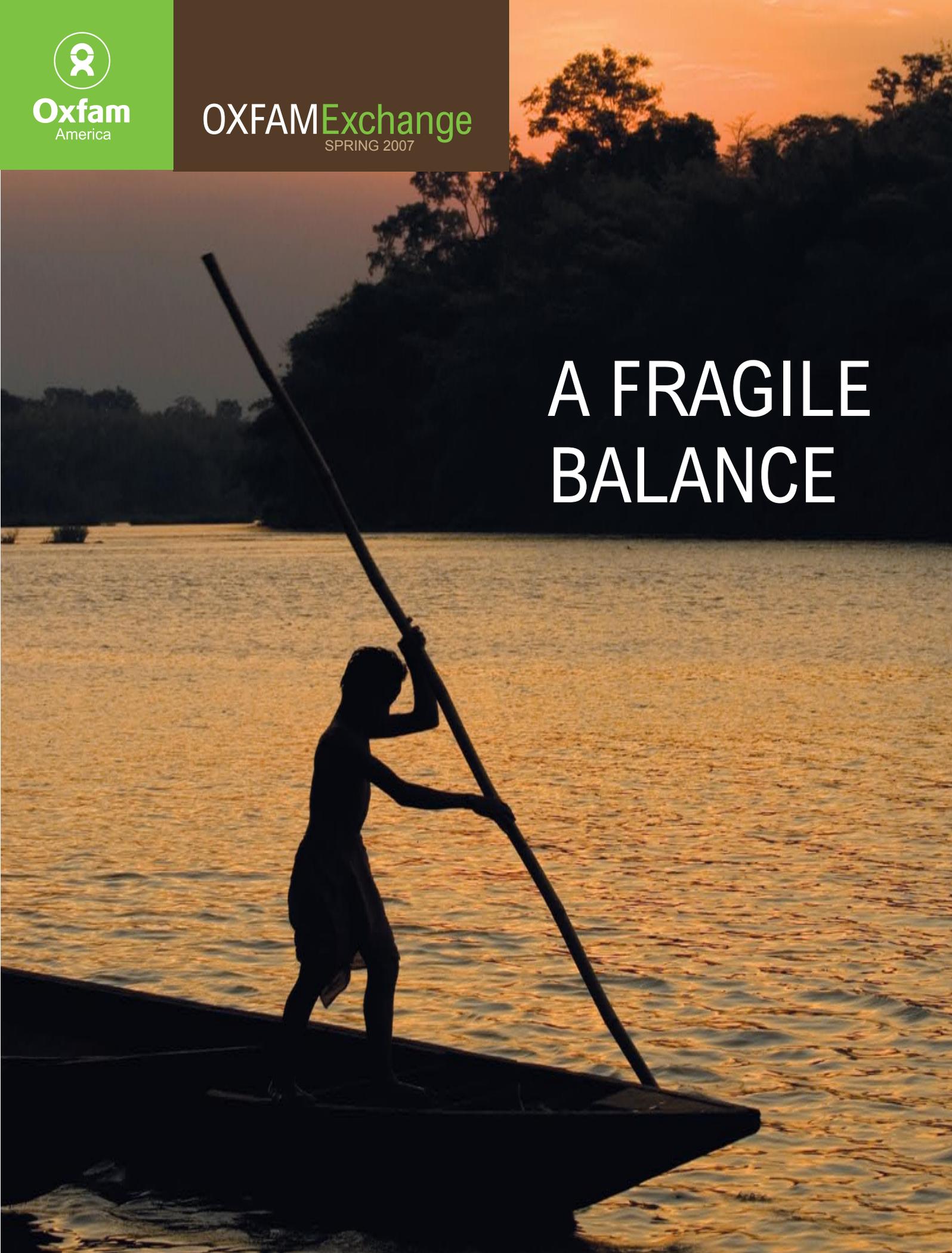




Oxfam
America

OXFAMExchange
SPRING 2007

A FRAGILE BALANCE



He works hard. The Farm Bill should, too.

The US Congress is now debating the 2007 Farm Bill—a law that will govern our farm, food, and conservation policy for the next five years.

The current Farm Bill represents a broken promise to America's farmers and rural communities, and it falls short of meeting its obligations to families that depend on food stamps and to conservation programs that protect rivers and streams. To make things worse, the current Farm Bill actually hurts poor farmers in developing counties. Tell Congress: Reform the Farm Bill for farmers, families, and our future.

Go to www.oaaf.org/farbillaction.



JACOB SILBERBERG / OXFAM AMERICA

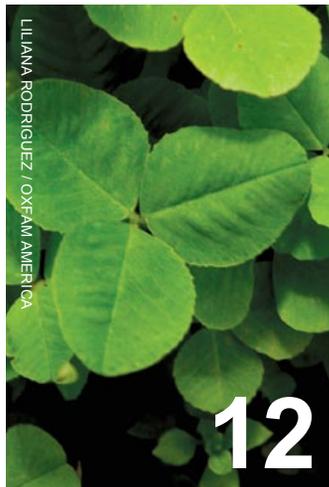
Ken Gallaway | Cotton and corn farmer, and supporter of Oxfam's efforts to reform the Farm Bill



4



10



12

CONTENTS

VOLUME 7, ISSUE II

A Fragile Balance in Cambodia	4
Unlikely Entrepreneurs in Mali	10
Our World Media Hits	2
Make a Difference: No Dirty Gold	3
Roots of Change: The Farm Bill Campaign	9
Oxfam Community Profile: Phoenix, LA	12

COVER: In Cambodia, a boy steers his fishing boat along the Srepok River at dusk. Built upstream in Vietnam and Laos, hydropower dams pose a serious threat to the people in Cambodia's northeast provinces.

NOTE: In 2007, we've made content and format changes to OXFAMExchange. Printing advances have reduced the expense of color printing dramatically; our addition of color adds less than one-half cent per copy. What's more, we have moved to a lighter, 100 percent post-consumer waste stock, which cuts our costs by 2.25 cents per copy.

Net savings on redesign: 1.75 cents per copy, or just under \$5,000 per issue.

We welcome your feedback on this or other issues. Please direct letters to editor@oxfamamerica.org or Editor, OXFAMExchange, 226 Causeway Street, 5th Floor, Boston MA 02114-2206.

Dear Friends,

Rachel Carson's acclaimed "Silent Spring," published 45 years ago, offered a stark vision of our future unless we heeded the dangers of pesticide use and changed our course. This spring brought another environmental landmark: a UN report with the most urgent message to date about global warming. If environmental ruin were not enough to spur us to action, it is now clear that climate change will also disproportionately affect those who have done little to create the problem and have the fewest resources to withstand it.

Environmental issues are central to Oxfam's work. We recognize that sustainable development depends on living in harmony with the natural world. In Ethiopia, for example, we promote the use of organic coffee-farming techniques; in El Salvador, we've planted trees on deforested hills to prevent landslides; and in Cambodia—as we explore in this issue of OXFAMExchange—we are documenting the impact of hydropower dams on indigenous communities. Whether the environmental issues we tackle are about resource rights or about the human impact of climate change, they are inextricably linked to poverty.

Describing the UN's predictions on the cataclysmic effects of climate change, Henry I. Miller of Stanford's Hoover Institution was quoted in the New York Times: "Like the sinking of the Titanic, catastrophes are not democratic. A much higher fraction of passengers from the cheaper decks were lost. We'll see the same phenomenon with global warming."

It is not a new message: How we live shapes the lives of all those with whom we share our planet. Carson saw this as an issue "of interrelationships, of interdependence." She explained, "We spray our elms and following springs are silent of robin song, not because we sprayed the robins directly but because the poison traveled, step by step." Whether you want to save a family from perishing in a flood or a plant species from extinction—or both—recognition of our global interdependence is critical.

Sincerely,

Raymond C. Offenheiser
President, Oxfam America

our world

ZIMBABWE With Oxfam's help, the Women's Coalition of Zimbabwe pushed a landmark domestic violence bill through parliament in late 2006. This legislation expands the definition of domestic violence, bans abuse derived from cultural practices, and requires police to improve their expertise in responding to domestic violence.

US Environmentalists and mining activists celebrated a victory in March when the United States Court of Appeals for the Fifth Circuit revoked a permit that would have allowed toxic gold-mining waste to be dumped in an Alaskan lake. Oxfam had signed onto an amicus brief against the permit rationale of calling mining byproducts "fill" instead of "waste." Dumping would have threatened aquatic life in Lower Slate Lake, which is upstream from a bay recognized as a valuable aquatic resource by the EPA. The stream connecting the lake and bay is a spawning ground for salmon and other species.

DARFUR TO CHAD The conflict that first erupted in Darfur, Sudan, nearly four years ago is spilling into Chad, where 120,000 people have fled their homes—adding to the growing humanitarian needs in the region at a time when violence is preventing aid workers from reaching countless displaced people. In Darfur, more than two million are crowded into camps or massed on the outskirts of towns. While Oxfam continues to offer 475,000 people there life-saving water and sanitation services, limited access to camps and villages has raised fears among aid workers that the stable living conditions that they have helped to provide could be threatened.

In December, armed men entered Darfur's largest camp, Gereida, where 130,000 people are sheltering. The men beat an Oxfam staffer, raped a worker at another agency, and stole 12 vehicles. As a direct result, assistance to displaced people has now been greatly curtailed. Despite the enormous security problems, Oxfam remains committed to helping the people of Darfur.



HOT TOMATOES In April, Oxfam's partner the Coalition for Immokalee Workers reached a historic agreement with McDonald's USA and its suppliers to improve wages and working conditions for farm workers. The agreement guarantees a penny more per pound to workers harvesting tomatoes for McDonald's, increasing the pay they get for each 32-pound bucket they pick by 70 percent. It also ensures a stronger code of conduct based on the principle of worker participation, and efforts to develop a mechanism for monitoring work conditions and investigating workers' complaints. The story received wide coverage, including in USA Today, The Wall Street Journal, The Miami Herald, The Chicago Tribune, and The Huffington Post.

media hits

WHAT'S BREWING? In support of Ethiopian coffee farmers, Oxfam called on Starbucks to sign an agreement recognizing Ethiopia's right to control the use of its coffee trademarks. With such agreements in place, Ethiopians could occupy a stronger negotiating position with foreign buyers, capture a larger share of the value associated with their coffee names, and better protect their brands. The effort attracted global attention and stories in media outlets ranging from NPR to Fortune magazine and The Wall Street Journal.



“What might have remained a little-noticed bureaucratic dispute became an international affair when Oxfam...began publicizing it in the fall. It urged customers to send cards to Starbucks complaining about the company's stance. And it posted a video on YouTube.com challenging Starbucks to honor commitments to poor farmers.”

The Wall Street Journal, March 5, 2007



GIFTS THAT GIVE MORE Last autumn, Oxfam America launched its first online alternative gift catalog, Oxfam America Unwrapped: www.oxfamamericaunwrapped.com. In addition to loyal support from current donors, this educational gift program—which helps spread Oxfam's message—reached 7,000 new supporters within its first 12 weeks. Media coverage included “The Ellen DeGeneres Show,” with actress Minnie Driver touting Oxfam and Unwrapped; an appearance by actress Kristin Davis on the “Rachael Ray Show”; and items in Time magazine and The New York Times.

Actress Scarlett Johansson has joined Oxfam in the fight against poverty following an eye-opening trip to India and Sri Lanka. During her 10-day visit in March, Johansson learned how investing in basic community services allows Oxfam to save lives and give families the support they need to lift themselves out of poverty.



NO DIRTY GOLD

LEARN > In 2006, according to the World Gold Council (WGC), gold jewelry sales hit an all-time high of \$44 billion. Yet the countries rich in gold rarely profit from their mineral wealth. The largest gold mine in the world is in Papua New Guinea, yet 42 percent of Papua New Guinea's people live on less than \$1 per day. The second largest gold mine is in Peru, where local people endure the effects of polluted water that destroys pasturelands and sickens the livestock on which many depend to make a living.

The WGC reports that gold-jewelry retail sales in the US increased by 6 percent in 2006—the 16th consecutive year of such increases. Yet most consumers don't know that gold mining can displace communities, contaminate water, hurt workers, and destroy pristine environments. Gold mining is, in fact, one of the world's dirtiest businesses. The production of a single gold ring generates 20 tons of mine waste, and can poison groundwater with the cyanide used in processing.

MAKE A DIFFERENCE: GET INVOLVED

What can you do to help stop the damage that irresponsible gold mining causes in poor communities and pristine wilderness areas?



ISTOCKPHOTO.COM

In 2004, in partnership with Earthworks, Oxfam launched a campaign to push gold mining companies to respect people's rights, protect the environment, and reduce poverty in communities where they work. Our No Dirty Gold (NDG) campaign is not anti-mining; it is an effort to educate consumers about the real price of gold. The goal is to change the mining industry by creating demand for responsibly produced alternatives. We've made good progress. Prompted by Oxfam and others, eight of the world's top jewelry retailers—including Tiffany & Co., Cartier, Zales, and Kay Jewelers—pledged publicly to move away from "dirty" gold sales. They called on mining companies to ensure that gold would be produced in socially and environmentally responsible ways. This year, 21 jewelry retailers—including seven of the US's 10 largest—worth roughly \$12 billion in annual sales endorsed the NDG's Golden Rules criteria for more responsible mining.

RAISE AWARENESS > Share what you know and get others talking about the situation. You can even download the materials you need to spread the word, like the "No Dirty Gold Toolkit: A Guide for Student Organizers," by going to www.oxfamamerica.org/ndgtoolkit.

TAKE ACTION > **SIGN UP FOR OXFAM'S eCOMMUNITY** to receive monthly eNewsletters and action alerts on key issues, including mining. Go to www.oxfamamerica.org/join.

SIGN THE NO DIRTY GOLD PLEDGE at www.nodirtygold.org.

MAKE YOUR MONEY TALK. June is the traditional wedding season. Don't commemorate your love with a tainted symbol. Insist that jewelers offer responsibly produced rings. As NDG supporter and recent bridegroom Andrew Heyduk said about the decision he and his fiancé made to search for responsibly produced wedding bands, "The good thing about capitalism is that it does empower consumers. A group of consumers who share... awareness can have a big impact."

Writer: Jane F. Huber



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To learn more about the No Dirty Gold campaign and responsible mining, go to www.oxfamamerica.org/ndg.

At dusk, a boy from Taveng Lou village grows weary gillnetting fish along the Sesan River. Vietnam's Yali Falls dam has created unnatural water fluctuation, which has decimated the fish catch downstream in northeast Cambodia.

First the Rivers, Then the Forests: A Fragile Balance

Reporting from Cambodia's northeast provinces, Oxfam's [Andrea Perera](#) describes how rural communities that rely on a rich natural environment are struggling to survive as they lose their resources one at a time.

One evening last December, Pim Ranh walked down to the Sesan River to wash up after harvesting rice.

The water running through the northeast highlands of Cambodia was brown and muddy, but she was hot and needed to cool off. Later that night, Pim woke up scratching at a rash on her hands and legs. Several months pregnant with her second child, she traveled hours by motorbike to find a medical clinic.

Weeks later, her scabs still covered in purple ointment, Pim said she was worried her skin condition might hurt

Sesan, Sekong, and Srepok Rivers that flow through Cambodia's northeast provinces, Ratanakiri and Stung Treng. Dams, such as the Yali Falls, have changed the water quality, killed whole species of fish, flooded villages, and wiped out large fields of rice.

These problems are compounded by what's happening in the nearby forests. There, armed guards stand in the thicket, threatening to arrest anyone who enters. The guards hack ax-cuts into the tree trunks, marking off ancestral land the government has sold to the highest bidder

66,000 people who live in these remote hills. What's worse, the indigenous people here lack any real political power. Many feel marginalized by the mainstream Khmer, who dominate the government and still associate the rural minorities with the genocide of the 1970s, which began as an agrarian revolution.

"The people here, they feel very isolated. They feel like no one from the outside will come to help them," said Kim Sangha, coordinator of the 3 S Rivers Protection Network (3SPN), an Oxfam America partner.



her baby. But, like so many others living downstream from the Yali Falls dam who reported rashes, stomach illnesses, and diarrhea since the dam's construction, she feels like there's no alternative to using the river to bathe and drink.

"I don't have a well at home," she said. "Even if the water looks dirty, I have to wash."

Built upstream in Vietnam and Laos, hydropower dams are rising up on the

—usually a foreign company looking to start a lucrative plantation. The forests have traditionally served as a safety net for the indigenous people, providing a source of income during the "lean months" when the fish aren't spawning and the rice is too young to harvest. But when the government sells off the land, the safety net goes with it.

These dangerous circumstances threaten the very existence of the more than

First the rivers

As the scorching sun sets on the Sesan River, the people of Taveng Lou village get to work. Men take out their fishing boats and pull in their nets. Women fill their watering cans and irrigate their gardens and rice paddies. Families wade into the shallows, bathing and collecting water for household use.

Vietnam's Yali Falls dam disrupts this daily routine. Since it became operational

“ Before, you used to be able to put a pot on the fire, walk down to the river, and catch some fish—all before the water boiled. Now you can spend a whole day and get one fish. ”



BRETT ELOFF / OXFAM AMERICA

▶ Lighting a fire in the bark for a few seconds, Seth Gnal collects resin from trees near the Srepok River. Seth uses the resin to repair his fishing boat and light torches at his home in Kbal Romeas village.

A fisherman holds his prize, a Trae Phatoak fish. The indigenous people who live along the rivers in Cambodia get most of their protein from fish. When the fish catch dwindles, so does the local people's access to proper nourishment.

▼



In 2001, the Cambodians living downstream have noticed dramatic changes. Unexpected water surges have eroded the shoreline, depositing silt, sand, and rocks in the deep pools where fish live. And the fluctuating water levels have either swept away nets or left them high and dry.

All in all, villagers here say they've seen a 70 percent drop-off in their fish catch.

"Before, you used to be able to put a pot on the fire, walk down to the river, and catch some fish—all before the water boiled," said Em Vuthy, deputy governor of Taveng District. "Now you can spend a whole day and get one fish."

Beyond reducing the number of fish, the dam has altered the way people farm along the Sesan River. Traditionally, the villagers depended on the overflow of the river to water their plants and rice during the wet season. During the dry season, they would plant different crops that could handle the heat and scarcity of water. But now people like Mean Trosh, a mother of seven who grows cabbage, watercress, pumpkins, red chilies, eggplants, and rice along the water, can't plan around the seasons; the dam creates unexpected floods. Mean says she tries to plant on higher ground, but even those gardens and rice paddies have been destroyed.

"When the water level changes, it rises quickly and goes down quickly," she said. "Last year, I tried to grow rice along the river, but it was damaged by the floods."

According to the villagers and Oxfam partners, the Yali Falls dam was built with no formal assessment of the environmental and social impacts downstream in Cambodia. And right now, more than a dozen dam projects like it are already in the works along the "3 S Rivers"—the Sesan, Srepok, and Sekong—that flow from the central highlands of Vietnam and southern Laos downstream to the northeast provinces of Cambodia.

Last August, a huge flood along the Srepok River inundated at least 15 villages in Stung Treng and Ratanakiri. More than 650 families were affected. Months later, sitting on the wooden floor of their village



pagoda under a cascade of prayer flags, Dae Low villagers shouted over each other as they recalled what happened.

Villagers reported hearing a bulletin on the radio that one of the dams under construction would be releasing water for a few days. But by the time the bulletin aired, the Srepok was already rising. Many of the villagers didn't have access to radios. Those who did, lost time warning family and friends. When they returned home, their chickens, pigs, and water buffalo had drowned. Their vegetables had been washed away. More than 1,300 rice fields were destroyed—an entire year's harvest.

"We are very worried about the future," said the village chief, Prom Phally. "We don't know how to prepare for these floods."

Then the forests

The people of Cambodia's northeast highlands depend primarily on fishing and farming to make a living. But they have



“ Before, the indigenous people in the village always went to the forests to gather vines, resin, rattan, and honey to sell. Now, if we go into the forest, the guards will catch us and arrest us. We’re afraid to go in. ”

always looked to their forests as sacred places. They supplement their income by collecting local plants there and gather herbs for traditional medicines. During the dry season, when the green grass turns to yellow straw, they let their livestock wander into the woods for food and water.

At 67, Seth Gnal makes the three-mile trek to the woods near the Srepok River every three days. Together with family members, he collects tree resin to repair and maintain his fishing boats. He uses what’s left to fuel the torches that illuminate his home in Kbal Romeas village.

Seth feels threatened by his new neighbors: foreign-funded, Cambodian-fronted land concessionaires. These are the

companies that make use of Cambodia’s weak land titling laws to buy up what indigenous people consider their land. Even before these companies clear the land to plant single crops like teak—a hardwood requiring at least a decade to mature before it can be logged—they pay armed guards to prevent the local people from coming through.

“Before, the indigenous people in the village always went to the forests to gather vines, resin, rattan, and honey to sell,” said Kim Deung, another villager. “Now, if we go into the forest, the guards will catch and arrest us. We’re afraid to go in.”

According to locals, the plantation owners have promised to give them work. But it’s usually people from the larger towns who



Capital > Phnom Penh

Population > 13,798,000

Languages > Khmer (official), French, English

Poverty > By any measure, Cambodia is a desperately poor country. According to the UN, 78 percent of people live on less than \$2 a day. A third are undernourished and unlikely to make it past their 40th birthday.

Economy > For the most part, Cambodia is an agrarian society; what money Cambodia makes on exports comes primarily from the low-wage garment industry. The country’s greatest, largely untapped wealth lies in its natural resources. The land is rich in minerals and gemstones, timber, and local plants. The watersheds shelter a fantastic array of fish, aquatic vegetation, and wildlife.

History > The Kingdom of Cambodia is a country about the size of Oklahoma. The mainstream Khmers are descendants of the Angkor Empire, which once controlled much of southeast Asia. That control was weakened by Thai and Vietnamese attacks. Between the 1880s and 1960s, Cambodia was protected by the French as a member of French Indochina, occupied by the Japanese during World War II, and bombed by American B-52s during the Vietnam War. Beginning in April 1975, Communist Khmer Rouge forces, led by Pol Pot, captured Phnom Penh and killed at least 1.5 million Cambodians through execution, forced labor, or starvation. A 1978 Vietnamese invasion toppled the Khmer Rouge, leading to a Vietnamese occupation that set off almost 13 years of civil war. Between 1991 and 2003, Cambodia struggled to establish some stability by conducting its own democratic elections. The specter of genocide, however, remains. Some of the remaining Khmer Rouge leaders are still awaiting trial by UN tribunal for crimes against humanity.



BRETT ELOFF / OXFAM AMERICA

◀ Veng Phanie works with Oxfam partner 3SPN to organize residents of her village, in Taveng Lou, training them to use their indigenous knowledge to document the impact of dam projects along the Sesan River.

get hired. And even then, the pay is poor: less than \$2 a day.

At the same time, the concessions often encroach on land the indigenous people use to grow rice. This situation forces them to remain on the few parcels of land they already occupy. For farmers and fishers who typically move every 15 years to allow the soil to regenerate, it threatens the farmers' ability to feed their families. Many people end up producing so little that they must sell the rice they grow and borrow the rice they eat.

"The Forest Administration tells us we can't clear some of the forest for more rice fields, yet the concessionaires are permitted to clear the forest and sell the trees," Seth said.

To make matters worse, the land concession sales slowly strip the local people of their culture. As Estela Estoria, a program officer in Oxfam America's East Asia office explained, the 15-year interval of farming is so engrained in the highlanders' way of life that they use the Khmer word for these farms—*chamka*—to measure the ages of their friends and family members. A 15-year-old is one *chamka*. A 30-year-old, two.

"The indigenous people don't know why this is happening to them," Estoria said.

Animists and Buddhists, "they feel like God or their ancestors are angry with them."

Now, slow but historic progress

The work of Oxfam's partners begins here, teaching the local people about the outside forces impinging on their lifestyle and working with them to advocate on their own behalf.

Local organizations like 3SPN, the Culture-Environment Preservation Association, and the NGO Forum on Cambodia encourage the highlanders to use their indigenous knowledge to keep written records about the changes in their environment. The records describe which species of fish are dying off, how quickly the water is rising or falling, and which plants have been eliminated by the clearing of the trees. Then the partners train members of the communities to form local networks. Through these networks, the network leaders, called "focal people," teach the villagers to consolidate their research, write petitions to land concession companies, and even speak out at stakeholder meetings of dam developers and governments.

As a result of this work, officials of Electricity of Vietnam, the agency behind the hydropower dams in that country, met

to discuss the environmental and social impacts on the Srepok River basin this past January. It was the first time in more than a decade that the Cambodian indigenous people affected by these projects could speak directly with the Vietnamese government, the Cambodian government, and the donors funding the construction.

The indigenous people used the opportunity to ask for compensation for their lost livelihoods, fishing boats, and equipment. They asked for a share of the benefits of the dam, such as electricity transmission lines for their community. And they asked that no new dams be constructed without their consultation.

According to news accounts, the Vietnamese government agreed to "implement dam projects with bilateral agreements, follow international treaties, look to having the citizens of Vietnam and Cambodia gain income," and reduce environmental impact. The Cambodian government said it would work on reducing the impact of the dams on local people and the environment.

Having accomplished this much already, Oxfam's Cambodian partners hope to increase the participation of indigenous people in dam projects and land concession disbursements. It's a slow path to success, but in a country working to overcome so much, the progress is historic.

"It was amazing to realize that the ministries were all raising the same issues as the local authorities and villagers. Everyone was just waiting for a legitimate platform to speak out," said Kim of 3SPN. "Now we need to follow up with the national governments to make sure they come through on their promises. That's the biggest challenge."

With additional reporting by Brett Eloff.



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To learn more about Oxfam America's programs in East Asia, go to www.oxfamamerica.org/eastasia.



ROOTS OF CHANGE: OXFAM'S CAMPAIGN WORK

When people are blocked from opportunity, they often need to change laws, customs, and policies. Without these changes, the battle against poverty cannot be won. Oxfam's economic and political analyses help transform the thinking of powerful decision makers.

Farm Bill Campaign



Congress is now debating the 2007 Farm Bill—a law that will govern our farm, food, and conservation policy for the next five years. The current Farm Bill represents a broken promise to America's rural communities, and it falls short of meeting its obligations to families that depend on food stamps and to conservation programs that protect rivers and streams.

Overview > Devised during the Great Depression, the Farm Bill was designed to assist US farmers when the market bottomed out. Today's Farm Bill gives out large government payments to producers of a small number of crops. Through these "commodity subsidies," taxpayers actually provide the funds that enable the biggest producers to drive land prices up, making it difficult for family farmers to afford to stay in business and nearly impossible for farmers just starting out. Meanwhile, most US farmers get little or no subsidies and are not adequately protected from dramatic declines in farm prices.

Commodity subsidies also have impacts beyond our borders. Since American farmers get paid by the acre and bushel, they're encouraged to grow more than the market can absorb. The largest operations overproduce crops such as cotton, creating a glut that drives down world prices and undermines the livelihoods of 20 million African cotton farmers. This situation violates international rules set by the World Trade Organization.

At the same time, other Farm Bill programs—those proven to do a better job of supporting rural Americans, working families, and the environment—remain underfunded:

- > Rural development programs that provide electricity and broadband Internet to farming communities
- > Nutrition programs that pay for food stamps and school lunches for poor families
- > Conservation programs that help farmers reduce soil erosion, improve water quality and supply, and protect wildlife habitats
- > Programs to fund the research and development of renewable sources of energy, which could lead to greater energy independence

Allies > Oxfam is working on the Farm Bill campaign with a diverse coalition of allies such as Bread for the World, the Center for Rural Affairs, and the Environmental Working Group.

Recent success > The Farm Bill campaign has already made important progress. In February 2006, the US discontinued more than \$2 billion in subsidies to US cotton growers, subsidies that have contributed to a global cotton glut and low prices that prevented African farmers from making a decent living.

What can you do? > Let's put our tax money to work for farmers, families, and our future. You can take action by going to www.oxfamamerica.org/farmbill. Call on Congress to reduce misguided agriculture subsidies and redirect the money to the programs that need it most: conservation, nutrition, rural development, and the research and development of renewable sources of energy.

Writer: Andrea Perera

▶ Stephanie Demmons is Oxfam America's New England field organizer, one of eight Oxfam organizers working on the Farm Bill.



LAURA MCFARLANE / OXFAM AMERICA

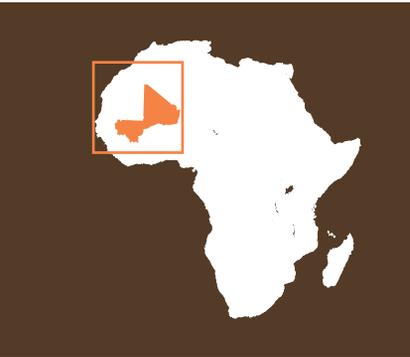


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Go to www.oxfamamerica.org/farmbill to send Congress a strong message and to learn more.

You might think Minata Konaré an unlikely entrepreneur. She has little formal education and lives in a society where women are not encouraged to work outside their homes. She and her husband have only a little money and few assets. Konaré started her own business anyway,

about a year ago, things improved quickly when she went into business. Her success means that she is getting one of the larger loans. “You have a chance to buy food for your family,” she says while visiting a friend’s house, her children chasing chickens around the dirt court-



Unlikely Entrepreneurs

Changing Mali

Reporting from West Africa, Oxfam’s Chris Hufstader shows how a little money and a big shift in attitude can create significant change. Poor women are leading a microfinance phenomenon in Mali—nearly 30,000 at last count.

and she did it without any money from big aid agencies, wealthy philanthropists, or commercial banks.

What Konaré did have was faith in herself and a drive to succeed. She is now one of the many women starting a wave of small businesses in more than 600 villages in Mali.

Konaré gets a \$50 loan each month from a local women’s loan group in Guily, her village about 45 minutes east of Bamako, the capital. She uses the loan to buy tea, sugar, candy, and other food-stuffs, and then sells them in town while looking after her children, ages 1, 3, and 5. At the end of the month, she pays back her loan plus 10 percent interest, and she is left with a profit of about \$10. She deposits about \$2 a month in her loan group’s saving account and uses the rest to buy food and other things her family needs.

The extra money comes in quite handy during the summer months when her husband is growing tomatoes, sorghum, and corn. Family finances are a bit slim when the crops are in the ground and the harvest is weeks away—they invest most of their cash in seeds, tools, and fertilizer, and there is not much left after planting. But for Konaré, who just joined her group

yard. “It is changing a lot for our family, and I can personally contribute to it.”

Konaré’s loan group is part of Oxfam America’s Saving for Change program in Mali, a microfinance program with a twist: The loan group’s finances are made up entirely of deposits from the members (usually about 22 women) instead of capital from Oxfam or another microfinance institution or bank.

When women establish a group, they make small deposits, maybe just 20 or 50 cents a week. It usually takes about nine weeks until the fund is large enough to allow members to take out loans. These loans are used by women like Konaré to start small businesses, and they pay back the loans with interest while continuing their savings deposits. At the end of the year, usually just before the harvest when most families really need cash, the group divvies up its collective savings plus interest among members—which could be as much as \$40 per woman.

This is the beauty of Saving for Change: The interest is paid back to the women instead of to an outside lender. Konaré loves it. “This is our own money,” she says. “With the other groups, they just take the money and go away. All the money here is for us, and that is the most

important.” A sense of solidarity keeps repayment rates at over 99 percent in most groups.

There are now about 29,000 women in 1,350 Saving for Change groups in Mali, where the program started in May 2005.

Change of perspective

Saving money, starting a business, and managing money is a new experience for many of the women in the Saving for Change groups in Mali. The groups are trained by two Malian nongovernmental agencies working with Oxfam. Their staff of agents—they call them animators—explain the structure of the group and the rules for managing the money, then help women develop their business ideas. All this costs about \$20 per participant.

But the first thing the animators have to do is convince the women that they can in fact save their own money, even if they are poor. And for women who might be expecting a nongovernmental organization (NGO) to come with money, this is a big leap of faith.

“I tell them the truth,” says Lamine Coulibaly, a 29-year-old animator at CAEB, Oxfam’s partner. “I am not going to give them money, and any NGO that does will not help them get good results. They say they are poor and it is hard to save money. But I tell them it is not true—you just need to be organized.”

Coulibaly says this is the toughest part of forming the groups. “The real challenge is to change the mentality in the village,” he says. “They must believe in their own

ability to end their poverty. And I can help them with some good ideas and explain what they can achieve with a good organization.”

Once an animator helps women form a group and take action, their perspective changes and the world opens up for them. They have more confidence in themselves and contribute to their own family finances in ways they never could before. “Sometimes I give part of my profit to my husband, and he is very glad,” Konaré says. “I don’t have to ask him for money to buy things; anything I need I can buy myself. Usually the husband has to do everything for the wife, but I can use part of what I earn,” Konaré says as she gathers up her children and heads back to work. “This is really good for women.”

In only about a year, Minata Konaré learned to save money and borrowed enough to start a business selling food in her village. “It is changing a lot for our family, and I can personally contribute to it,” she says.



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“This is our own money. With the other groups, they just take the money and go away. All the money here is for us, and that is the most important.”





Resurrecting Phoenix

With Faith, Patience, and Volunteers, a Louisiana River Town Rises

Ride across the Mississippi River on the Plaquemines Pride ferry, roll down Route 39 as it hugs the base of the levee winding into Phoenix, and then it will hit you: the greenness, a sea of it, swamping the lots where houses once stood, swallowing the tumbled bell from St. John's church, swelling over the fields. It's clover—usually an Easter arrival and welcome in winter, but weirdly out of sync with the January weather.

What does it mean?

Ask God, says Ellen Miller, a 79-year-old hurricane survivor, pointing heavenward. "In Revelation, they tell you it's not the end," she says, referring to the portent of clover in winter.

Well, then, maybe it's the beginning—and one full of promise.

That's certainly how it feels here in this small Louisiana river town where faith and strong local leadership are resurrecting a place that Hurricane Katrina nearly wiped off the map more than a year and a half ago. Out of 166 homes in Phoenix, only about 30 were habitable when the water—as high as 14 feet in some places—had receded. Recognizing there would be little or no outside help, Phoenix folks returned as soon as they could to

Driven by that spirit of self-reliance, Edwards and other members of the Zion Travelers Baptist Church helped to launch the Zion Travelers Cooperative Center. A community-based organization that caters to the needs of residents on the east bank of Plaquemines Parish, it has now become an Oxfam America partner. Its motto? "Let us arise and rebuild"—a line from the Bible.

Oxfam has recently awarded the cooperative center a second grant to fund staff salaries and support the organization as it builds its advocacy program and oversees construction of new housing in the community. Oxfam's Bernadette Orr, manager of the Gulf Coast recovery program, is proud of the agency's affiliation with the center, but points out that other communities are not as fortunate.

"Phoenix had three critical ingredients for success that not every small rural community has: dedicated residents, inspiring leadership, and access to outside volunteers," said Orr. "With federal money just now starting to trickle in to homeowners, we know a lot remains to be done to ensure other poor communities in rural Louisiana and Mississippi can take heart from Phoenix's example and rebuild."

“We came in with bottled water, tents, and shovels and rakes. We didn't sit back and wait on the government.”

take stock of what was left and figure out how to put their community back together again.

"We came in with bottled water, tents, and shovels and rakes," says the Rev. Tyronne Edwards. "We didn't sit back and wait on the government."

Home between the levees

Cradled between two levees—the Mississippi slips by on one side and marshes drain to Breton Sound on the other—Phoenix tugs hard at the hearts of those who've lived here their whole lives.

"This is my home," says Dymond Thomas, who had just finished renovating his house when Katrina hit, completely destroying it.



▲ Left to right: The Rev. Tyronne Edwards and Jason Baker, a volunteer, cut wallboard to help transform a former mobile home into a technology center for the town of Phoenix. Standing in the shell of her new house, Patricia Ann Thomas has no trouble at all envisioning exactly how it will look when it's finally completed. Clover, growing abundantly in January, brings a veil of green to Phoenix. All photos by Liliana Rodriguez/Oxfam America.

"We own the land." The lane at the end of which his house once stood even bears his family's surname: Thomas.

But it's more than land that makes Phoenix home. It's the people. Thomas's wife, Patricia Ann, knew everything would be all right when she awoke one morning to the grinding of gears and revving of engines outside her trailer on Highway 15. Inching by was a convoy of trucks hauling oversized loads: It was Phoenix's new school, coming in on wheels.

"That was a happy day," she says. "If you brought the schools in, you know the families are coming back."

A grand plan for housing

But when they come, they'll need places to live, and for many long months that's what folks in Phoenix have been wrestling with: how to rebuild the houses the storm washed away. Now they have a plan, and slowly, steadily they're moving forward.

"We're doing a lot of nontraditional, innovative stuff here," says Edwards.

With the help of the cooperative center, Phoenix has embarked on an ambitious program to build up to 100 new houses using materials provided by homeowners, labor contributed by volunteers, and two simple plans to which residents contributed their ideas. So far, 16 families have signed up for the program, and six of the houses are under construction.

"The key thing about this is you own the house when it's over," says Edwards. "No mortgage."

The secret of progress

In a region still staggering under the weight of destruction left by Hurricanes Katrina and Rita, what's the secret to Phoenix's steady progress? It hasn't let itself get bogged down in the bu-

reaucracy that has gummed up reconstruction efforts elsewhere. In this tight-knit African-American community, everyone knows where the deepest needs lie and who is capable of meeting which obligations.

"You know who is ill and who is not ill and what the income is," says Patricia Ann Thomas, who works closely with Edwards on cooperative center projects. That intimate community knowledge helps speed things along.

But none of it could be accomplished without the volunteers. And locals long for more of them. Sometimes they come in groups more than 100 strong; other days they dribble in a few at a time. Wielding hammers, saws, and paintbrushes, volunteers have been providing much of the physical labor so desperately needed to get Gulf Coast communities back on their feet again.

And here in Phoenix—like all of the Gulf Coast—reminders of the storm's devastation are constant: homes remain boarded up; the community's only store stands gutted and sagging; and everywhere government-issued trailers blaze white.

But there's one thing Phoenix has that many other places don't: hope, as abundant as the clover.

"We walk by faith and not by sight," says Edwards. "We don't let what we see deter us from what we need to do. Through hard work and a whole lot of patience, we can rebuild this community."

Writer: Coco McCabe



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To learn more about Oxfam America's programs on the Gulf Coast, go to www.oxfamamerica.org/gulfcoast.



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