SOCIO-ECONOMIC INTEGRATION FOR LANDMINE VICTIMS

An example through a pilot project in CAMBODIA

“Social Credit for vulnerable and disabled persons”

2001-2002

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CONTEXT AND NEEDS

Ex Khmer rouge area
Fighting zone (1970-1997)
Heavy mined areas
New administration
Recent resettlements
Remote area
Socio-economic situation

• OBSTACLES
  • One of the poorest districts in Cambodia (1.3 $/ day average income)
  • Rare agricultural resources due to slow demining
  • No employment opportunities

• POTENTIALS
  • Link with the Thai border
  • Presence of many NGOs and social services
  • Important Micro Finance network
  • Massive migration from other parts of Cambodia

A PRINCIPLE:
AVOID STIGMATISATION
THE TWIN STRATEGIES

- Facilitate inclusion towards existing services
- Promotion of equal rights for all
- Specific assistance for disabled persons and landmine victims
- Promotion of the rights to compensation

CLEAR OBJECTIVES

- Identify social actors and beneficiaries
- Referential system and selection
- Imagine a specific process for vulnerable people (counselling, monitoring, training)
- Start adapted loans (grants and credit)
- Bring progressively people to normal economic conditions (savings and credits)
- Facilitate access to existing micro credit institutions (sensitisation, forum)
IGA is set up
A saving amount belonging to beneficiary is capitalised
Reliability in the sight of community has increased
Beneficiary has gained in self-confidence

SOCIAL CREDIT PROJECT:

Social support, assistance in urgent needs (food, shelter ..)

THE PROCESS

PRE IDENTIFICATION
457 BENEFICIARIES

SELECTION PROCESS

SUPPORT TO 150 SELECTED BENEFICIARIES

TRAINING
4 LOANS + SUBSIDIES
FOLLOW UP
MAIN OUTCOMES

- **Recovery Rate**: 95%
- Daily net income growth per beneficiary 6.5 %
- 70 people follow a vocational training
- 117 persons went through the 4 cycles (78 %)
- **Access to MFI**: 24 beneficiaries (16%)

MAIN QUESTIONS

- How to favorise link with micro finance institutions?
- How to define fair selection criteria and process to reach our target group

- How to finance the specific and costly social work Around 190 US$ per beneficiary is requested just for follow up