

# Children of Vietnam

Vì Trẻ Em Việt Nam

## Interim Progress Report for Dining for Women Empowering Foundations for Women & Their Children

DaNang City, Vietnam

October 2012 through October 2013



*Ms Vo Thi Thu Van with her spicy stall at My An market*

*The smiling has come again on this woman's face since she was chosen  
to be a beneficiary of EFWC*

### Program Objective and Goals

The objective of Empowering Foundations for Women & Their Children (EFWC) is to help single mothers build a sustainable life by providing a powerful combination of education, healthcare, housing, and microloans. Recognizing the causes of poverty are multifold and that single solutions are often inadequate in overcoming low education, ill health, unstable housing, and limited resources, EFWC works collaboratively with single mother's to assist them in identifying these challenges and developing a plan for improved life for themselves and their

children. Support is tailored to the woman’s strengths and focuses on resolving immediate need, developing life-long skills, and providing tools for self-reliance thus also ensuring the well-being of her children.

The main goals are:

- Single mother is equipped to improve life circumstance for herself and her children
- Greater opportunities for the future of her children through education
- Household environment is stabilized and improved

### **1. A brief description of what has been accomplished so far**

The program kicked off a major effort in October 2012 to enroll 90 women. In this first year 2012-2013, we have completed the second stage of the project (initiate phase/ initiated services). In the second phase, there were 49 poor single women households, in two areas, 16 women of Hoa Vang District, and 33 women of Ngu Hanh Son District; which received wrap-around service plan of 6 sub- programs: Microloan, Housing, Healthcare, Education, Nutrition/Temporary Emergency, and Beneficiary Training. So far, we have enrolled three big groups, one group in Hoa Vang, and two groups in Ngu Hanh Son.

#### **Hoa Vang District Update**

Hoa Vang was the first area which was carried out wrap-around service plans for 16 beneficiaries of Hoa Phong Commune. As of the writing of this report, Hoa Phong almost has completed 12 months of the first project year (at the end of November, 2013).

At the end of December 2012, we implemented livelihood/microloan services:

5 household are cow breeding	1 woman is mushroom farming
2 women are pig farming	2 women are selling farm products
2 women are poultry farming	3 women are opening a small grocery store
1 woman opened a food and beverage store at the local market	

In January 2013, these 16 households received house improvements/repairs including roof covering, indoor toilets, kitchen improvement, and facility supporting.

6 new indoor toilets	2 upgraded kitchens
1 new dining table set	1 rice cooker
4 roofing repairs	

Ensuring that the children of the women beneficiaries stay in school and succeed the following was provided by other supported fund

5 primary/secondary school scholarship packages of \$48 each
6 primary/secondary school six-month supporting of \$86 each
3 packages of seven-month university scholarship of \$168 each
5 bicycles for school transportation
2 study desks

On May 17, 2013, we held the first training course with the empowering training outline including money management, business management, personal health & care and children empowerment to teach our single mothers how to manage their income and their business, including direction on how to effectively and strategically improve their business and tips and on how to properly care for themselves and their children. All 16 our women really enjoyed this training day and they became friends with each other.

In the near future, we will continue tracking the beneficiaries' services applied to have timely solutions if they encounter any difficulties. Also, we will hold additional social soft skill training courses for all of these women that will include esteem building, business skills and supporting children's education. Our goal is to build their confidence toward their life and economy.

## **Ngu Hanh Son District Update**

In Ngu Hanh Son District, two first wards which were chosen to implement initiated phase in the first year 2012-2013, are Hoa Quy and Khue My. We have 21 beneficiaries from Hoa Quy and 12 from Khue My.

### **In Hoa Quy Ward**

In March 2013, in cooperation with Women's Union Association of Hoa Quy Ward, we held a CMT meeting to finalize the wraparound Empowerment Service Plans for 21 single-woman households in Hoa Quy Ward.

All 21 women received the training course at the same time with the first group of Hoa vang (Hoa Phong Commune) to strengthen their knowledge of business. And they joined in very well. Tet gifts for the Lunar New Year Holiday 2013 were granted to these women. On April 16, 2013, they also had a health check with good results.



*Beneficiaries of Hoa Quy ward and Hoa Phong commune joined in the training course*

Livelihood support was provided as follows:

3 women are cow breeding	2 women are tailoring machines
6 women are pig farming	1 woman is making cleaning brooms
8 women are poultry farming	1 woman received a bicycle for transportation



*Ms Cuc, on the left, was making brooms to sell  
and Ms Anh, on the right, with her livelihood supporting – pig breeding*

13 households were identified to need housing improvements. The following was provided:

2 new indoor toilets	7 kitchen improvements
5 roofing repairs	1 set of dining table
4 windows and main doors	1 rice cooker and fan

Supporting the single-mothers to keep their children in school, the following was provided:

8 primary/secondary scholarships of \$100 each
14 primary/secondary scholarships of \$68 each
5 bicycles for school transportation
4 studying desks

As of the date of this report, our 21 women have been enrolled in the EFWC Program for 6 months. In the future, we continue to track the beneficiaries' services applied to have timely solution if they have any difficulties. In addition, we will hold social soft skill training courses for all of these women that will include esteem building, business skills and supporting children's education. Our goal is to build their confidence toward their life and economy.

### **In Khue My Ward**

On May 30, 2013, with cooperation of Khue My Women Union Association, we held a CMT meeting to finalize the wraparound Empowerment Service Plans for 12 single-woman households.

All of these women had their health check in July 2013 with good results. They also were given Tet gifts for the Lunar New Year Holiday 2013.

Livelihood support was provided as follows:

1 woman with vocational course (nail designer)
1 woman with brand-new motorbike for working
1 woman with capital supporting for a spicy stall at market
2 women with capital supporting for fruit stalls at market
2 women with capital supporting for beverage sale
2 women with capital supporting for soya bean sweet soup sale
1 woman with capital supporting for grocery at home
1 woman with capital supporting for food stall at home
1 woman with capital supporting for upgrading the house to open babysitting home

12 households were identified to need housing improvements. The following was provided:

2 new indoor toilets	1 kitchen improvements
1 roofing repairs	5 beds
2 rice cookers	3 ceiling repairs
6 wardrobe	

Supporting the single-mothers to keep their children in school, the following was provided:

5 primary/secondary scholarships of \$100 each
7 primary/secondary scholarships of \$68 each
3 bicycles for school transportation
3 studying desks

### **Advocacy Success**

One important aspect and success of EFWC relates to women's advocacy. As part of EFWC, we review the government benefits each woman may be eligible to receive based on government policy. Through this review we called for the government's help to upgrade many of the households. Also, all of women and their children now received free medical insurance as per government policy. Moreover, there are 36 households receiving stipends per government policy for poor single women with children 16 years old and under (210,000 VND/ a month; equal to \$10 USD).

After nearly one year of EFWC program implementation in two areas, Hoa Vang and Ngu Hanh Son districts, we achieved good results as below:

### **In Hoa Vang**

We disbursed microloan capital for 16 beneficiaries in different kinds of business with a total budget of 138,500,000 VND. In which we completely supported 60% of the budget, 83,100,000 VND, and the microloan, 40% of budget, is 55,400,000 VND (equally). The total interest with a rate of 0.65% is 3,601,000VND. Up to now, we received a total pay-back amount of 31,266,000 VND in both microloan and interest. Steadily, the payment is going well.

### **In Ngu Hanh Son**

We disbursed microloan capital for 21 beneficiaries in Hoa Quy ward, and 12 in Khue My ward, in different kinds of business.

In Hoa Quy, we disbursed a total budget of 156,100,000 VND. In which we completely supported 60% of the budget, 92,880,000 VND, and the microloan, 40% of budget, is 61,920,000



VND (equally). The total interest with rate of 0.65% is 4,024,000VND. Up to now, the women total pay-back amount was 22,066,800 VND in both microloan and interest. Steadily, the payment is going well.

In Khue My, we disbursed a total budget of 104,000,000 VND. In which we completely supported 60% of the budget, 62,400,000 VND, and the microloan, 40% of budget, is 41,600,000 VND (equally). The total interest with rate of 0.65% is 2,704,000VND. October 2013 was the first month of pay-back. And they are going very well.

## **2. Has anything changed in regard to the original program goals and objectives?**



*Ms Gium and Ms Oanh  
beside their livelihood supporting*

During the process of program implementation, we have followed the goals and objectives described in the proposal. No changes have been made.

## **3. Have you experienced any significant challenges or obstacles in implementation? If so, how are you addressing them?**

In our opinion, the EFWC Program is so meaningful and full of humanity. During our first survey, it was so hard to access our beneficiaries. All of them were afraid and lacked confidence toward the life. Poverty makes their life more and more difficult, and leads to problems that they must face such as a lack of food, poor health for working, lack of knowledge in self-controlled



economy, children without school. Moreover, they felt ashamed of being a single-mom for different reasons such as divorce, unwed, or husband death. Particularly, they were also scared of being in debt. They told us that they are so poor and have no money for pay the debt. Little by little, we came to share and explain to them the EFWC's purposes and objectives. We want them to be more confident and have independence in family economy so they can build a good future for their children. The loan they need to pay back is a way for them to make a habit of saving money. When they complete the loan, they should keep the habit to save money for the family's future. After the second time of surveying, we saw the happiness and smiles on their faces. They were ready to join the EFWC with us.

Since the program came into their life, gradually, they have changed. Their children are encouraged to stay in school and make their dreams come true with the scholarships. The livelihood support is bringing to them a foundation to set up their own economy. They are learning how to save the money for the loan repayment and for the future.

## Challenges and Successes from The Field

### Typical case of success



*Ms Xi with her son beside the ducks and chickens*

#### I. Personal Information

Name : **Ms Xi**  
Age : 44

Address : **Cẩm Toại Trung  
Village  
Hòa Phong Commune  
Hòa Vang District**  
Code Number : **HVHP16**

#### II. Children Information

Year of birth : 1968  
Marital status : **Widow**

Number of children: 2  
1. Name of child: **Mận**  
Grade: **2<sup>st</sup>** year student

School: Da Nang Educational  
University

School: Ông Ích Khiêm High School

2. Name of child: Cầu
- Grade: 12

### **III. Household Circumstance**

Ms Xi was born in 1968. She lives with her two children in Cam Toai Trung Village, Hoa Phong Commune, Hoa Vang District, Da Nang City. The first daughter is Man. She is the first year student of Danang Educational University. And the youngest son is Cau. He is in grade 11 of Ong Ich Khiem High School. Ms Xi's husband died when the son was in grade 7.

Without man in the family, the life is more and more difficult. Woman becomes a main labor and plays two roles – father and mother. These difficulties fight other difficulties. Ms Xi lost her mainstay of spirit and economy. She alone works for money to feed the children. She works so hard in different kinds of job. She is a farmer and poultry raiser. Additionally, in the free time, she works as a cleaner to get more money. But it's still not enough for spending. The hopelessness covers Ms Xi's mind. Mother and children live in an old level-4 house. In rainy season, leaking was all over the house. If there is a big wind, tiles needed to be tied down. They had to get a plastic sheet to cover for avoiding of the leaking. A new tile roof was a big dream of all the members. And they did not know when the dream comes true.

Passing 40 single-moms in Hoa Phong Commune, Hoa Vang District, Da Nang City, Ms Xi is chosen to be a poor single-mom to get a wraparound service support from Children of Vietnam. They are supported to get a new tile roof, capital for poultry feeding. She is so happy and promises to try all her best to change the life for her children.

### **IV. Wraparound Services (USD is approximate)**

#### **1. Micro Loan**

Supporting to feed poultry with the capital of 8,000,000 VND (equal to 385USD)

#### **2. Medical care**

General health checking

#### **3. Education and Vocation**

Monthly scholarship support (3,500,000 VND, equal to 168 USD)

#### **4. Housing**

A new tile roof (4,000,000 VND, equal to 192 USD)

5. Nutrition

Tet gift for Lunar New Year and nutrition supplementation

**The comment below is from Ms Tran Thi Xi when was asked about her thinking about EFWC Program.**

“My life has changed so much since I joined in EFWC Program. In the past, when the new school year came, I had to borrow money from our relatives to spend on school fee, school supplies, and course-books for my daughter and son. Now, I can bear these expenditures. After one year of receiving the support from EFWC program and 2 times of selling chicken and duck, with a total net profit is 36 million dong per year. Additionally, I have more money to make a brand-new tile roof. The total amount of new roof is 8 million dongs, EFWC 4 million dongs and ours 4 million dongs. Moreover, in this school year, I had money for children’s studying and new motorbike for my daughter going to University (19 million dongs). My payment is very steadily. I have 3 more months to complete the first time of microloan. Now, I have 150 chicken and 50 ducks for selling in the next Tet 2014,” she said smiling.

**Challenges**

We have several practical challenges, and we are finding solution to overcome them. As you know that Vietnam is a tropical country, and the EFWC is being implemented in the central of Vietnam. Annually, people in the central suffer from disaster like as tropical typhoons. In this year 2013, we suffered 14 times of typhoons and flooding. The biggest typhoon – No 13 with international name Nari, came directly to Da Nang and Quang Nam areas. It destroyed 80% infrastructure and 90% harvest. For our 16 households in Hoa Vang, mostly, houses are safe, not recording of collapse. However, there is only one roof of Ms Lien’s lean-to for planting mushroom collapsed. The entire mushroom was destroyed. Ms Lien had a poor crop. In this case, we will clear her old microloan and try to let her new package to make a new lean-to and capital for planting mushroom, because that she did payback steadily.

For 33 households in Ngu Hanh Son, we have no recording of damages.

Another typical challenge included the situation of Ms Hoa, in Hoa Vang, who was supported to raise a cow. After one year of feeding, the cow still has no pregnant. Now, we are consulting her

to sell the cow and buy a new one. However, we will help to pay the different amount of new cow. Ms Hoa also did payback regularly.



*Ms Hoa and her son beside their cow*



*Ms Lien and her son with mushroom crop*



#### 4. Has the timeline for the program changed from the original funding application?

We are meeting all of our milestones as per our proposal. To accomplish meeting these milestones, we spent the three months prior to October 2013, recruiting a new staff person to assist with program implementation, working to select partners, conducting meetings, and agreement signing.

<b>Intake Phase</b>	<b>Activity</b>
3 to 6 months	<ul style="list-style-type: none"> <li>• Identification of single head-of-household mothers based on selection criteria</li> <li>• Interviews, assessments, and invitations to participate</li> <li>• Empowerment plans for self-sufficient living developed collaboratively with head-of-household mothers</li> <li>• Baseline: Household Surveys (see <u>Addendum B</u> for example)</li> </ul>
<b>Initiated Phase</b>	<b>Activity</b>
6 to 12 months	<ul style="list-style-type: none"> <li>• Training groups</li> <li>• Services initiated</li> </ul>
<b>Continuation Phase</b>	<b>Activity</b>
12 to 18 months	<ul style="list-style-type: none"> <li>• Training &amp; support groups</li> <li>• Services continue</li> <li>• Assessment #1 (12 mo.): a) Household Survey, b) Microloan payment history review</li> </ul>
<b>Concluding Phase</b>	<b>Activity</b>
18 to 24 months <i>(may extend to 36 months depending on loan payment terms)</i>	<ul style="list-style-type: none"> <li>• Services continue</li> <li>• Assessment #2 (18 mo.): a) Household Survey, b) Microloan payment history review</li> </ul>



**5. Has funding changed for this program? For example, have you received unexpected funding from another source?**

EFWC is funded by three main grants and from COV individual donors:

1. Name of Agency: Dining for Women  
Contribution Amount: \$60,098 USD
2. Name of Agency: International Money Fund  
Contribution Amount: \$10,000 USD
3. Name of Agency: Alternative Gift International  
Contribution Amount: \$13,000 USD
4. Name of Agency: Individual donors to Children of Vietnam  
Contribution: \$10,560 USD

**6. How much of the original DFW restricted funds have been disbursed and how much remain?**

**Total Budget Funds**

The budget for the first grant year is \$29,567.

**Direct Service Funds**

The total direct services budget for first grant year is \$21,423. As of Oct 2013 we have expended 409,781,100\$ (equivalent \$19,740. At rate: 20,800 VND/USD). See Addendum A for a detailed expense report.

Services	% Spent	# of services / beneficiaries
Healthcare	92	33
Housing & Repairs	100	27
Nutrition- Temporary/Emergency	91	33
Microloan/Livelihood	94	31
Beneficiary Training	55	21

## 7. Incoming Activity Plan

On November 27<sup>th</sup>, 2013 we will hold the second training course for 43 women in Hoa Vang and Ngu Hanh Son (The estimated cost is about \$885). In which, 31 beneficiaries will be from two communes – Hoa Khuong and Hoa Phong of Hoa Vang district, and 12 beneficiaries will come from Khue My ward of Ngu Hanh Son district. The content of training is four parts: knowledge of feeding cattle and poultry (cow, chicken, and pig), food safety standard, personal hygiene, and psychology education skills for children.

In the December, we intend to have a CMT meeting for 15 poor single women in Hoa Khuong commune. Once the Empowerment Service Plans were agreed upon, we will proceed to implement services as per plan in housing, education, healthcare and nutrition, and livelihood.

**Thank you to all Dining for Women members!!!!**

### Addendum A

Expense		
<b>7010 · Program Direct Services Expense</b>		
<b>Total 7010 · Program Expense</b>	21,423.00	19,740.31
<b>7200 · Salaries &amp; related expenses</b>		
<b>7220 · Salaries &amp; wages</b>		
<b>7221 · Danang Staff Salaries</b>	5,093.00	4,730.35
<b>Total 7220 · Salaries &amp; wages</b>	5,093.00	4,730.35
<b>7240 · Employee benefits</b>		
<b>7241 · Gasoline Allowance</b>	240.00	80.66
<b>7243 · Social &amp; Health insurance</b>	1,070.00	971.75
<b>Total 7240 · Employee benefits</b>	1,310.00	1,052.41
<b>Total 7200 · Salaries &amp; related expenses</b>	6,403.00	5,782.76
<b>8100 · Nonpersonnel expenses</b>		
<b>8110 · Office Supplies</b>	1,000.00	69.18
<b>8120 · Donated materials &amp; supplies</b>	0.00	0.00
<b>8130 · Telephone &amp; Telecommunications</b>	200.00	0.00
<b>8140 · Postage and shipping</b>	0.00	0.00
<b>8170 · Printing and Reproduction</b>	0.00	0.00
<b>Total 8100 · Nonpersonnel expenses</b>	1,200.00	69.18
<b>8200 · Facility &amp; equipment expenses</b>		
<b>8230 · Vehicle rental</b>	0.00	72.32
<b>8240 · Equipment &amp; software</b>	541.00	229.70
<b>Total 8200 · Facility &amp; equipment expenses</b>	541.00	302.02
<b>Total Expense</b>	<b>29,567.00</b>	<b>25,894.27</b>