



**Economic Reintegration of Survivors of Sex Trafficking:  
Experiences and Expressions of Filial Piety and  
Financial Anxiety**

**Working Paper**

**The Butterfly Longitudinal Research Project**

A Chab Dai study on (Re-) integration: Researching the  
lifecycle of sexual exploitation & trafficking in Cambodia

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**2015**



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## **1. Introduction**

This document is a working paper originating from the Thematic Paper on Economic Reintegration of Survivors of Sex Trafficking: Experiences and Expressions of Filial Piety and Financial Anxiety. This paper is intended to provide a detailed summary of the findings from the thematic assessment. It also includes recommendations regarding economic reintegration for anti-trafficking organizations in Cambodia and globally.

## **2. Objectives**

The Butterfly Longitudinal Research Project (BLR Project) is an ongoing ten-year longitudinal study following the (re-) integration of a select group of survivors of sexual exploitation and trafficking in Cambodia. The study began in 2010 and has now completed its sixth year. The central theme of BLR Project is to listen to the “voice” of survivors and in so doing gain an understanding of their perspectives and experiences as they (re-) integrate into society.

By disseminating their “voice” and research findings locally, regionally and globally, Chab Dai believes (re-) integration programming and policy will be informed and advanced, thereby directly improving the quality of life for survivors of sexual exploitation and trafficking.

The purpose of this report was to uncover overarching themes of financial anxiety and filial piety among survivors of sex trafficking after they had reintegrated into a community (i.e. their home community or a new community, outside a residential assistance program). Themes were categorized into “before” and “after” reintegration, in order to make some comparisons. In some cases, survivors did not have “before” information, because they reintegrated directly or shortly after exiting an exploitative situation.

Because these themes have not been explored extensively in previous literature, the aim of this paper was to explore and analyze themes qualitatively and broadly. Furthermore, themes came up within narrative accounts and open-ended interview questions and in very few cases were survivors asked specific, direct, or yes/no questions relating to these themes. Rather, these themes arose through conversations in which survivors brought up subjects themselves and expressed worries, fears, and realities as part of semi-structured interviews, not as survey responses. For these reasons, coding categories tracked responses over the entire study period, with an emphasis on the reintegration process, rather than tracking each instance year by year.

It should be emphasized the numbers cited in the Results section pertain largely to instances wherein survivors expressed these themes organically, or as part of more general, semi-structured interview. For example, survivors may have been asked directly if they currently had debt, but the broader conversation about their feelings towards debt and paying debt was often more informal and not survey-based. Conversely, if survivors did not express certain aspects of these themes, it is not necessarily indicative they do not experience them.

## **3. Methods**

The BLR Project has used a mixed method approach over the past five years (see Miles & Miles 2010; Miles & Miles 2011; Miles et al., 2012; Miles et al., 2013, Miles et al. 2014). The research team has used survey tools, asking both closed- and open-ended questions, as well as a number of qualitative data collecting methods, such as focus group discussions, in-depth interviews, informal interviews, play, art projects, and participant observation. To continue collecting information on participants that migrate (e.g. Thailand) or move to inaccessible locations in Cambodia, the team has conducted phone interviews. The mixed method approach has allowed the BLR Project research team to establish a broad overview of participants’ lives.

In 2014, at the midway point in the longitudinal study, the team conducted a baseline case study analysis on each participant. Four-plus years of quantitative and qualitative data were compiled and summarized to document what is known, contradictory, and missing from each participant's story. The case study analyses resulted in detailed narrative summary data for each participant in the BLR Project. Subsequent to these narratives, qualitative surveys have been conducted, adding to the longitudinal data for most participants.

### **3.1 Thematic Assessment Methodology and Scope**

The present thematic assessment draws from a subset of participants within the larger pool of data collected in the BLR Project. The thematic assessment focused only on cohorts that had been (re-) integrated by the end of 2014, for a total of 77 participants. For each type of gathered data, information only from these 77 participants was included in the thematic analysis. Cohorts were included if the case study showed at least four visits for a cohort spanning at least two calendar years. Both male and female participants were included, as well as cohorts shelter programs, community-based programs, and the declined-assistance category. Data on these 77 participants was analyzed from both before and after their reintegration.

The different types of data gathering methods in this assessment were:

- 1) Surveys, carried out in 2011 and 2012;
- 2) Focus group discussions, carried out in 2012 and 2015; and,
- 3) Transcribed semi-structured interviews and narratives of participant visits from 2011 to 2015.

#### **3.1.1 Surveys**

Surveys were carried out in 2011 and 2012, near the beginning of the Butterfly Research Project study period. Because of this, most results from surveys are from reintegrated participants before they were reintegrated. The following are some of the research survey questions used in the assessment:

#### **3.1.2 Focus Group Discussions**

In addition to the survey data, focus group discussions were held. The first focus group discussion was held in 2012 in a shelter setting and was on the topic of Chbab Srei. One relevant question discussed in this FGD was "What are ways children aged under 12 years and over 12 years can help support their families?" The second focus group discussion was conducted during the thematic assessment (late 2015) in order to gather more specific information on filial piety. Both focus group discussions used in this assessment were conducted with the same group of women in an aftercare-affiliated social enterprise, most of whom had spent under four months in a shelter before being reintegrated.

#### **3.1.3 Interviews and Narratives**

For each of the 77 participants in the thematic assessment, a full transcript/narrative of interviews and visits over the course of the study period was used to extract most of the information on the analysis themes. Although the cut-off for inclusion was the end of 2014 (i.e. participants were included if they had been reintegrated by the end of 2014) if data was already available for these existing participants for 2015, it was also included in analysis. Of the 77 participants having reintegrated, data from 2015 was available for 20 of those.

Alan Bryman's (2012) four stages of analysis were used in the coding of qualitative data. Bryman's method consists of coding, or indexing, chunks of qualitative data into categories that would be representative of the same phenomenon (Gibbs, 2011). The objective of coding data into categories is not to count the number of times the code appears, but to

interpret the categories into themes that inform analysis of a qualitative data set. Bryman's suggested four stages of qualitative analysis are:

1. Read the text as a whole; identify overarching themes and unusual events; group cases into types, depending on research questions.
2. Read the text again, marking the text, making marginal notes, and creating labels for codes into which data will be indexed.
3. Code the text: systematically enter each code into thematic labels; eliminate repetitions, and think of code groupings.
4. Relate general theoretical ideas to the text: coding is only the first part of qualitative analysis, therefore the analyst then interprets the codes, identifies interconnections between codes, and relates codes to research questions and existing literature.

The coding system in the present assessment consisted of creating categories based on major themes emerging from a first read-through of the transcripts. A large number of coding categories were developed, in order to attempt a fuller picture of the group's expressions and experiences of filial piety and financial anxiety. The broad themes discussed in these results are expressions and experiences of filial piety, debt, financial anxiety, and some aspects of vocational training and employment. The categories were then populated through a second in-depth reading of the transcripts. The coding system kept track of age and gender of participants, but overall the sample sizes were so small, comparisons on these criteria were limited. This assessment was seeking overarching themes on filial piety and financial anxiety, and was not intended to be a statistical analysis across all sample types.

The qualitative coding system was aimed at drawing out words, ideas, and categories within the scope of the assessment. In addition, the coding system divided responses and themes into the columns "before reintegration" (while in a shelter or temporary assessment center) and "after reintegration" (upon departure from the shelter, living in the community). Responses from participants living in a group home were categorized in the "before reintegration" category. This allowed for some comparison between themes before and after reintegration, and it also allowed the larger themes emerging after reintegration to be categorized as such.

Major themes included financial anxiety, economic stability/instability, filial piety (including feelings of financial obligation), and planning for the future. These included participants' responses, attitudes, perceptions and experiences relating to "worry" (about money, about debt, about the future, about their families), work satisfaction, family obligations, and money management.

## **4. Results and Discussion**

### **4.1 Working Definitions**

#### **4.1.1 Economic Reintegration**

Economic reintegration includes the aspects of survivor reintegration relating to economic and financial well-being and is an integral part of the reintegration journey of the survivor. It includes, not only employment and uses of money but also one's attitudes towards and relationship with one's economic and financial environment, individually as well as within one's surroundings (e.g. family, community, society). The literature agrees that an important component of reintegration is economic empowerment:

Economic empowerment is an overarching theme that includes the following: 1) an increase in financial literacy or the knowledge and skills to make sound financial

decisions and obtain resources; 2) an improvement in economic self-efficacy or the belief that one has the resources, options, and confidence to be successful; and 3) an enhancement in economic self-sufficiency or economic behaviours that demonstrate their economic self-efficacy or financial literacy regarding personal financial management (Postmus, 2012, p. 1).

Surtees (2012) defines economic empowerment of trafficking survivors as follows:

In the context of re/integration, economic empowerment is about trafficked persons equipping themselves with the skills, resources and confidence to economically support themselves and their families and, in the longer term, contributing to the economic well-being of their communities (p.11).

#### **4.1.2 Filial Piety**

In summary, filial piety is the notion that children have obligations towards their parents. Filial piety is expressed differently in different societies, but is a highly held value in East and Southeast Asian cultures. Lewis (2005) explains:

Filial piety encompasses a hierarchical relationship across generations with ancestor veneration, respect, obedience, and reverence according to age and gender at its core. It prescribes obligation and debt to one's elders and has a strong emphasis on extended family networks living in multi-generational households. Filial piety places elders, especially men, in a privileged position over younger family members. Indeed, filial piety preserves the emotional link between recollection and trans-generational inner reality as a path toward continuity of generations and cultural ideologies. Moreover, filial piety provides the rules and laws governing norms for obedience, education, docility, and power (Liem, 1998 & Detzner, 2004, as cited in Lewis, 2005, p. 6).

#### **4.1.3 Financial Anxiety**

Definitions of financial anxiety have been developed mainly in research on students' experience of student loans and education-related financial strain. The research is further discussed in the literature review section below; a working definition for the purposes of this assessment is "Financial anxiety can be described as feeling anxious or worried about one's financial situation" (Archuleta, Dale & Spann, 2013, p. 58). Further, "economic stress is the feeling of stress due to the current state of one's personal finances and/or due to fear about the economy" (Brown University, n.d.).

## **4.2 Filial Piety is an Expression of Gratitude**

Participants expressed themes of filial piety and, if asked directly, stated their duty towards their parents was an honour rather than a debt. Participants were often overwhelmed, however, by the worry they felt about their family's livelihood and the responsibility of providing for their family.

### **4.2.1 Worry and Responsibility**

Feelings of financial worry and responsibility towards one's parents or family were often interconnected.

The number of participants that indicated they wished to send money to their parents is included in the result below as it is an indicator, not of actual financial support, but of an expression of filial piety, of a feeling of financial responsibility towards one's parents. Statements about sending money to one's parents were often combined with a statement

about one’s responsibility to do so. For instance, one participant who sent half of her salary to her parents every month indicated in the same statement she was worried about her family, loved her parents very much, understood her family’s need, and felt responsible to support her family. Another participant, who could not send money to her family (her grandfather was her surrogate parent as her mother had died) because she was in the shelter and did not make any money, expressed a great amount of guilt in not being able to do so, saying, “My grandfather is sick because of blood pressure... I cannot focus or think of anything because I cannot help them.”

Stated they give money to parents	Stated they wished to give money but were unable to	Total Number	Percentage of total reintegrated
47	5	52	67.5%

**Working Paper Figure 1 Remittances to Parents/Family (n=77)**

The second set of indicators includes expressions or statements of feelings of financial responsibility towards one’s family. These expressions or statements were included if they were made separately or in addition to direct statements about sending money to one’s parents.

Expression or statement of feeling of responsibility	Number of survivors who expressed this theme	Percentage of total reintegrated survivors
Taking care of one’s siblings	17	22.1%
Providing for or supporting the family	33	42.3%

**Working Paper Figure 2 Feelings of Responsibility towards Family (n=77)**

Participants often worried about their younger siblings, particularly as part of the larger worry about their parents’ livelihood. One participant state, “I feel like I am in deep pressure and now I am thinking of looking for night time job.” [What kind of job?] “I am not sure now. It is just my plan because I want to help my family and my younger siblings.” Another category of statements was a more general expression of wanting to provide for or support one’s family. Often this was expressed in the desire to pursue education or better job opportunities in order to better provide for one’s family in the future, as one participant stated, “I want to study and finish university so that I can have high knowledge and work to support my mother.”

The feelings of responsibility and the giving of remittances discussed above often centered on feelings of worry for one’s family’s livelihood. Participants worried a great deal, continuously and cyclically, over many years, and one of their greatest worries was for their family’s survival. As seen below, 42% of participants expressed worry for their family’s livelihood, at least once over the course of the study.

Number of survivors who expressed worry or concern regarding their family’s livelihood	Percentage of total reintegrated survivors
35	42.6%

**Working Paper Figure 3 Worry About One's Family's Livelihood**

The statements in the table below demonstrate the feelings of responsibility and worry participants have towards their parents and the desire to provide for them.

<i>Statements Regarding Worry and Responsibility to Provide for One's Parents/Family</i>
"What I am concerned about the most are money and my mother."
"I want to work and have a good salary so I can... help my family at the same time support myself."
"I work and I want to go back and live with my mother because I want to take care of her."
"I want to study until I can finish because I think if I finish high school, I can find a job and can earn money to support my mother and family."
"I never feel bored (sic) in working to help my family. I am glad to do it for my family."
"I feel responsible to my family. When I worry or have problems, I do not know who I should talk to."
"I always think about how much money should I provide to my mother, how much will I pay for debt, or what thing should I buy for my mother and myself?"
"I worry a lot about her debt and I have to work to repay my mother's debt."

**Working Paper Figure 4 Statements Regarding Worry and Responsibility to Provide for One's Parents/Family**

Eldest children (and daughters in particular) may feel a larger burden to support the family. One participant, the eldest of nine children, spoke of this upon reintegrating into her family from a shelter program: she worried a lot because her family struggled financially only her parents worked to support the family. She wanted to work to help pay their debts, but also wanted to continue with her schooling, though she didn't know if that was even possible due to their limited means. She struggled with ongoing feelings of guilt and a pull to quit school to earn money right away for her family.

Birth order in participants' families was tracked in 32 female cases; in 20 of the 32 cases (62.5%), the participant was the eldest sibling, the eldest daughter, or the eldest single daughter. This may indicate the likelihood that eldest girls are expected, or feel more responsibility, to provide for their families at a younger age. This is confirmed through various statements made by female participants, including one participant who spoke of worrying about her family and often sending money to them, as it was her responsibility to support them as the first child in the family. Another survivor, when asked if she felt "belittled" by having such a big duty of assisting her family, responded, "I am not belittled, I think it's common for the elder child in a family."

Survivors also put off pursuing plans for the future or for themselves in order to help and support their parents. This was most often demonstrated in delaying education, employment opportunities, and marriage. Some of the statements relating to this theme are in the table below.

<i>Statements Regarding Putting Off Future Plans</i>
"I don't have any plans yet and I don't know what to do because I think a lot about my family and I have many responsibilities for my family."
[After turning down a marriage proposal] "I don't care about [having my own family] because I still want to live with my family and help them."
"I think in the future I will marry and move to live with my husband, but then who will support [my family] instead? [...] If I marry, who will support my family?"

**Working Paper Figure 5 Statements Regarding Putting Off Future Plans**

In addition, many survivors stated their future plans included living with their parents, providing for their families, and a desire for positive family relationships.

<i>Statements Regarding Desires for the Future</i>
"I want my parents to move and live with me in Phnom Penh. ... I wish my family will love each other forever."
"I want to buy a house and bring my family to stay with me in that house."
"First I will save up money and if possible, if I have a lot of money, I will help my mum... and buy a house for my mum. I want to live with my mum. I don't want to live far away from my mum."

**Working Paper Figure 6 Statements Regarding Desires for the Future**

#### 4.2.2 Honour and Gratitude

When asked directly about "sangkun" (the debt of gratitude one owes one's parents), participants were reluctant to frame it in terms of a negative (debt), but rather wanted to explain it as an honour, a (positive) responsibility to repay gratitude to one's parents. One participant aptly described these conflicting feelings: "Actually, responsibility [you] can think of as a burden or not a burden, too. It does not matter if we don't do it but it is about our kindness and gratitude toward our parents and family. As we are family, we cannot stand watching them facing hardship. So if we are able to support them, we should do as much as we can" (BLR Participant, on what she owes her parents).

Participants in informal interviews sometimes spoke about gratitude when speaking of their responsibilities or feelings towards their parents. One participant demonstrated the cyclical gratitude repayment in her statement to her son, who was involved in a gang and used drugs, asking him, "This is your gratitude to me and your grandparents?" Another survivor explained her feelings of responsibility to pay her parents' debt, saying she considered it her "gratitude." Other expressions of "sangkun" are in the table below.

<i>Expressions of "sangkun" by survivors</i>
"My parents] feel proud [of me]... I have a feeling that my parents are good people and they always encourage me, so I really thank them for giving birth to me and giving me life."
"[My brother] always does this (earns money). When my mum was able to earn money, she helped her children and now it is their turn to help her."
"I have a boyfriend but I don't want to marry or have a baby yet because I want to earn money to support my family first and to 'repay my parents' gratitude'."
"I think a lot when I have children I want them to respect elders. They shall help the elders when their elders have hardship... I want them to become good people, know how to respect elders and speak soft words."
[About having so much financial responsibility in the family] "I feel hard (sic) and tired, but now it becomes my habit and my duty that I give it all to my mom."

**Working Paper Figure 7 Expressions of "Sangkun" by Survivors**

Seven participants expressed one indicator of both responsibility and family honour: they expressed that the sacrifice of having been sexually exploited was one they willingly accepted because it was for the benefit of their family. This was also found among Vietnamese sex workers in Busza's (2004) study: "My mother cried a lot when she knew that [I was a sex worker]. I told her not to cry because I am willing to do this and I didn't feel bad about this" (p. 241).

Participants in the present study also made similar statements, such as one survivor who was clear that she never regretted her sexual exploitation, as she had sacrificed herself so her family could have a “good future.” Another participant, whose mother had sold her virginity, was asked if she blamed her mother at all, to which she replied, “No, I was the one who wanted to help my family.” One participant made the decision to reenter the sex industry in order to pay her mother’s debt, and her mother was unaware of the type of employment she was engaging in. Finally, one survivor, whose grandmother had sold her to a brothel when she was nine years old, justified it for the benefit of the family: “I think that even if my grandmother did wrong, I also had a responsibility for the family, even though I was too young... So even though I know it is wrong I needed to do it for my family.”

The themes of honour and gratitude are mirrored in another study on coercion and force in the sex industry in Cambodia:

Many of the women I interviewed derive immense satisfaction from being able to support themselves and their extended families. Fulfilling an important cultural role of being dutiful daughters, in which daughters (and not sons) are held accountable for looking after their aging parents, siblings and children, some women working in the sex industry perceive themselves as acting virtuously in making a great personal sacrifice (Sandy, 2006, p. 465).

#### 4.2.3 Negative Relationships

Participants supported their parents and felt responsible to provide for them, even if the relationship between them and their parents was strained or negative. Participants were often asked during surveys or interviews whether they had anyone they could trust in their life. Based on their answers, it was deduced whether or not their parents were people they trusted. Most often, when a participant spoke of being able to trust a parent, it was their mother, but in some cases it was their father. It should be noted that in three cases, participants stated they trusted their parents and did not trust anyone, at different points in time over the span of the study. In addition, in one case, the participant stated they did not trust anyone; however, their parents had previously passed away, so they were not counted in this category.

Overall, 42% of participants stated at least once during the span of the study they trusted one or both parents, usually their mother. On the other hand, nearly 30% of participants stated at one point they did not trust their parents, often deduced from the larger statement they did not trust anyone in their lives.

Statement of trust	Number of survivors who expressed this theme	Percentage of total reintegrated survivors
Does trust one’s parents	33	42.3%
Does not trust one’s parents	23	29.9%

#### Working Paper Figure 8 Trust of Parents (n=77)

Other expressions of feelings towards one’s family included participant expressing they had no regrets about their past (e.g. working in the sex industry, being sold into sexual exploitation) because they saw it as a sacrifice for their family (7 participants); feelings of missing one’s parents, especially, but not only, when staying in an aftercare shelter (14 participants); feeling cared for by their family or having a “warm” feeling being with their

family (20 participants), and feeling uncared for by one’s parents (7 participants). These results are outlined in the table below.

The dichotomy of negative relationships and desire to support was often the case between daughters and their mothers. One participant was abused both physically and emotionally by her mother, but still expressed sympathy for her mother and desired to live with and support her mother. Her thoughts on the abuse she suffered were indicative of the assumed filial duty of a child towards her parent: “My mother cursed and shouted at me in front of others. I tried very hard not reply to what she had done to me because I understood that she was my mother.”

Other survivors expressed sadness over the loss of relationship with their mothers, but continued to do what they thought of as their duty. They expressed the desire to be close to their mothers and to gain their mothers’ approval by being good daughters, including giving them more money.

<i>Statements on Supporting One’s Parents Despite Negative Relationship</i>
“I never wanted anything from her. I just wanted to make her happy but she didn't understand me. Whenever she needed money I always helped her because I felt pity for her. I wanted to help her but she didn't care about me. She gossiped about me.”
[Discussing her relationship with her mother, who trafficked her] “I worry about my mother who is in prison. I want to be with her.”
[Discussing her mother, whom she supports and for whom she pays debt] “My mother complains to me often because I don't give money to her and she is angry at me. Sometime I feel like I want to go back like before [want to go back to sex work].”

**Working Paper Figure 9 Statements on Supporting One's Parents Despite Negative Relationship**

Finally, a set of indicators relating to negative filial relationships include three chosen indicators of family breakdown: whether a sibling was also trafficked or experienced sexual exploitation, statements relating addictions in one’s family, and instances of domestic violence in one’s family. In the two latter categories, any instance involving the participant him or herself, a sibling, or a parent or surrogate parent was included. As seen in the table below, 20% of reintegrated participants in the study have a sibling who was also trafficked or sexually exploited; 30% deal with addictions in their family, which is always either drugs, alcohol, or gambling; and, 9% have experienced or witnessed domestic violence in their family.

Indicator of family breakdown	Number of survivors who disclosed this indicator	Percentage of total reintegrated survivors
Sibling was also trafficked or sexually exploited	16	20.1%
Addictions within the family: drugs, alcohol, gambling	23	30%
Domestic violence in the family	7	9.1%

**Working Paper Figure 10 Indicators of Family Breakdown (n=77)**

In conclusion, none of the indicators or expressions of negative family relationships adversely affected a participant’s desire or feeling of duty to support their family.

#### 4.2.4 The Burden of Filial Piety

An interesting tension in participants' attitude towards their parents was, though they talked of their duty as a sign of gratitude, they often also disclosed feeling it was a huge burden to provide for their parents. In response to a series of statements, participants had to choose whether they agreed or disagreed, and to what extent. Overall, participants stated parents should be financially responsible for their children under 18; children under 18 should not be responsible to support or to repay the debt of their families, but children over 18 should. Finally, participants mainly disagreed that children are destined to become like their parents. Additionally, overwhelmingly, participants agreed or strongly agreed men over 18 should be more responsible than women over 18 to support their families.

In contrast to these findings, many participants, and an overwhelming number of female participants, expressed they felt responsible to support their parents and family, and had started to do so before they became adults. The burden of filial duties impacted participants' mental health, with some talking about feeling suicidal, depressed, and stressed about needing to provide for their families. The focus group discussion on filial piety confirmed the link in other literature between financial filial duty and negative mental health outcomes.

The table below outlines some statements made by survivors about the burden of their filial duty as well as the feelings on shouldering that burden.

<i>Statements Regarding the Burden of Filial Piety</i>
"The biggest barrier for achieving my goals is I lack money to support my family... I want to be a chef so I for sure can help my family out. My parents need money. It is urgent for me."
"My older brother helps my parents but not much because he has a lot of debt. Before I felt the burden to carry all these responsibilities... I felt upset. I cried. I suffered - why am I the only one responsible for the whole family?"
"I feel responsible to pay debt because I borrowed money to celebrate the ceremony when my mother got sick. I worry a lot about the loan as I am the only one who is responsible to pay it. Sometimes it makes me feel very lonely."
"I have to work very hard to support the family. I feel tired of doing this."
"When I saw my family situation I could not stop my tears. We are a big family. Sometimes I want to commit suicide, but they motivate me."
"My family has a lot of problems; no income and a lot of debt as my mother does gambling. I feel very hurt about it. I am emotionally hurt by my family's matters."

#### **Working Paper Figure 11 Statements Regarding the Burden of Filial Piety**

Results from a focus group discussion on the subject of filial piety also showed similar expressions of burden. The box below shows the results from the question: "What does obligation mean to you?"

When asked to define and discuss “obligation,” participants used words like “heavy,” “burden,” “responsibility,” and “difficult.” They talked about a “package of responsibilities,” a combination of things they needed to provide for their families, including food, clothing, housing, and medical costs.

They also expressed feelings of both being overwhelmed – *“It is too hard!”* and *“It is a lot of things to think about”* – and needing to persevere in their obligations – *“We should do what we need to do and don’t give it up.”*

Participants’ definition of obligation is summed up in one participant’s statement: *“Obligation is our duty that we need to be responsible in our family.”*

### **Working Paper Figure 12 Perceptions of Obligation**

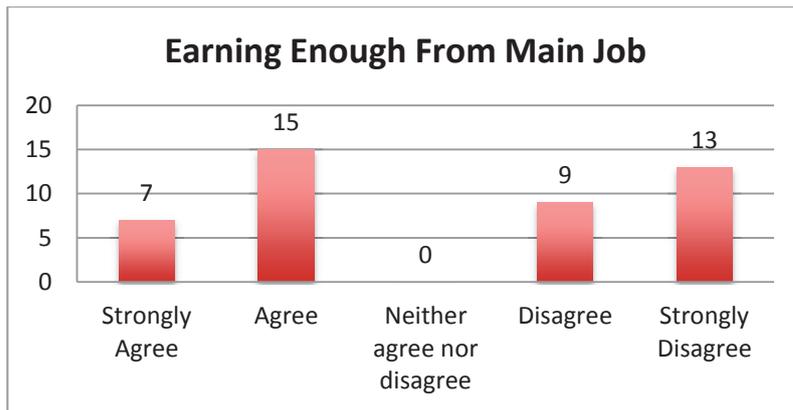
Participants also expressed negative feelings and guilt when they felt they were unable to adequately support their parents. One participant expressed guilt that she had married, and was therefore not fully available to provide for her biological family: “I worry about them as I see them having difficulties... However, I cannot help them because I already got married. What I earn is only to support my own family. I cannot help so I feel not so good in myself.” Another participants fittingly described the pressure to support one’s family despite knowing the benefits of education would help more in the long run: “I want to finish my grade. I want to have a job, so I can support my family better than this... I can stay strong but when I see their face I cannot handle it, I feel softening (sic)... People insult me that I am rude that I do not listen to my parents [to quit school and find work] but they don't know how much I hurt inside.” Pressure to support one’s family came not only from parents, but also from other relatives and the wider community. Some participants expressed feeling looked down on by neighbours for not giving enough money to their parents when they visited home.

Negative decision-making is also tied to the filial burden. Participants who returned to sex work, or considered returning to sex work, often did so because their families needed money or were pressuring them to earn more. One survivor decided to start providing sex for KTV customers after reintegration when her mother had a medical emergency and had to stay in the hospital for many days, accruing medical bills the family could not afford. Another was considering going back to “night work” (sex work) because of the pressure from her parents: “I told [my parents] that I want to work [at AP job] and they said that when I work here I didn't have money left and never help them. I help them a lot already and I don't know how much they want me to help. That's why I decide to work at nighttime but working at night I feel it is not good.”

### **4.3 Survivors Suffer from Financial Anxiety**

Survivors experience anxiety both over their present financial circumstances and about their plans for the future. This section covers some of the expressions and symptoms of financial anxiety in reintegrated survivors as well as their expression of anxiety through unrealistic expectation and planning for the future.

As seen in the chart below, survivors were divided as to whether they made enough money from their main job, although all participants had an opinion about the issue. In answer to the statement, “I earn enough money by working at my main job alone,” 22 participants either agreed or strongly agreed and 22 participants disagreed or strongly disagreed.



**Working Paper Figure 13 "I earn enough money by working at my main job alone" Responses (n=44)**

The coding system for the narrative qualitative data also tracked whether survivors felt they had enough money to cover their expenses. During informal interviews over the span of the study period (starting in 2011 and going as far as mid-2015 for some participants and end-2014 for others), 28.6% stated they felt they had enough money for their daily expenses, while 41.6% stated they felt they did not have enough money for the daily expenses (the remaining 30% did not mention whether or not they felt they had enough money for the daily expenses).

Other indicators of financial anxiety included expressing worry or fear about money (separate from worry about debt), expressing uncertainty or worry about the future, and expressing planning for the future. The results of these indicators are in the table below.

Experience or expression of financial anxiety	Number of survivors who expressed this theme	Percentage of total reintegrated survivors
Worry or fear related to money (separate from worry about debt)	38	49.4%
Uncertainty or worry about the future	45	58.4%
Planning for the future	66	85.7%

**Working Paper Figure 14 Expressions and Experiences of Financial Anxiety (n=77)**

Of the 38 participants who expressed worry or fear related to money, 37 expressed this theme after their reintegration; five of those also expressed worry about money before their reintegration (i.e. when they were still living in the shelter). One participant expressed worry about money before reintegration and not after.

Second, 45 participants expressed uncertainty or worry about the future, whether it pertained to finishing school, finding a job, earning enough money, or other livelihood and well-being issues; 38 of those participants expressed this theme only after reintegration, six expressed it only before reintegration, and one expressed it both before and after reintegration.

Finally, 66 participants expressed some form of planning for the future; this figure may seem higher than other indicators, and this could be due to the fact that a direct question about plans for the future was often asked during subject interviews. Of the 66 participants, 33

expressed planning for the future only after reintegration, 12 expressed planning only before reintegration, and 21 expressed planning both before and after reintegration.

Another tracked indicator was the number the times a survivor moved house after reintegration. Of the 68 survivors for whom this indicator was tracked, the average number of times they moved house after reintegration was 2.7 times. Sixteen survivors moved more than four times after reintegration, usually within a span of about two years. Lastly, 16.9% of participants discussed at some point the fact that they did not have proper identification documents, such as a birth certificate or family book, which may also be an indicator of economic vulnerability.

#### **4.3.1 Money and Mental Health**

As demonstrated above, reintegrated survivors experience consistent and recurring financial anxiety. Symptoms of financial anxiety are linked to the burden of filial piety, as stated by one participant, speaking about the negative impact of feeling financially responsible towards her family: "I have so many responsibilities so if I have capability (higher economic status), I wouldn't feel stress. If I have no ability to handle it, I get aggressive and sometime when I cannot control my feeling I throw my anger on my children."

Focus group discussion participants all agreed on negative impacts of having such a high duty towards their families, as outlined in the box below.

***Question: What are the positive and negative impacts when you are having so many responsibilities toward your parents and family?***

Few participants were able to articulate any positive aspects of having many family obligations; two participants agreed they should be proud to have gotten through their hardships and got themselves up when they fell down: "*We have to be strong and stand up!*"

All participants, however, had things to say about the negative impacts of having so many family responsibilities. Reported symptoms and expressions of feelings of responsibilities were stress, lashing out in anger, conflict with one's significant other, feelings of hopelessness and despair, inability to concentrate, headaches, crying, sleeplessness, thoughts of suicide, physical illness, depression, and lack of motivation. Participants talked about feeling "heavy," "complicated," and "torn."

Furthermore, all participants agreed the reason that pushed them to work in the entertainment industry (sex industry) in the first place was because they feel they had too much responsibility in their family.

#### **Working Paper Figure 15 Positive and Negative Impacts of Filial Responsibility**

The anxiety survivors feel is not only related to the responsibility and burden of providing financially for their families, but also regarding their financial situation in general. Survivors are constantly worried about how much money they make, how they will pay all their expenses, how they will care for their children, how they will (or cannot) prepare for economic shocks like illness or the death of a family member, and how they will pay their own and their family's debts. Approximately half of participants stated at some point they felt worry or fear related to money, and nearly half stated they did not earn enough money for their expenses. This did not improve over time, but was a constant worry throughout the assessment period.

Participants often equated having more money with positive mental health outcomes, as seen in the quote above (“I wouldn’t feel stress”). Linked to this was the sometimes-expressed desire to marry a wealthy man, who would then take care of them and their family. Much of a survivor’s thought life revolved around financial concerns; for instance, one survivor summed up, “I think money is the big thing. I think money is everything, money, home, and other things.” On the other hand, survivors often talked about negative feelings when discussing their income or financial concerns: “I feel stress mostly when I don’t have money. When I don’t have money, it makes me feels angry and depressed.”

Financial anxiety was also expressed through the feeling of being overwhelmed, and some survivors talked about wanting things to be done for them (by their parents or AP staff) because they could not handle it on their own. One survivor struggled after reintegration, but also expressed her journey of resilience: “I feel that my reintegration was not really good because I feel responsible to work very hard to earn money by myself. I have to look after myself at home unlike in the shelter, where I had enough food to eat, which was cooked by the shelter mother. But I think I should learn to live on my own.”

Gender seemed to play into feelings of financial responsibility. Financial anxiety was not only externally motivated, but female survivors especially put a lot to pressure on themselves to be “good daughters,” and “good women.” Overall, boys did not feel responsible to pay their parents’ debt, only their own. One female survivor stated, “We’re the women; we have a lot of responsibility after having kids... we women need to think all, both thinking and saving... Today is not enough. So tomorrow we must think... We need to think and do... we must be thoughtful, comprehensive, and self-check (sic), if we want our family’s good, we should start to be good from ourselves.” This seems to be in contradiction to the survey result that showed participants believed adult men are more responsible than adult women to provide for their families.

#### **4.3.2 Unrealistic Expectations & Concern for the Future**

Plans for the future were very pliable and often changed from visit to visit throughout the study, and many were not very realistic about their ambitions. Some participants stated a different career ambition in every study visit, but never pursued vocational training or jobs in those fields. Many survivors seemed unable to draw a link between “dreaming” and realistic career ambitions.

This theme was confirmed in Surtees’ (2012) study on economic empowerment of trafficking survivors:

Some trafficked persons have unrealistic expectations about their job options. They may want a job that does not match their skills/education or expect an unrealistically high salary. Some also have unrealistic perceptions about the work they are expected to do and confused motivations... This can lead to frustration and disappointment, which negatively impacts their ability to find and accept suitable job placements (p. 31).

One reason for this inability to plan realistically for the future may be that survivors are doing just that: surviving. If one is focused on making it day-to-day, or week-to-week, one may not have a full ability to imagine or plan concretely for the next job or opportunity. Indeed, symptoms of financial anxiety, disclosed in one of the participant focus group discussions, included a lack of motivation and hopelessness.

Often answer the 5-year dream question with an idea of job or training, but very few have thus far directly pursued opportunities that would lead to their dream.

Many want to open a little shop: “Because this job we can stay at home” (BLR Participant, on why she wants to open a grocery shop instead of work for AP SE). Another stated opening a grocery shop out of her house would allow her to make some money while staying home to care for her children.

#### **4.4 Survivors Are Financial Unstable and Indebted**

Underpinning the feelings of anxiety around finances was the very real financial instability experiences of survivors. This section deals with survivors’ earnings and desire for future earnings, as well as survivors’ experience with debt.

##### **4.4.1 Present and Future Financial Instability**

In surveys, participants were asked how much they worked and how much they earned per month in their current employment; 59 participants responded and the average monthly wage was \$60 and they worked an average of 60 hours per month (many worked for assistance program on a part-time, irregular, or ad hoc basis while also going to school while living in the shelter).

The qualitative data also tracked earnings of survivors over the span of the study, rather than in the above survey snapshot. Monthly salaries were tracked for 34 participants; that is, 34 participants disclosed their monthly earnings in at least two study years. The average monthly salaries for these 34 participants are outlined in the table below.

Year	Number of participants who disclosed monthly salary	Average monthly salary
2011	5	57USD
2012	18	97USD
2013	27	120USD
2014	25	122USD
2015	12	142USD

**Working Paper Figure 16 Average Monthly Salary**

These figures clearly show that survivors who remain employed after reintegration are increasing their monthly salary from year to year.

Half of survivors stated at some point they did not earn enough money to cover their living expenses, and reasons for quitting employment was often associated with low or inadequate salary. Very few survivors ended up being unemployed (or if they did, they did not remain so) but the employment they did secure did not meet their financial needs. This is confirmed in the literature around socio-economic needs of trafficking survivors: “Even when respondents found work, salaries were not always enough to meet their living needs” (Brunovskis & Surtees, 2012, p. 26).

Linked to this was also participants’ inability to plan for the future, including lacking budgeting and financial planning skills. Some participants talked about preferring a smaller daily income (such as tips from working in KTV or hospitality) to getting a larger monthly paycheck. Additionally, although a large proportion of survivors expressed some form of planning or dreaming for the future, very few actually took concrete steps over the course of the study to achieve or work towards their ambitions. Many survivors stated their ideal job

was to open a small grocery shop in their house, which would have the double benefit of being able to stay home and earn daily income.

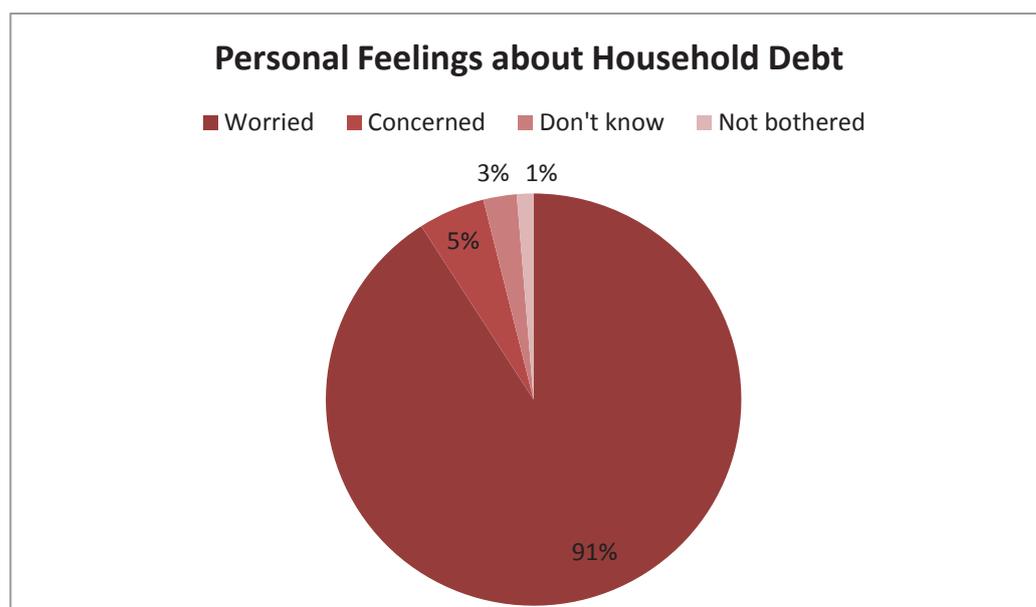
The inability to plan for the future, linked to both inadequate income and inability to budget, means survivors are vulnerable to external shocks and cannot build capital to improve their livelihood. As Adams (2011) explains, “Achieving financial stability requires having not only income to cover daily living expenses, but also assets available to leverage in times of hardship, meet financial goals, and build long-term security” (p. 3). This is reiterated by an assessment participant, speaking on family responsibility: “Today we have enough but at the same time we have to think about what we will do for tomorrow and when tomorrow comes, we will think about it again for the day after tomorrow and next day. We have to be well-prepared!” Unfortunately, few have shown they can be “well-prepared,” and therefore sink into an ongoing cycle of debt.

#### 4.4.2 Feelings Towards Debt

Surveys from 2011 and 2012 asked a number of questions pertaining to accumulating and repaying debt, both personally and in one’s family. One question related to the participants’ feelings about a hypothetical situation of debt. The survey question and possible answers were as follow:

- Question: Imagine if your household was in debt: How do you think you personally would feel about being in debt?
- Choices: Worried as to how I will repay it  
Concerned but not worried how I will repay it  
Don’t know  
Not bothered (not worried)

As seen in the chart below, a large majority of participants stated they would worry about repaying debt if their household (not necessarily them personally) was in debt. This result was the same regardless of gender.



Working Paper Figure 17 Personal Feelings about Household Debt

Other debt-related questions included in the survey were on responsibility and choice around household and personal debt. The table below outlines the answers to these questions.

Question	Percentage answered "Yes"	Percentage answered "No"
Do you feel you have a choice about whether or not you get into debt? (n=33)	69.7%	30.3%
Have you been responsible to repay debt in past year? (n=33)	48.5%	51.5%
Has anyone in your household been responsible to repay debt in past year? (n=71)	49.3%	50.7%

**Working Paper Figure 18 Responsibility and Agency in Household Debt**

As seen above, a larger proportion of participants stated they felt they had control over whether or not they went into debt. Participants were divided in half on whether they or someone in their household had been responsible to repay debt in the past year. It should be noted these surveys were given near the beginning of the study period, when more participants were still living in residential aftercare shelters. The table below outlines some of the responses related to participants' feelings around having and repaying debt.

Feelings about debt	Number of survivors who expressed this theme	Percentage of total reintegrated survivors
Feelings of responsibility to repay debt	48	62.3%
Worry related to debt	27	35.1%
Harassment by collectors	8	10.4%

**Working Paper Figure 19 Anxiety Related to Debt (n=77)**

Well over half of survivors expressed feeling responsible to repay debt, whether their own or their family's; additionally, over a third of survivors expressed worry related to having and repaying debt. Around 10% talked at some point about worry and fear around moneylenders calling in their debts. Related to the above indicators were direct statements about *not* feeling responsible to pay debt: 12 participants (15.6%) overtly stated they did not feel responsible to repay debt. In addition, of the 27 participants who expressed worry about debt, four participants (14.8%) also expressed fear about debt, and one participant expressed only fear (not worry) about debt.

**4.4.3 Cycle of Debt**

Experiences of debt were among the most commonly talked about difficulties by survivors. Debt was the most pressing financial concern for most survivors; 62% expressed feelings of responsibility to pay debt, 55% had debt, and 65% stated their parents had debt. Debt among survivors and their families were not single events; debt in these families is a persistent and entrenched cycle from which they do not seem to be able to extract themselves. The table below outlines current experiences of debt throughout the study period.

Experience of debt	Number of survivors who expressed this theme	Percentage of total reintegrated survivors
Survivor currently paying one's own debt	42	54.5%
Survivor's parent(s) currently has debt	50	64.9%

**Working Paper Figure 20 Experiences of Debt (n=77)**

Participants sometimes disclosed the amounts of debt they were repaying. There were 41 instances in the qualitative data where participants disclosed the amount of their own debt they were currently repaying; the average amount was approximately 360USD. There were 25 instances where participants disclosed the amount of their parents' debt, which they were also often repaying; the average amount was approximately 965USD. In addition, most participants who talked about having debt or paying their parents' debt spoke of it over multiple interviews and years, indicating that debt was cyclically being accumulated and repaid.

The result showing participants are most likely to ask their family to borrow money when they urgently need it may lead to a false notion that these survivors have a support network they can rely on, but ultimately the whole family unit, not just survivors, are functioning through this ongoing cycle of debt. Often survivors, in interviews, did not specify who they were borrowing money from, but the underlying assumption was they were most often borrowing from local informal creditors (or "loan sharks").

Furthermore, the top four types of debt disclosed by survivors were living expenses, medical expenses, family, and housing or asset repair. This shows debt is often accrued because families do not have savings or a safety net for regular expenses and unexpected events. The debt category of "family" included when survivors borrowed money to send to their parents so their parents could pay for living expenses or their own debt. This also shows the link between filial piety and debt in that survivors would put themselves into debt in order to honour their parents by paying the latter's debt. Paying a parent's debt was also a filial expectation, as stated by one participant, who suffered feelings of guilt and often considered dropping out of school to provide more for her parents: "Every time [my parents] borrow money from other people, people judge me that I have a job but do not support the family."

Reimer, Gourley & Langeler (2006) and Lainez (2011) both found debt to be an entrenched cycle in the families of survivors of trafficking, especially in Vietnamese communities in Cambodia. Brunovskis & Surtees (2012) also found debt could be a remnant from one's trafficking experience: "Survivors often have ongoing debt from their trafficking experience, be it from migration-related expenses, or inflated "expenses" owed to the trafficker during the time of exploitation" (p. 24).

Lainez (2015) looks at women engaged in sex work as actors in diverse economic relationships, and conceptualizes "sex workers as embedded in relations with informal creditors, sex migration brokers, employers in the sex industry, their families and their clients" (p. 4). Whether a woman became involved in the sex industry by choice, coercion, or calculated risk, these relationships are often important in her life. One participant in the present study went back forth between her AP job and working in KTV, depending on when and how much she or her parents went into debt. She wanted to work in the AP job, but the draw of the "easy money" in KTV contributed to the ongoing cycle of debt and repayment.

Gambling was also stated by a number of survivors as a cause of debt. Some participants spoke of a parent's addiction to gambling; another disclosed her own gambling problem: "Gambling is the most powerful that lead everyone into debt. To repair house I can save money... I cannot save money for gambling. You know, I was a rich woman in the past. But now I am poor because I am addicted to gambling. Gambling can destroy your relationships, interfere with home and work, and lead to financial catastrophe." Another form of gambling could be Tong Tin, an informal form of savings and loans group pervasive across Cambodia. It is not a legal entity, and can be beneficial to some participants who use it solely to save. However, people often refer to the groups as "playing Tong Tin," pointing to the fact that it can be a form of gambling, and survivors often talk about going into more debt when they join these groups, rather than profiting from them.

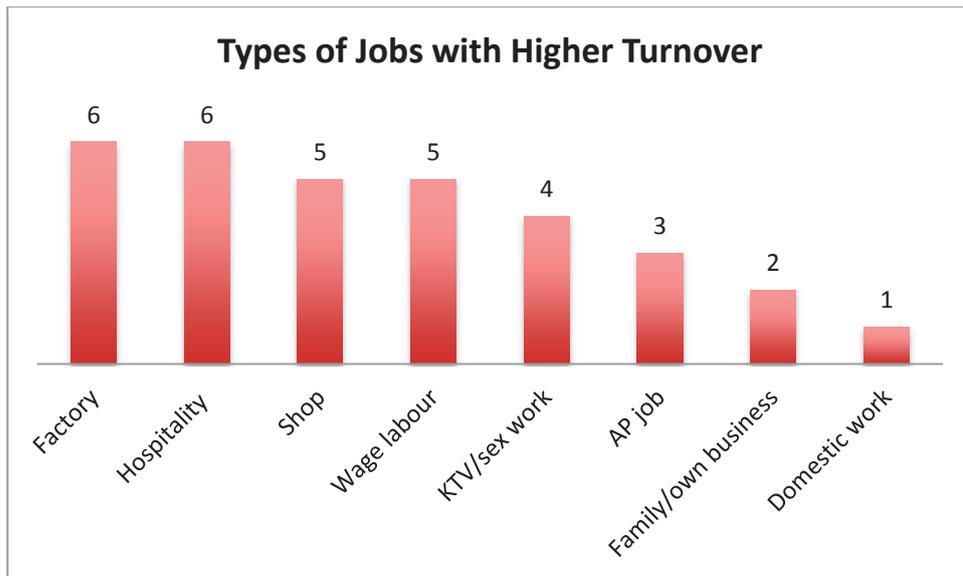
#### **4.5 Survivors are Largely Unprepared for the Workforce**

There is a large amount of data on survivors' participation in aftercare education, vocational training and the job market; however, for the purposes of this assessment, only two themes are covered, which are related to financial anxiety. One theme was whether or not vocational training prepared survivors for the mainstream job market and the second theme was the benefits and challenges of working for an aftercare program or after-affiliated social enterprise after reintegration.

Thirty-six (36) participants stated they worked in an aftercare-affiliated social enterprise during reintegration and of those, 13 (36%) reported having only one job over the duration of the study (i.e. they stayed in the aftercare-affiliated social enterprise job throughout their reintegration until the present). The remaining 23 participants averaged three jobs per person throughout the assessment period.

Thirty-one (31) participants in the assessment took part in some form of vocational training, either before or during reintegration. The assessment also tracked whether participants utilized their vocational training skills in their employment after reintegration. For example, if their vocational training was focused on sewing, the indicator tracked whether their employment had anything to do with sewing, such as working in a garment factory or a home-based tailor business. This indicator was tracked for 27 participants; 18 participants did utilize their vocational training in some way in the employment during reintegration, and 17 did not. Seven of these participants both did and did not utilize it at some point; for example, some participants tried to set up a home business but later abandoned it due to faulty equipment or inadequate income.

Eleven (11) participants had a minimum of four jobs during/after reintegration; eight of those had received vocational training in aftercare but did not utilize it after reintegration (although three of those did utilize for some period of time during the assessment period). These participants averaged five jobs each after reintegration. The table below outlines the types of jobs survivors with a large number of jobs were likely to occupy.



**Working Paper Figure 21 Types of Jobs with High Turnover (n=11)**

Factory work (usually garment factories) and hospitality (e.g. restaurants, hotels) were among the most common types of work survivors were likely to have if they had a high personal employment turnover rate. Working in a small shop, wage labour, or going back to the sex industry were also more likely to increase the number of jobs a survivor had after reintegration.

A total of 34 participants stated at some point the reasons they decided to quit their job, drop out of school, or leave a vocational training program early. The two most likely reasons were a negative workplace experience and urgent family financial need. Other likely reasons for quitting were included inadequate pay, illness or medical emergencies, direct family pressure, and lack of childcare. The table below outlines all statements made by participants when discussing reasons for quitting their job.

Reason for quitting job/school/ vocational training	Number of reintegrated survivors expressing this theme
Feel unable to learn; too difficult	4
Family needs urgent help	11
Family pressure	5
Pay too low; need to earn more/faster	9
Lack of transportation	2
Lack of childcare	5
Illness; medical emergency	3
Negative workplace experience	18

**Working Paper Figure 22 Reasons for Leaving Employment (n=34)**

There was often urgency in the reasons for quitting, and participants often felt a burden for providing more for their families. The category of “negative workplace experience” included dislike or disinterest for the work and/or coworkers, not feeling valued by employers, bad management, and harassment in the workplace.

#### **4.5.1 Vocation Training for the Job Market**

Determining whether and which types of vocational training prepare survivors for the mainstream job market has been a growing concern in literature in recent years. Surtees

(2012) found some of the main obstacles to successful job placement for survivors of trafficking included inadequate or unavailable vocational training opportunities, vocational training that does not align with market realities, lack of resources to attend long-term training, and a focus on certain forms of vocational training that leads to market saturation and impedes job readiness (p. 31-32). SIREN (2009) confirmed this, adding that vocational training is often treated as a personal goal and occupational therapy for survivors rather than a professional market-oriented activity that will lead to decent jobs (p. 5).

The results of the present assessment show a moderate view of how and if vocational training prepares survivors for employment after reintegration. Half of participants who attended vocational training used it at some point during their reintegration employment. Many of these ended up being employed by AP businesses or aftercare-affiliated social enterprises, and not in jobs outside the counter-trafficking sector.

Participants also expressed reluctance to enroll or complete their vocational training program because of the financial constraints of not earning any or enough money during the training. At least ten participants directly stated their reason for quitting their job or vocational training had to do with their family urgently needing their financial support.

At some points, survivors also show willingness to explore new jobs with better paid than working with assistance programs. However, they have difficulty in doing this as they have limited access to resources and skills. Sometime the skills they learned while they were in the training program are unfit or inapplicable to work out in their community. A number of survivors were doing very well with their skills training (e.g. cooking, sewing, hairdressing); however, these skills were unusable as they reintegrated to remote area and provinces. Therefore, they had to migrate to work in other places, where their risk and vulnerability increased.

#### **4.5.2 Aftercare-Affiliated Social Enterprises**

Salary tracking did show an increase in survivor salaries over the study period. It should be noted salaries were only tracked over multiple years for 25 participants, and those participants may have been more likely to hold stable, aftercare-affiliated jobs, and not informal jobs or jobs outside the counter-trafficking sector.

Another indicator of job stability is the fact that most survivors who held a single job during reintegration worked for aftercare-affiliated social enterprises or AP jobs. Generally, participants were more likely to feel more secure in these jobs, either financially or psychologically.

Survivors expressed both satisfaction and dissatisfaction with their work experiences with counter-trafficking businesses. The table below outlines some of the statements made by survivors about their experiences with AP jobs and training.

<i>Expressions of Satisfaction/Dissatisfaction with AP Employment</i>
<i>"Sometimes I feel frustrated with low salary that the NGO gives me and I am not able to get the kind of training I want as my friends, they can get beautician training in outside shop."</i>
<i>"I do not have any interest to learn or join vocational training skills. I would like to open a store selling coffee and food if possible. I think it will make more money then."</i>
<i>"I am still working in the [AP SE] because I have no other choices. It is difficult to work here but I have to work because it is hard to find a new job."</i>

“When I worked at [AP SE], I felt different. My life wasn't dangerous like in the brothel. I have another life now.”

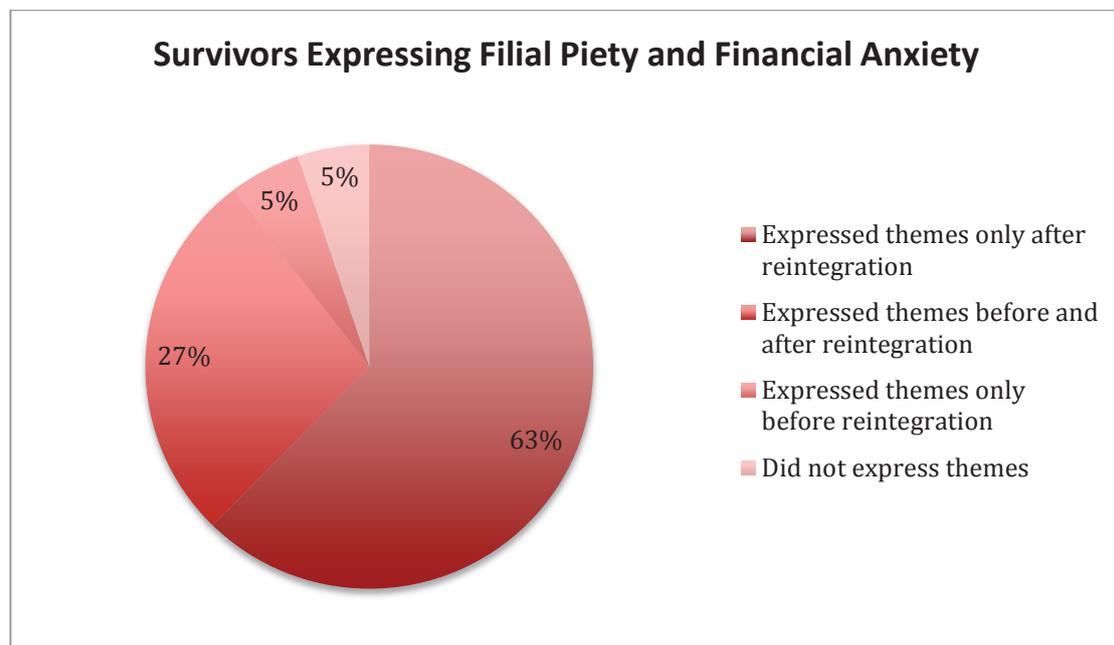
**Working Paper Figure 23 Expressions of Satisfaction/Dissatisfaction with AP Employment**

**5.1 Conclusion and Limitations**

The main themes that emerged from this assessment are filial piety, in the view of survivors, is an expression of gratitude, although in practice is a difficult burden that weighs on people who are already economically and socially vulnerable; survivors suffer from sometimes overwhelming financial anxiety, displaying symptoms such as stress, ongoing worry, and fear with regards to their financial situation; the financial situation of these survivors being very unstable and wracked with debt, which is often cyclical in nature; and, survivors express an uncertainty about the job market and their economic future, and often feel unprepared for the workforce.

It should be noted that many of the participants expressed the above themes did so multiple times over the span of their involvement with the study. Often in interviews taking place months and years apart, participants would express the same feelings and experiences over and over. These results changed little over the course of the study; the challenges, feelings of responsibility, and instability were ongoing for most survivors who expressed these themes.

Furthermore, the vast majority of themes on filial piety and financial anxiety were expressed after reintegration, once a survivor had gone back to living in the community. As seen in the chart below, 63% of participants (48/77) expressed themes of filial piety and financial anxiety only after they reintegrated. Only 5% (4/77) never expressed any of the themes, and another 5% only expressed these themes before reintegration and not after. Finally, 27% (21/77) expressed themes of filial piety and financial anxiety both before and after reintegration.



**Working Paper Figure 24 Survivors Expressing Filial Piety and Financial Anxiety**

An overarching tension in the findings on filial piety and financial anxiety among reintegrated survivors of trafficking is the gap between direct statements related to these

themes and indirect expressions of these themes. Two examples of this tension are in themes of children's responsibilities towards one's parents and viewing filial piety as an honour or a burden.

In the initial survey, participants overwhelmingly disagreed (76%) that children under 18 should be responsible to support their families; however, the expressions of worry, responsibility, and guilt about supporting one's family were pervasive, even among participant under or around the age of 18. Secondly, although participants verbally framed their filial duty in terms of honour and gratitude, expressions of burden and difficulty were very high among those who expressed themes of filial piety.

Also, the fact that most survivors expressed themes of filial piety and financial anxiety only after they reintegrated points to the heightened stress during the initial reintegration stage, adding the many psychological and emotional issues at play around leaving the shelter and returning home or reentering the community.

The findings of this assessment may contribute to finding better and more holistic solutions for survivor reintegration, as well as implications for further research.

The sample sizes in this assessment are unequal in numbers of visits during a given year because not all participants were available three times every year. Surveys and interviews were all conducted in Khmer and were later translated into English. Transcripts and narratives are crosschecked to ensure translation accuracy. Surveys and preliminary findings are reviewed as a team to avoid cultural bias in translation and ensure that cultural perspectives are retained in data evaluations.

Analysis of the present assessment findings were also discussed and confirmed with the research team, in order to mitigate cultural and other contextual misunderstanding that may have occurred. In addition, qualitative coding systems may be vulnerable to slight inaccuracies, as the researcher is sometimes making judgments as to which statements made by participants fall under a certain thematic category or another.

## **5.2 Recommendations**

### **5.2.1 The Centrality of Family**

The assessment concludes that family is the central focus and influencer of a survivor's economic reintegration process. It is therefore imperative to include family assessments, family environment social work, and family empowerment in reintegration services for survivors. The family environment, expectations, assets, and challenges should be taken account of and included in each survivor's reintegration plan.

When a survivor is without family, the research team contends, the survivor feels like she is "drifting." If she doesn't have a family to go back to, she is more likely to reenter an exploitative work sector (such as the sex industry). The family is the foundation of the individual, and the individual does not see oneself apart from family. When programs are seeking to support survivors reintegrating, services must always account for and involve family as much as possible. Be this financial counseling, planning for the future, setting realistic goals, or critical thinking coaching, the family's role as a strong agent in the life of the survivor, must be included.

Finally, the researchers recommend aftercare programs revisit both their reintegration services strategy and the amount of time they provide follow-up after reintegration. The

economic reintegration environment should be assessed systematically, and increased efforts are needed to explore any and all economic options for the survivor, outside the traditional job placement options, and taking into account the family's capacities. Many research studies, including the present assessment, indicate the length of time a survivor needs support, financially and socioeconomically, after reintegration, must be longer than what is being offered by most aftercare programs.

### **5.2.2 A Model for Financial Capability Among Survivors**

Based on the findings of the assessment, a framework of financial capability is recommended for programs to improve their economic reintegration assistance to survivors. Family members and capabilities should also play an important role in the financial capability plan of each survivor.

This suggested model for financial capability among trafficking survivors is based on the existing framework developed for survivors of domestic violence in the United States. For the model to be adapted to the counter-trafficking sector, more assessment and testing should be done; however, the theoretical framework of the model is a good place to start.

Sanders (2013) implemented a financial capability model among domestic violence survivors and talks about designing individual financial capability plans to support women putting into practice the financial education and support they receive (p. 90). Results of this holistic financial capability model showed impacts on participants in three ways: it changed the way they think about finances, it changed the way they behave financially (consumer, budget, and debt repair behaviours), and it proved that real learning occurred (p. 91-94).

Financial capability involves combining elements of financial literacy, vocational training and job readiness, job placement, and access to systems and resources. In summary, the literature agrees, "Financial capability is participation in economic life that maximizes life chances and enables people to lead fulfilling lives; this requires knowledge and competencies, and the ability and the opportunity to act on that knowledge. This involves linking individual functioning to institutions. It also involves use of pedagogical methods that enable people to practice and gain competency in this functioning" (Smith-Brake, 2011, p. 23).

Postmus, Plummer, McMahon, & Zurlo (2013) frame this model in terms of empowerment, stating "empowerment is not the outcome of services, but rather a process in which women engage." They add that access to resources fosters this process of empowerment (p. 281). Part of the empowerment process is educating survivors about economic abuse and exploitative activities, and "advocates should also be prepared to offer financial tools and strategies in an effort to increase survivors' economic self-sufficiency" (Postmus, Plummer, McMahon, Murshid, & Kim, 2011, p. 15). Similar to this issue, openly speaking about issues of filial piety and financial anxiety with survivors of trafficking could empower them to face and deal with these issues within their family context.

One aspect models for domestic violence and trafficking victims have in common is the need for safety in program implementation. Postmus (2013) emphasizes the unique needs of domestic violence survivors, encouraging financial education programs to "incorporate information that is specifically targeted to the unique and complex safety concerns of... survivors" (p. 13). Sanders (2013) also emphasizes the centrality of safety in economic empowerment and security programs for vulnerable women.

There are three main facets of a financial capability model, which must be implemented together and in a larger context of ongoing social work, mentoring and coaching, and counselling. The first facet is financial literacy and education. This includes increasing survivors knowledge and skills around budgeting, money management, financial planning, and savings. This facet also includes aspects of employability, in order to enable the survivor to become job ready. This facet is not meant to be a one-time activity, but an ongoing process of learning and putting into practice what is learned throughout the second facet.

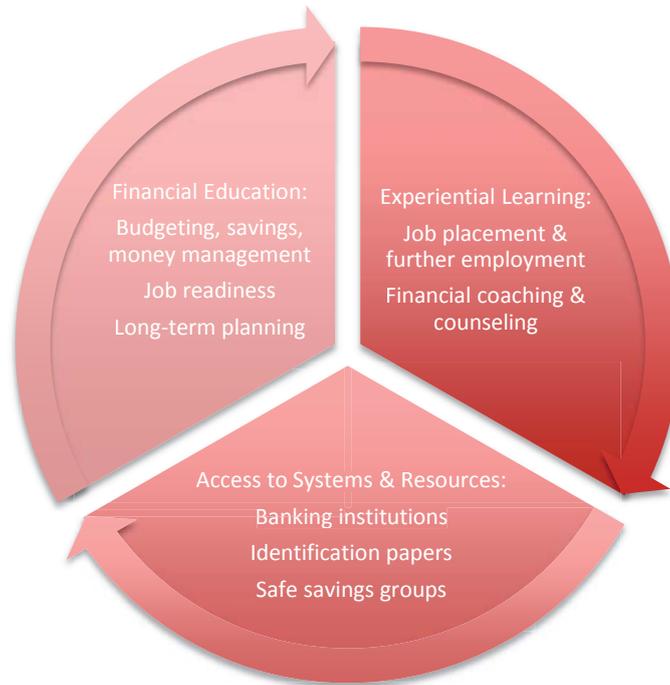
The second facet of financial capability is applying knowledge to experience. This is usually the activity of job placement and employment experience, and because financial education is ongoing during job placement, it is reinforcing financial education through experiential learning. Providing survivors with financial coaching and counselling as they reintegrate and through their first post-trafficking employment experience will also lend to their empowerment and learning process.

The third facet is supporting survivors to access systems and resources that will enable them to plan for the future and achieve their desired socio-economic outcomes. Shapiro & Burchell (2012) aptly state, "It is important to make financial knowledge more accessible and financial products more consumer-friendly, which may reduce individuals' financial anxiety" (p. 101). This facet thus includes a challenge to advocate and partner with institutions to promote more just and targeted products, resources, and policies for vulnerable populations. Helping survivors access systems and resources includes ensuring they have proper identification papers, the opportunity to open and operate a bank account (which may include resources for mobile banking in rural areas), and connecting them with a safe savings or trust group in their community.

Sanders (2007) and Sherraden (2010) sum up the financial capability model for survivors: "Safe provision of financial education helps women become more financially independent. However, while financial education is vital, it is not sufficient. Financial resources and access to financial services and supports make it possible for women to apply financial knowledge and skills and become financially capable" (cited in Sanders, 2013, p. 101).

The larger context of social work and counseling can include involving a survivor's parents and family in the learning and coaching process. It can also include enabling survivors to think critically and realistically about what employment is available and possible to them. As Surtees (2012) points out, "Working with beneficiaries to identify realistic and viable employment options often takes time and intensive work, including longer term counseling" (p. 31).

The figure below outlines the model as described.



**Working Paper Figure 25 Financial Capability Model for Survivors**

### 5.2.3 Implications for Further Research

The Butterfly Longitudinal Research Project is the first study of its kind in the world. Initially, the study was aimed at enabling the 15 participating aftercare programs working with study participants to improve their services and support of survivors. As the project has progressed, the implications of the findings and type of research have grown. It is hoped that the BLR body of research will greatly contribute to the understanding of survivor reintegration, both in Cambodia and globally. The longitudinal nature of the research has already shed light on issues of trust and “voice” of the survivor (Morrison et al., 2014, p. 61-62).

The present assessment can contribute to reintegration programs and services by providing an understanding of the instability and anxiety survivors experience in their financial lives and how important the family unit is to the psychological and socio-economic well-being of the survivor. Future data assessment could focus on more specific areas of survivors’ economic environment and economic reintegration services, such as:

- How survivors and their families prepare for or deal with economic shocks, such as medical emergencies or the death of a family member; if and how economic shocks played into the survivor’s trafficking experience;
- The larger economic environment and the survivor’s work environment; how vulnerable work played a role in the survivor’s experience before and/or after trafficking;
- Analysis of survivors’ and their families’ physical assets and how they acquire and use assets as collateral or livelihood enhancement; the use of assets as savings; the loss of assets as an economic shock.

By the end of the 10 years of the Butterfly Longitudinal Research project, the research team should aim to have collected enough data to be able to draw a reasonable picture of survivors’ economic and filial experience, before, during, and after their trafficking experience. This will greatly contribute to painting the full picture of how and why people

are trafficked, what, specifically, contributes to a victim's vulnerability, and an understanding of how pre-trafficking vulnerability and risk can be mitigated to both prevent trafficking and to better assist and support trafficking survivors once they have reintegrated.

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