# Interviews provide insight into rural life in Cambodia

Problems of growing indebtedness and increasing difficulties of rice production are highlighted in a new study of conditions of rural life in Cambodia.

The Womyn's Agenda for Change (WAC), a Phnom Penh-based NGO, today began releasing the results of a two-year study based on interviews with Cambodian villagers. A WAC spokesperson said the study also provides insights into changing patterns of health care, employment, farming and social mores.

Beginning in October 2002, teams of WAC interviewers visited selected villages in five provinces—Takeo, Svay Rieng, Prey Veng, Kompong Cham and Battambang. In each village, the teams conducted interviews in approximately 10 per cent of houses, selected randomly.

The interviews were guided by a general outline, but did not involve a questionnaire designed to obtain statistical data. The aim was rather to encourage the villagers to describe their lives in their own words.

The study results released today are for two villages located near the Vietnamese border in Takeo.

"As you would expect, the interviews in these two villages discovered varying views and experiences", said Ms. Rosanna Barbero, the coordinator of WAC. "But they also revealed a number of frequently repeated themes."

These included problems of declining rice production, not only because of adverse weather but also attributed to unnatural flooding caused by a dam on the Vietnamese side of the border. "There are also indications that the introduction of new rice strains has been counterproductive in some cases, because they require additional inputs that poor Cambodian farmers cannot afford," Barbero said.

A common complaint concerned the leasing of formerly shared water resources as fishing lots to private businesspeople, and the allegedly brutal enforcing of the lessees' rights.

Farmers in both villages reported an increasing resort to credit, usually at usurious interest rates. In some cases, villagers were forced to borrow to pay for medical care, which many of them obtain in Vietnam because it is more readily available and considered to be of better quality.

In other cases, villagers borrowed for productive purposes, such as buying fertiliser or fishing equipment, but did not earn enough to repay on schedule, beginning a spiral into continually increasing indebtedness. All the loans reported by farmers in the two villages were from private moneylenders. Interest rates were most commonly 10 per cent per month.

WAC intends to release studies from other provinces in coming weeks.

WAC is an independent non-government organisation based in Phnom Penh.

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## **Background to the study**

The attached interviews and summaries of living conditions in two villages of Cambodia's Takeo province are the product of an ongoing research project of the Womyn's Agenda for Change (WAC). Since October 2002, WAC staff have conducted interviews in rural areas of five provinces. Typically, interviewers spent one and a half to two and a half hours in each village visited, allowing sufficient time for a relaxed discussion, in which those interviewed could express themselves fully.

In each village, the interviewers attempted to visit 10 per cent of the households, randomly selected, whose inhabitants could range from a single individual to an extended family of three or even four generations. Sometimes, however, neighbours or passers-by joined in the discussion, enriching the information provided.

In the two villages in Takeo, a total of 16 households were interviewed. To protect the privacy of the interviewees, all personal names have been changed, as have all geographical names that might make it possible to identify individuals.

So far 240 household interviews have been conducted and translated. That is not a large enough number from which to compile reliable statistical data. But statistics are not the aim. The aim is to allow rural Cambodians to describe in their own words the conditions of their daily lives, their hopes and the problems they face. Further reports based on the research will be released as the information is analysed and checked.

## Cambodian terms

A number of Cambodian terms for measures of area, weight and volume appear in the interviews and are reproduced in the summaries. Below are the most common values for these terms, but it should be noted that these values can vary between villages and sometimes even within a single village.

Damleung: A weight of gold. 26.67 damleung weigh one kilogram. Chi: One-tenth of a damleung. Hun: One-tenth of a chi.

Kong: A measure of land, equal to one-third of a hectare.

Thang: A measure of volume, approximately the size of an English bushel. A thang of rice weighs approximately 24-25 kg. Tao: Half of a thang. Can: Milk cans are often used as a measure for rice. They hold approximately 250 grams.

## **Report of interviews in Srah Srong**

Srah Srong is located in Takeo province, very close to the border with Vietnam. There are 51 families in the village, which has no health centre and no permanent school.

The lack of a permanent school is mainly due to the village being under water during the wet season, from June to January. During the dry season, there is a temporary school. It has three teachers and around 20 students, who are able to study as far as grade 3, although the curriculum differs from the government curriculum because of the interrupted school year.

Srah Srong's water problems have become worse since 1999, says the village's deputy chief, Mong Try. That is when a dike was built at the border. Now flood waters that used to flow rapidly into the Vietnamese delta are held back for a longer period, and the water around their houses is deeper. This means that villagers in the wet season catch fewer fish, which prefer shallow water.

Try tells his interviewers, who have come from Phnom Penh, that life was easier four or five years earlier, when there were more fish and "conditions allowed us to fish during the day".

This remark may be an inadvertent reference to villagers slipping by night into the privately leased fishing lot, although the lot is guarded and Try says villagers are never found there. The lot has been privatised "for many years", but he is not sure who holds the lease, though he believes it is a Cambodian. He appears nervous when discussing the fishing lot, and the conversation quickly moves on. Later, other villagers say the fishing lot is controlled by a military officer.

The area in which Srah Srong is located was settled beginning in 1982, when the area was heavily mined and covered with thick forest. Prak Vin arrived then and was involved in clearing mines. For each 50 square metres of mined land that he cleared, an NGO, via the commune, gave him a 40 kg sack of rice. For every 10 mines he removed and handed in to the commune, he received another 40 kg sack of rice.

Vin says that the village was settled because it was feared that if no Cambodians lived here, Vietnamese would settle the area. Many of the villagers are Khmers from the region of southern Vietnam that Khmers call Kampuchea Krom, and many have relatives still living there. Much of the villagers' production is intended for markets in Vietnam, and the Vietnamese dong is more widely used than the Cambodian riel.

For the first three or four years of settlement, the government provided subsidies such as seeds, ploughs, house-building materials, money and cattle.

#### **Declining rice production**

Try says that, until a few years ago, most villagers got a reasonably good yield from their rice fields, but this has changed. Previously most families grew enough rice to feed themselves for 12 months and had a little left over to sell. In 2002, when this interview was conducted, only seven families sold any rice, and Try adds that this doesn't mean that they first ensured their own consumption.

He attributes the reduced yield to alternating flood and drought, but interviews with other villagers raise the possibility that the changing economics of rice production may also be involved. Try says that, since 1998, most of the villagers have been planting IR66 rice. This is a strain that requires fertiliser, pesticides and water at the right time, and all of these cost money.

For instance, in Srah Srong, to irrigate one *kong* (one-third of a hectare) of rice land for one season, farmers have to pay the owner of the pump four *thang* of rice, or two *thang* if the farmers supply the fuel for the pump. Sin Ka, a 39-year-old farmer, explains further:

"To farm my two hectares, I have to use 22 *thang* of seed. I use six sacks of fertiliser, each costing R50,000, mixed with six sacks of white fertiliser, costing R30,000 each. I use pesticides costing R150,000. The 22 *thang* of rice seed I buy from Vietnam. A *thang* costs R11,000; I usually have the money to buy maybe 11 *thang*, and for the other 11 *thang* I pay later. To hire someone to plough and transplant twice in a season costs R150,000. I could get a yield of about 400 *thang* per year, but that was three years ago. From this yield I have to give the owner of the canal eight *thang* and repay the seed that I borrowed from the Vietnamese, 11 *thang*. The Vietnamese come to buy the remainder at a rate of R200 per kilogram."

On those figures, even with a yield of 400 *thang*, Sin Ka is working for only around US\$250 a year.

Try reports that several families in the village have lost their land by "overextending"—borrowing too much to pay for seed and other inputs. Another 10 families have sold their land to pay for medical treatment or funerals.

According to the deputy chief, the remaining villagers generally own two to four hectares of rice land. But an interview at the house of Chan Dany gives a more complicated picture. Dany, 65, lives with his daughter Ya Pheap and seven children. The family lives by selling labour and by collecting morning glory and water lily to sell at a market in Vietnam.

During the interview, neighbours began dropping in at Dany's house. Before long, there were as many as 30 adults and children present, from eight families, all contributing their views and comments. They agreed that nearly all families in the village have land, but it is not always productive or accessible. They said that the deputy village chief, Try, has the best land in the village. The village chief has the most. The chief has at least 40 hectares along the canal which runs along the international border at the edge of the village. As a result, he can control the water flow into others fields. He holds the titles, and therefore says that the land and the canal (which is a fishing lot) are his.

About 20 families in the village are related to the chief or his deputy, who are related to each other by marriage. These families typically have eight to 10 hectares of land, the group said, plus access to water and disaster relief.

The commune chief was supposed to build a dike and canal system at the back of Dany's house. This would have protected the majority of villagers' rice land and provided a steady supply of water. Construction was stopped because the canal would have passed through land that was owned by a colonel. So farmers who want to water their fields in the dry season have to pay for pumping, and the owner of the only pump in the village is the village chief.

"What would happen if a group of farmers bought their own pump?", the interviewers asked. There would be no point, the villagers replied. The chief would still demand payment for use of the water from "his" canal.

Each year since 1991, they continued, the chief has leased the fishing lot to businesspeople from Vietnam. The fishing lot is guarded, sometimes by uniformed local police, who threaten to shoot trespassers. Ya Pheap and her daughter were chased out of the lot once. She tried to stand her ground and argue: "I explained about our poverty and said, 'How can we get fish if we cannot come here?""

The group revealed further grievances regarding the village chief and his deputy. A major complaint concerns the flood relief contributed by NGOs, which they say the chief monopolises for his relatives and political partisans. Six of the families present said they had received nothing of value from relief distributions (several had been given the large bucket the aid comes in, but it was empty).

"The flood relief is supposed to reduce poverty, but all it does is increase the wealth of the chief and his relatives," commented Prak Vin, the former deminer. Pheap said that she and her father have lived in the village since 1986, but it is "the new people, those related to the chief, who get many things. There have been five distributions since 2000, and we all have received nothing."

According to Vin, "The village chief has a house in Kampuchea Krom, and when the floods come, he goes there. But he still gets flood relief." Dany said that during the flooding in 2001, the chief and deputy chief and all their families and relatives went to Kampuchea Krom, "but when it came time for relief distribution, they all came back. The families that stayed here got nothing." The son of the village chief lives in Kampuchea Krom, but he is listed in the family book as residing in this village, so he also gets flood relief.

#### Credit

For the past three years, there have been no moneylenders living in the village. Before that, two or three families of border policemen provided loans, demanding land titles as collateral. The group at Dany's house said that about 10 families lost their land in this way and are still in debt to the police.

Now the border police have gone to Poipet, but they always reappear in the village at harvest time. A loan of one *chi* of gold (then about \$48, or R192,000) for one growing season, about five months, can be paid back, including interest, with 60 *thang* of rice. At 200 riels per kilogram of rice, the repayment is equal to 300,000 riels, so the annual simple interest rate on such a loan is 56 per cent.

People in the village who borrow now usually do so from private lenders whom they know in Vietnam, who charge interest of 10% per month. These moneylenders "will not lend if they do not know you, and if you are poor, they will not lend", said Pheap.

Pheap said that she and her father have borrowed many times from an acquaintance in Vietnam, most recently when Chan Dany was treated there for typhoid, which cost 100,000 dong. They calculate that they owe around one *chi* of gold. Pheap sells her morning glory and water lily to the lender. Often the

lender will calculate the going rate for the goods she is buying from Pheap and deduct 30-50 per cent, applying it as payment on the loan. A loan of rice is different: "When we borrow rice from the Vietnamese, we only pay back the amount we borrowed, either in rice or at market prices, but no interest".

Sin Ka, the farmer whose production costs were cited earlier, has borrowed from the border police: "I have to borrow one *chi* and use it to grow rice and pay back two *chi* after four months. There is a mortgage on the land title, and if I can't find money to pay back at the fixed time, they will take my capital plus the interest, but it is likely that I will have the money to repay. Two or three years ago, I had to borrow five *chi* to farm, and I fixed the repayment date four months ahead with five *chi* interest, altogether one *damleung*. When I harvest, I always pay back all my interest and loans, so rice that remains cannot support the whole household, but lasts for only four to five months."

Srey Neang and her husband are rice farmers. Both in their 40s, they have six children aged from 19 to two. They owe a Khmer moneylender six *chi* of gold. "For each *chi* of gold", she said, "they charge interest of one *hun* per month" (1 *chi* = 10 *hun*).

"Before 1998", Neang continued, "we could grow 100 *thang* of paddy per hectare of rice land. But since then we have not been able to grow that much. Therefore we started to borrow money to grow [IR] rice. We paid for fertiliser and seeds, and then we could only get 30 *thang* of paddy per hectare, because of a shortage of water and not enough fertiliser. If we are not able to pay back the first loan with interest, we can not borrow more. I twice asked the moneylenders to postpone the repayment, and they agreed. The period of the loan is supposed to be four months. I sometimes take my children from school so that they can help me to earn money to pay back the debt. We are planning to borrow another three *chi* of gold to invest in growing more rice so that we can repay them some, but I am afraid they may not give it to us again."

If they are desperate, Neang and her family will borrow a *thang* of rice from another villager. This has to be repaid with 50 per cent interest after four months.

Da is a woman with two children, one of whom is a hunchback. She borrowed money from her parents and relatives to have him treated, but it was not enough to pay for the operation that was needed. She and her husband live by selling their labour in Cambodia or Vietnam and by catching fish, which they usually sell to Vietnamese traders.

No one in Cambodia would lend Da money, but she can borrow from the Vietnamese who come to buy their fish. If she does this, they pay her only half the price of the fish. She borrowed D100,000 and has so far repaid D40,000.

## **Report of interviews in Chhouk**

Chhouk is a village of 67 families located in Takeo, close to the border with Vietnam. As in the neighbouring village of Srah Srong, its residents say that a nearby Vietnamese dam has caused a longer flood season, reducing their ability to grow rice.

Sok, in his 50s, has been living in the village since 1980. He says, "The floods in this village began eight years ago because Vietnam made a dam. Now the people in this village cannot farm in the rainy season. Before that I could farm rice once a year and get enough to eat for two years. If Vietnam hadn't made the dam, maybe we would get a good yield from farming and wouldn't lack food."

Roth, a 74-year-old woman, says that her family (five people) has three hectares of land but can grow rice only once a year because of the flooding. A further problem is that their land is far from the canal.

Bopha Vy, 33, and her husband have five children aged from one to 15. They have one hectare of rice land. They can farm only wet season rice on this land because it is not near water in the dry season. In 2002 they were unable to farm at all due to the extended flooding. In the past few years, they have been able to harvest four to six sacks of paddy (1 sack = 40kg) from their land. In a very good year they can get up to 10 sacks. They cannot afford to use pesticides or fertiliser.

Sea Hong and Sar Phally have one hectare of rice land left of the four they started with in 1984, having given three to their married children. They do not use pesticides or fertiliser, because they can get a good yield without it. In 2001, they managed to get 60 sacks of paddy from their land. But in 2002, they had no yield because of flooding. They were planning to plant dry season rice.

Kunthea planned to plant three hectares in the dry season. She cultivates every year but only gets enough to eat for three months because the weeds are very bad.

Champa is a widow with five children, three of whom are now married. Previously she had three hectares of rice land, but she divided it among the children and now has just one hectare. They cultivate every year, but in the last three years the floods destroyed the crops; they got 20 sacks before, then six sacks, and for next season they have no capital. For ploughing they need a tractor because the soil is too hard for cows. The karaoke house has a tractor for rent: R50,000 for the ploughing, which may need to be done twice if there are lots of weeds, then R25,000 for the harrowing.

Interviewed at the end of 2002, Pao Rin, the village chief, said that people generally are poorer after three years of flooding. During this period, everyone in the village has had to buy rice. If they grow dry season rice now, they will need fertiliser—four sacks per hectare. They will use Vietnamese fertiliser because it is cheaper; it is still subsidised there.

#### **Other income sources**

Leang, the daughter of Sok, has a husband who is a construction worker in other parts of Takeo, earning R5000 per day. "If no one hires him, he'll go to fish and take the fish to sell and get things such as rice and some other ingredients. In one day he can get one or two kilograms of fish, which sell for R5000, and he buys nine cans of rice for R2000 and buys some vegetables. He has to go far from this village, about four or five kilometres.

"Fish stocks nowadays have been destroyed because we had some people who used electricity to catch the fish. They never thought about other people, only about how could they get a big catch, and each day they got 10 kg until it was ruined."

Leang sometimes works as a labourer in the harvest season, earning R3200 a day. Once she borrowed R20,000 riel to pay for transportation (R15,000) and food when she went to another district to work as a harvester. She returned with R50,000, leaving her R30,000 for half a month's work after she repaid the loan. Sometimes she cuts water lily and sells it in Vietnam, earning R5000-6000 a day.

Bopha Vy complains of the fishing lot that has been leased to Vietnamese investors. This means her husband has to go far away to fish, or risk being jailed for three or four months in Takeo town. Her younger brother was caught fishing in the lot and was beaten so badly that he passed blood in his urine. Other villagers complain that parts of the fishing lot overlap their land. Land that they farm when the water goes down becomes part of the fishing lot in the wet season.

The daughter of Roth helps her husband fish by setting fishing hooks, or collects water lily to sell. "I earn R4000 a day from the water lily, and I sell only a few days in a week; it's up to the Vietnamese orders. From day to day my husband only fishes. In the dry season the people in the village always go to sell labour in the harvest. We went for half a month. When we go there, twice a year, we always take a tent and we walk.

"From the harvest my husband and I can earn R7000 per day. We have to pay for food and rice, six cans [one milk can contains about 250 grams of rice] for R1000 per day, and the cigarettes for my husband cost R600 also. While we are harvesting, my mother cooks and takes care of our son, but sometime we all go together.

"My husband and I cannot find both fish and water lily in a day, because we only have one boat. So if we go fishing, we don't go to get water lily, and if we go to cut water lily, we don't fish." In the dry season, her husband sometimes hunts rats, which sell for R1000 a kilogram.

In 2002, many villagers were hired by a non-government organisation to dig ponds for use in the dry season. Roth's daughter and her husband participated: "This year we had a lot of money from digging ponds near the school. We had to dig two metres per day, and after two months we got R300,000 per family."

Van Tha, 42, said everyone in her family is involved in finding water lily, morning glory and snails to sell in Vietnam. "The distance from the place where I collect water lily to where I sell it is about four kilometres. Each time I sell it, I buy 30 milk cans of rice. Sometimes I can earn 5000-10,000 dong and use that money to buy food and medicine. Sometimes I catch crabs for daily food."

Tha is upset by the lease of fishing lots. "The authorities sell a very big part of the fishing area to Vietnamese and stop the people from using it. They have been doing this for the past 10 years. Previously the people could fish there, but now they can't any more because a thousand hectares of the people's land have been sold to Vietnam and businesspeople by the authorities. Khmers sell everything to others, and they even hire Khmers to guard. The Vietnamese hire some Khmers to guard the fishing lot that they bought."

Tha also raises three calves for her neighbours. When the calves are grown and reproduce, she and the owners alternate in receiving ownership of new calves.

#### **Medical care**

Most of the people interviewed said they cross the border to Vietnam when they need medical care because it is cheaper and better there. Pao Rin reported that it costs 1 *damleung* (10 *chi*) of gold for an operation in Vietnam, two *chi* if it's not serious. But people die because they can not pay for medical care. Two people died this year because they had no money to seek treatment. There is malaria in this village.

Kunthea said that if anyone needs health care, they have to borrow one *chi* and pay back two *chi* within a year, because no one has the money to pay for treatment. Before, when rice production was good, they could get health care. They all go to Vietnam because it's cheaper and closer. To get treatment in Cambodia, they would have to go 20 km by boat. The boat alone would cost R5000, plus it's bad medicine there.

Van Tha reported that, the year before, she took her son to Vietnam for surgery on an abscess on his thigh. This cost D30,000. To give birth there costs around D50,000.

Sea Hong and Sar Phally had to take their grandson to Vietnam for treatment. He had eczema, and a traditional healer tried to treat it by applying a mixture of gun powder and lime juice to his head. This made him very sick, and he was hospitalised for a long time. This cost them D2 million, which they paid by selling a cow.

Bopha Vy's family generally go to Vietnam when they need medical treatment. Her experience with the Cambodian system is not good. "It is a long way away. We went to the Cambodian hospital once when our baby was ill. There was no cost at the hospital, just the transport to get there, but my baby was never really treated and is still ill."

Sok said their family's problems are mostly due to illness. "First I was sick with heart trouble; I fell unconscious and my husband took me to Vietnam. They did X-rays and afterwards gave me an injection and medicine. Before I went there, I sold two cows for one *damleung*." She says she is still always unwell.

#### Debt

Leang's family's debt is also related to sickness. When her husband became seriously ill with typhoid three years ago, they sold a cow and mortgaged land of their own and two cousins' land to pay for his treatment and hospitalisation for 15 days in Vietnam. They still owe one *chi* of gold to the Vietnamese

doctors. Their land is mortgaged with other relatives, which means that the relatives have the use of the land until the principal is repaid.

Earlier, Leang and her husband were even more in debt. For nearly a year, they had an outstanding debt of one *chi*, on which they paid 10 per cent per month interest. Employment in the well-digging project enabled them to pay off this debt.

Champa owes five *chi* to a moneylender, which she borrowed in order to buy traditional medicine. As well, she owes \$200 to her niece, which she borrowed for several purposes: medical treatment, building her house and buying food. She also owes R20,000 rental to the tractor owner; on this debt there is no interest. If she cannot repay her loans, she says, she will lose her land.

Kunthea has twice borrowed one *chi*; now, with interest, she owes four, which must be repaid by next April. If she cannot pay, the moneylender will take her land.

Long Vanna and his wife Sao Dy borrowed one *chi* in order to buy a fishing boat and net. The interest was 10 per cent per month. For a long time they could pay only the interest but could not reduce the principal. When it was finally repaid, they soon had to borrow again. "I cannot escape debt," Vanna says. "I am still indebted because, when I pay back one debt, I soon have to take a new loan. Mostly the money is spent for food, mostly rice.

"If we want to farm, we have to borrow money, so we stay poor. After the harvest, there is only enough to pay the moneylender."

Farmers can buy the cheapest brand of fertiliser for D110,000 per sack if they pay cash; on credit (until the harvest) it is D120,000.

Last year Sea Hong and Sar Phally harvested enough rice to feed their family for the year, but they went into debt to repair their house. They borrowed four *chi* for two years at 25 per cent annual interest. They paid some interest with 10 sacks of paddy, but their debts have still mounted up, and now they owe a total of eight *chi*.

Van Tha and her husband also borrowed to buy a boat and fishing gear. They now owe five *chi* and pay interest of 10 per cent per month. They believe they can repay the loan without losing their collateral, but they are very conscious of the danger of allowing the loan to mount up: "There are people in this village who are ready to buy land from people in debt."

Roth's married daughter once borrowed one *chi* from a moneylender, and had to repay two *chi* at the end of two months. They sometimes also borrow to buy rice, and repay by selling water lily and fish. She observes that moneylenders don't do any work, but just provide money for borrowers, "Yet they are still wealthy and have a lot of farmland."

### **Interview with Sin Ka**

Sin Ka is 39 years old. His wife is 40. Neither of them ever went to school. They have three children, aged 18, 7 and 5.

I have four hectares of land, but two hectares are a rice field and two hectares are forest land that I can't farm because it is far from my house and doesn't have any irrigation. The rice field I can farm because it is near the canal of Ms. E. To farm I have to use 22 *thang* of seed and six sacks of fertiliser. Each sack weighs 50 kg and costs R50,000, and I mix it with six sacks of white fertiliser, which costs R30,000 a sack. I use pesticides costing R150,000, and I use fertiliser to make the rice grow faster, costing R480,000. The 22 *thang* of seed I buy from Vietnam. A *thang* costs R11,000; I usually have the money to buy maybe 11 *thang*, and the other 11 *thang* I pay for later. To hire someone to plough and transplant twice in a season costs R150,000. I could harvest about 400 *thang* per year. But that was three years ago, and from this yield I have to pay the owner of the canal eight *thang* and repay the rice seed that I borrowed from the Vietnamese, 11 *thang*. The Vietnamese come to buy the remainder of the rice at a rate of R200 per kilogram. If we can't sell it, we can't save money to pay back the capital that we borrowed from the police.

I have to borrow one *chi* from the police in order to grow rice. I pay back two *chi* after four months. There is a mortgage on our land title, and if I can't find money to pay back at the fixed time, they will take my capital plus the interest, but it is likely that I will have the money to repay. A few years ago, I had to borrow five *chi* to farm and I fixed the time to repay in four months with five *chi* interest, all together 1 *damleung*. When I harvest I always pay back all the interest and principal on my loans, so the rice that is left cannot support the whole family, but is only enough to feed us for four to five months per year.

Over the last two years of farming, there has not been a good yield, and the villagers can plant and grow only for four months, and they can sow only the IR rice. After this they go to work harvesting in other villages, such as X, or in Vietnam. At first my wife and I went to X village and worked in the harvest. For one *kong* of land harvested, they give us one *thang* of rice, but if we want money, they give us R7000. We work for half a month and when we go back home, I have only R40,000 left for my family.

After my wife and I return home, we have to go to Vietnam to continue working in the harvest. Over half a month, we can get 10 sacks of rice that weigh 30 to 40 kg each. After I returned home I had a plan to use some of this rice and as seed, but it was not good seed.

Besides this, I catch rats, 2 kg per day, which sell for R2600 in the Vietnamese market. I can do that only in the dry season, for five months. At other times I catch fish; some we eat and some we sell for R2000. In the rainy season I find snails; in one day I can find five or six kilograms and sell them for R1000.

Nowadays my family spends around R6000 to 7000 a day, including R600 for my cigarettes. If I cannot find R6000-7000 to support my family, sometimes I have to buy things like oil or sugar on credit from someone. Now I am in debt for four *chi*, and if I cannot find the money to repay after the harvest, they will add my interest to the loan and all up that is eight *chi*.

If one of our children is ill, we go to the Vietnamese hospital, which costs R5000 per day. Our child was there for three days, costing R15,000. I had to borrow R20,000 from my neighbour because this village doesn't have a hospital or doctor, so the villagers always go to Vietnam when they are ill. My village is near the border of Vietnam, so they let all the people who live near the border go for medical checks.

In this village, when they harvest they always sell the rice to Vietnam cheaply, and when they lack rice they always buy it from Vietnam at a high price. Why do we do this? Because we have no choice and the government doesn't care about the village. The border police and the commune chief have sold the fishing lot to a private owner for four *damleung*, and the private owner always sells it to the Vietnamese. They prohibit the people fishing near the lot, and this area is where the villagers always fished.

## **Interview with Srey Neang**

Srey Neang is 43 years old, her husband is 48. They have six children, the oldest 19.

I have lived in this village since 1984. Before that I lived in Yaing Yao commune, Tin Rieng district, in Vietnam.

I borrowed money from my mother to buy a boat, and I pay her back little by little when I have money. Sometimes I borrow from my neighbour. I still owe the moneylender six *chi* of gold. For each *chi*, they charge interest of 1 *hun* per month. Now I can not find anything from natural resources and can not grow rice because of flooding and drought. This amount I borrowed from Khmers who live along the Vietnam border, but there must be somebody who will guarantee a loan, or nobody will give it to us.

Prior to 1998 I could grow 100 *thang* of paddy per hectare. But from then till now, I have not been able to grow that much. Therefore I started to borrow money to grow IR rice. I paid for fertiliser and seed, and then I could get only 30 *thang* of paddy per hectare, because of a lack of water and not enough fertiliser to feed the rice during its growth.

In terms of borrowing money, if we are not able to pay back the first loan with interest, we can not borrow more. I twice asked the moneylenders to postpone the repayment and they agreed, but if they find out that we lie to them, they will come and insult us. The condition of the loan is to repay after four months.

The children can not study regularly. They can study only for three to four months during the dry season. I sometimes have stopped my children from going to school so that they can help me earn income to pay back the debt.

I am planning to borrow another three *chi* of gold to invest in growing rice so that I can repay them some, but I am afraid they may not give me another loan. The highest income I can earn is from fishing during the rainy season. Each time I fish I can get from D5,000 to D15,000 per day. If I earn less than D10,000 per day, my family will be in crisis, because the need is greater now.

There have been five families that left this village to return to their original village to earn income. The reason I left my original village was that I had no personal land and I heard that here it is very easy to earn money. The life here is better than in my original village because I have land, but I do not have money to work it.

During the months when we are short of food and can not earn anything, we have to leave this village to work in another area, but if we really can not find any work and have nothing to eat, the only choice is to borrow rice from neighbours in the village. The terms for borrowing are that one *thang* of paddy is charged one *tao* interest, and I have to repay in four months.

On one hectare of rice field I use two sacks of fertiliser, each sack costing from D150,000 to D200,000, and eight to 10 bottles of pesticide. When I spray pesticide, I do not have equipment to protect myself, and sometimes I get headache or dizziness.