight. Her long hours at the market give 38-year-old Yet plenty of time to discuss important issues with other members of the WELR group; indeed, it was the potential for this kind of community and joint problem-solving with other market women that, as much as anything else, prompted Yet to join WELR.

"Before, I never talked to the market committee or to other vendors in the market, even if we were selling things to each other," says Yet. "Now we discuss our problems and help each other." At the same time, Yet has benefited from WELR's low-interest loans, which have allowed her to expand her business.

As a key negotiator for her WELR group, Yet has earned the grudging respect of market officials, who, she reports, now give her a wide berth and think twice before harassing other micro-vendors. Now when WELR members' goods are confiscated, "I am allowed to return the produce to the vendors without their having to pay the fine," she says.



Financial and **Personal Transformations**

Soeu Vanny

A divorced mother of five, Soeu Vanny has found self-reliance and a new start through WELR. With a five percent loan from WELR's micro-credit program—a sharp contrast to the 20 to 30 percent loans formerly provided by a local moneylender—Vanny has increased her inventory and rented a larger space for her second-hand clothing business at the Daum Kor market.

With negotiation skills learned in WELR training sessions, she has won changes in the attitudes and behavior of market officials toward her group of women vendors. And with the help of a WELR childcare center near the market, she has secured a stimulating and well-supervised environment for her young son while she works.

On top of it all, Vanny has the satisfaction of knowing that part of her monthly loan repayment to WELR is used to expand the pool of available loan funds for other vendors.

WELR has made possible a transformation not only in Vanny's business life, but her personal life as well. With the financial independence and

security gained by becoming a WELR member, Vanny was able to free herself permanently from a violent, alcoholic husband. Perhaps the most telling indicator of WELR's profound impact on Soeu Vanny's overall situation came when her ex-husband recently asked her to come back. Vanny's reply? An unequivocal "No!"



Increased Profits and a New Business

Sok Mom

A vegetable seller in the Chbar Ampeau market, Sok Mom no longer lets market police chase her into an out-of-the-way corner where business is slow. She refuses to pay a 25-cent bribe every few hours to retain her desirable spot, and as a result keeps more of her daily earnings. All because of knowledge and confidence gained through participation in WELR.



With credit from WELR, Mom has also started a second business buying clothes and other items wholesale and reselling them to her sister, who sells the goods in a remote province. Between this and her ongoing vegetable trade, Mom now saves up to \$1.25 a week.

Meanwhile, Mom has managed to set aside an additional \$2.60 a day for the schooling of her five nephews and nieces, who are in her care. She looks forward to the time when they are all literate and employed, and she can put her feet up and be cared for by them. "Let's hope that won't be too long," she says with a grin.

A Master of Negotiation

Sun Thouk

Newfound communication skills learned through Urban Sector Group training sessions have helped Sun Thouk dramatically improve her relationships with market authorities and fellow vendors at the Chbar Ampeau market. As a result, the formerly loud and combative Thouk is no longer subject to continual harassment by market police at work or scolding by her husband at home, and is able to conduct her business of butchering chickens and selling vegetables in peace.



Today, her trade is thriving and she is taking home more money. Disputes over fees and confiscation of her goods by market police are a thing of the past. Even her husband has changed his behavior and now shows her the respect she deserves. Her conflict resolution skills, honed through regular attendance at Urban Sector Group workshops, have won the 49-year-old Thouk widespread admiration, and recently WELR members elected her group leader of Chbar Ampeau market.

Thouk attends Urban Sector Group workshops regularly, disseminating the information she acquires to WELR members throughout the market. She also finds great fulfillment in helping other WELR members and their families in

times of trouble. But her most crucial contribution is her increasingly powerful ability to negotiate with the market committee on behalf of WELR members. Noting that officials once regarded her as a troublemaker, Thouk says they now not only take note of her words, but "they even sit up when I enter the room."

Preschool for Micro-vendors' Children

Another problem that many poor women face is the lack of child care for their children when they are working away from home. Many women used to resort to taking their children with them to the market, but their children's health and development were adversely affected by the market environment.



Now mothers can leave their children at one of two pre-schools at Ch'bar Ampau and Daum Kor

markets. Mothers drop off their children at the start of their day early in the morning, and pick them up at the end of the day, making it possible for these women to concentrate on their work the entire day.

Members of the community and the parents' committee are routinely involved in the selection and evaluation of their children's teachers. While at the pre-schools, the children benefit from receiving not only basic courses, but also meals during the day. Moreover, they are referred to a local clinic when health issues arise. Overall, the availability of these pre-schools at the markets have allowed poor mothers to focus on their work without worrying about their children, and have enabled these children to get a headstart on their education.