Remoteness and danger keep out foreign aid

From D1

GeoSpatial/SALASAN Consulting Inc., have been helping the country rid itself of the mines, but it's a slow process. Each mine has to be removed by hand, with the dirt being brushed off its top and then lifted out to safety. With millions of mines buried, it is expected take 100 years before the "all clear" can be sounded.

But once the land is cleared, the local populations still need to be taught how to make that land productive. And GeoSpatial, with funding from the Canadian International Development Agency and the cooperation of Cambodia's Ministry of Agriculture, Forestry and Fisheries, has stepped up to the task, setting up a program that helps families and communities in the most-affected area of Cambodia turn formerly mined lands into successful farms.

GeoSpatial's project — called "Agricultural Development in Mine-affected Areas of Cambodia" or ADMAC — is targeting the municipality of Pailin and the provinces of Banteay Meanchey and Battambang, an area that is one of the last strongholds of the Khmer Rouge. The area pushes up against the Thai border and the Khmer Rouge were able to survive by nurturing ties with Thailand. The local market still quotes prices in Thai baht rather than Cambodian riel.

But as the last stronghold, the land is heavily mined and on the rough road to Pailin signs warning of mines dot the landscape, often incongruously placed in front of homes, evidence of the battle between surviving and staying safe.

Other than the mine-action groups, little foreign aid has come to the area, partly because of its remoteness, but partly also because of the danger. As recently as 2001, people were warned not to be outdoors after 4 p.m. because of rogue Khmer Rouge attacks.

So the help of GeoSpatial is very welcome, Pailin's Deputy Gov. Eang Vuth — the son of one of the leaders or "brothers" of the Khmer Rouge — said in an interview.

Now that the war is over, people are moving back because it is one of the few places in the country where land is available, Eang said. And many of the people who come are former soldiers who don't know how to farm, he said. So poverty is still prevalent.

GeoSpatial's program provides funding and training to the poorest families in the area, as chosen by the local communities called communes. Money is given to buy vegetable seeds or fruit seedlings, chickens and the occasional cow. Training — like showing farmers how to raise animals or helping them to decide what crops to plant — is also given to both the poor and more established farmers. Eventually the project would like to introduce a community savings component as well.

The program expects to help more than 13,000 families in 35 communes. Under the program's gender equality requirement, at least half will be women.

Khim Vann and his wife Pen Chan, along with their four children, are one of the families taking part. Their two-hectare farm is also the site of an ADMAC experimental farm that is used to teach area farmers what works and what doesn't.

Khim and Pen are both ex-Khmer Rouge soldiers who came to Pailin because land was available for free to those willing to clear and farm it. Not only did Khim have to clear the trees, he also had to clear the land of mines, something he said he was comfortable doing because he was an ex-soldier.

Khim admits he knew nothing about farming before coming to Pailin. Now, through ADMAC, he's learning how to plant fruit trees and how to properly water them, as well as what can grow and cannot on his land. (For example, he was thinking of trying to grow a special mango that matures early, so it can bring in more money. ADMAC's agriculture adviser Hong Samnang advised against it.)

At a village meeting to determine which families should be part of the program, many in attendance have been injured by land mines, many are widows.

One of the project's community workers asks the group how to determine whether a family is rich or poor. The difference is slim. The rich have a house with a tin roof and a car. The poor live in thatched-roof cottages and have a used motorcycle.

The worker then asks the group if they know what gender equality is? Everyone shakes their head "no."

Because of meetings like this that he attends, the deputy governor believes the project will go beyond just improving agriculture and alleviating poverty.

A third benefit is related to democracy through the participation of the people, Eang said.

fionaanderson@png.canwest.com

MICHAEL BARTON/SPECIAL TO THE VANCOUVER SUN

Cambodian villagers meet to decide who will work with GeoSpatial/SALASAN Consulting Inc.

Homebuyers get down payment break

Change lets borrowers get conventional financing with just 20% down

VANCOUVER SUN

Ottawa is reducing the cost of buying a home by raising the threshold for compulsory mortgage insurance.

An amendment to the Bank Act allows borrowers to receive conventional financing with a 20-per-cent down payment.

Previously homebuyers were required to make a down payment of at least 25 per cent to avoid the added expense of mortgage insurance.

The change in law means savings of $2,500 for a borrower with a $250,000 mortgage representing up to 80 per cent of the home's value, said Rob Regan-Pollock of mortgage brokers Invis in Vancouver.

"We believe that a great number of home buyers will benefit from this change," Cid Palacio, Bank of Montreal vice-president, said in a release.

"We see a number of customers scrambling to meet the 25-per-cent down payment in order to avoid paying the insurance premium."

Regan-Pollock said the change harmonizes Canadian regulations with those in the U.S. where the cut off for conventional mortgages has long been 80 per cent.

In addition to insurance savings, the change will make it easier to obtain a bigger mortgage.

"This will have a big impact on our lenders in providing more flexible guidelines for financing up to 80 per cent," Regan-Pollock said. "In the past lenders were required to follow more stringent guidelines set by high-ratio mortgage insurers for financing above 75 per cent."

High-ratio mortgage insurance will still be required for mortgages greater than 80 per cent of the home's value.

Those borrowing 80 to 85 per cent of the purchase price pay a premium of 1.75 per cent of the amount borrowed, rising to 2.0 per cent on 85-90 per cent, 2.75 per cent on 90-95 per cent, 2.9 per cent if they are borrowing with a five-per-cent down payment, and 3.1 per cent if they have no down payment.

While the insurance premium is a one-time charge, it is typically added to the mortgage amount and subject to compounding interest.

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