



Program Completion Report
Empowering Foundations for Women & Their Children
DaNang City, Vietnam
October 2012 through October 2014

Organization Name: Children Of Vietnam

Program Title: Empowering Foundations for Women & Their Children

Grant Amount: \$60,548.00

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One of programs that are critical to Children of Vietnam is Empowering Foundations for Women & Their Children (EFWC). The mission of the program is to help single mothers build a sustainable life by providing a powerful combination of education, healthcare, housing, microloans and training courses. Addressing immediate needs and enabling them to develop life-long skills will ultimately lift the family out of poverty. Our approach is guided by the recognition that women face a myriad of inter-related barriers that trap them in poverty.

During the process of program implementation, we followed the goals we describe in the proposal. The three 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.

Outcomes include:

Outcomes	Time Frame	Indicators
1. Household environment is stabilized/improved		
Women and their children have a stable, safe, and healthy living environment	Intake, 12 and 18 month assessment	• Household Survey measures improved living environment
2. Women are equipped to improve life circumstance for themselves and their children		

Women understand and can identify goals and steps to fulfilling these goals	Intake, 12 and 18 month assessment	<ul style="list-style-type: none"> • Women fully participates in developing an empowerment plan for self-sufficiency • Attends meetings and training • Qualitative observations
Women have skills to earn income for self-sufficiency and independence	Intake, 12 and 18 month assessment	<ul style="list-style-type: none"> • Household Survey indicates increased and sustained income levels • Microloans payments are consistent & timely
Women have social support network	Intake, 12 and 18 month assessment	<ul style="list-style-type: none"> • Women seeks staff support when encountering difficulties • Qualitative observations
3. Children have expanded future opportunities		
Women understands the need to keep children in school	Intake, 12 and 18 month assessment	<ul style="list-style-type: none"> • Child(ren) are kept in school • Mother is able to pay school fees without EFWC support



DWF Delegation with 21 beneficiaries from Hoa Khuong Commune – Hoa Vang, February 2014

Findings and Overall Outcomes

After two years of program implementation, we enrolled six groups of poor single-mothers totaling 106 beneficiaries in two rural districts, Hoa Vang and Ngu Hanh Son, three groups in each district. In cooperation with the local People’s Committee and the Women’s Union, we made the identification of single head-of-household mothers based on selection criteria. We then conducted an interview and extended an invitation to

the selected women to participate in the EFWC program. We worked collaboratively with each woman to develop an “empowerment plan” by assessing needs, identifying strengths, and defining personal goals. The beneficiaries determined her goal and then we supported and evaluated individualized services needed to meet her specific objectives. The empowerment plan for each beneficiary is based on a needs assessment that reviews financial status, living conditions, skill, and social support systems. Depending on the family’s situation, one or more services were provided to each woman.

After two years of carrying out the program with the support from all funders, 106 single mothers have benefited with the support of:

Microloan program:

- 67 are involved in livestock breeding and farming: including 24 in cow breeding; 24 in pig breeding; 18 in poultry; and 1 mushroom farming.
- 30 are involved in small businesses such as a grocery store, food store, and other services.
- 3 are involved in occupations such as sewing, tailoring, and hairdresser.

Education program:

- 97 packages of monthly scholarship supports for 7 months (every package cost from \$67 to \$100).
- 34 bicycles for children of single mothers to ride to school (\$65 per bike).
- 20 studying desks.

Upgrading Housing/Living Environment:

- 71 packages of housing upgrades and equipping with house appliances. House improvements included roof, kitchen, and wall repair. Especially important, was the construction of brand-new toilets. For house appliance. Further, we equipped the women with fans, rice cookers, wooden beds, wardrobes, and dining tables.

Healthcare program:

- All of the 106 single mothers had a general health check at the Da Nang City General Hospital. The medical check included gynecological exams and tests for related diseases.
- We also provided treatment support for some women with serious health issues such as heart disease and breast fibroma.

Beneficiary Training program:

- 100 single mothers attended at least two training workshops to develop their social skills, and gain useful knowledge in their personal and business life. With the cooperation of the Women’s Union and the related departments of the People’s Committee, we invited trainers from a range of professions such as the doctors from the local health departments or agricultural engineers from the agricultural department, and the city vice chairwoman from the Women’s Union. We were fortunate also host a

University of North Carolina Chapel Hill intern and MBA students from the Wharton School at the University of Pennsylvania. The training topics included: personal hygiene and safe food; teenager's psychology and development; how to take care of cattle, poultry, and animals; how to operate a small business, marketing and save money.

Each group of beneficiaries has made remarkable achievements. Of the 106 women, 37 single mothers have been enrolled in the program for two years. Of these 37 women, 15 (40.5%) have escaped from the poverty household list in their community according to the government's poverty standards for 2014.

All households are operating their businesses well. They are very hard working and earn from 63.000 VND (\$3 USD) VND to 150.000 VND (\$8.00 USD) per day. As each business and breeding operation grows, they can look forward to even greater financial security and improved home environment. Finally and most importantly, none of the children of these women have left school and 13 children have passed the university examination and are now working toward a college degree. We know from experience that once these students graduate and obtain a job, they will support their mothers and also their siblings to continue in their education.

For the farming households (animal, poultry and cattle), after the training courses, their breeding was very successful. Most of female cows gave birth to baby calves and the sows birthed piglets. The women kept breeding, selling their product then reinvesting. Saving for reinvestment was very successful. For the small business-women (vendor, grocery, and seller in market) many altered their saving pattern after the training courses and are doing better. Additionally, the women changed their way of selling products with simple improvements such as advertising on a banner or moving their banner to a more visible location.

To measure the impact of the program, we use the household assessment survey and microloan payment history after 12-months of enrolling in the program and every six months later.

There were 212 women and children (106 women and 106 children) who benefited directly by the program (the children are those who received a scholarship, desk or bike). An additional 106 children of the women and 94 other family members (grandmothers, nieces, nephews, etc. whom the women are supporting) indirectly benefited. In total 412 women, their children and other related family members have benefited from Empowering Foundations for Women & Their Children.

In Hoa Vang District

Hoa Phong was the first group enrolled the EFWC Program. After two years of joining in the program the life of these beneficiaries have improved greatly. We found success in many areas – household income, beneficiary life skills, and how to manage the microloans efficiently.

The lowest per month income is \$52, and the highest is \$133. The average monthly income is \$87. *This is an increase of 31% (\$20) compared to the initial time of enrollment compared to the initial average income at time of enrollment (\$66).* Among 16 households of single women, 10 households completed paying back their microloans while six women are still making payments. Twelve of the 16 households have escaped from the poverty household group in their local community according to the government's poverty standards for 2014.

See Appendix B for Beneficiary Income and Loan Detail.

In Ngu Hanh Son District

Among 21 single mothers enrolled for two years, their income is stable and regular. The lowest per month income is \$57, and the highest is \$162. The average monthly income is \$100 per month. *Overall income increased by 31% (\$24) compared to the initial average income at time of enrollment (\$76).* Among 21 households of single women, 13 households completed paying back their microloan amount while seven continue with their payments. Three households have left the poverty group in their local community according to the government's poverty standards for 2014.

See Appendix C for Beneficiary Income and Loan Detail.

Budget

The Total Two-Year Budget Fund from DFW was \$60,548. The expenditures for direct services totaled \$44,112.18 and program staff salary and benefits totaled \$13,969.77 and indirect services totaled \$2,464,06.

The grant received from Dining For Women most certainly assisted in building the confidence of other funders to support this program. DFW funds established the program operation upon which other funders added.

See Appendix A for expenditure details.

Expense detail for direct services for the 2-year grant from DWF

Services	Spending Year 1 2012-2013	Spending Year 2 2013-2014	Total Spending Over 2 Yrs.	%	Outcomes
Education		3,430.71	3,430.71	8%	60 monthly scholarships supporting in 7 months for daughters of beneficiaries at public school and university to reduce risk of drop out of school. 11 daughters were provided bicycles to ride to school. 9 study desk for daughter of women.
Nutrition Temporary/ Emergency	709.14	850.92	1,560.06	4%	91 women be supported nutrition in kind in the special festivals and emergency supports.
Microloan/ Livelihood	11,739.71	13,054.00	24,793.71	56%	78 women supported means of subsistence to feed family and their children's leaning, including cow and poultry feeding; home services, tailoring, operating small businesses such as selling vegetables, fruits, food, soft drink.
Beneficiary Training	1,143.10	1,051.22	2,194.32	5%	158 packages of training activities with 100 women participated in training classes of how to educate their children in under age, knowledge of prophylactic hygiene, personal money management, savings, etc.
Housing & Repaired	4,963.79	4,051.00	9,014.79	20%	59 houses of women upgraded for a safe living environment and equipped with necessary house appliances.
Healthcare	1,184.59	1,934.00	3,118.59	7%	62 women had general health check to discover disease and to help treatment in co-operation with local health clinics.
Total of Direct services	19,740.33	24,371.85	44,112.18		

Sustainability

To our government partners including the People's Committee and Women's Union, EFWC program is considered the model program to support for the poor women in the community. They learned from our wraparound services that the mother and their children are the center, and they applied to support for each family not only one service but other practical needed services to help the beneficiary escape from poverty in an effective way including training activities.

To maintain the sustainability of program, in the micro-loan service, the women have to pay 40% of the livelihood package. We used this repaid fund to recycle support for them again for later years to continue to

help lift them out of the poor list and to ensure they do not fall back into poverty. We also used this repaid fund to enroll new women.

The holistic approach brings together a powerful combination of microfinance, education, healthcare and housing and matches these services with the unique needs, strengths and challenges of each woman. We are implementing EFWC to empower our women to become self-sufficient. In the near future our expectation is that they will no longer be considered poor in their community. We also expect after 3-5 years our single mothers will have an improved household environment, greater financial security with access to capital, and knowledge via training on business practices and their implementation of these practices.

Lessons Learned

During this two-year period, we experienced a number of practical difficulties as described below.

Most of our beneficiaries are in very difficult circumstances, and many of them ranked as the lowest level of poor households in their community. To lift these families from the current poverty cycle with our EFWC program was our challenge. With microloans we support the beneficiaries to help them to start their business or breeding, but there is also a risk of having no or few customer; or epidemic disease or their domestic animals do not reproduce; or damaged cultivation by natural calamity. All of these risks can easily cause the loss of their capital. To partly minimize potential loss and difficulties for our beneficiaries, we cooperated closely with local Women's Union to follow-up on the situation of each single mother's business operation every three months, and we often made adjustments or provided special preferential treatment.

Further, education costs for our single mother's children is a great burden to them. One of our EFWC goals is to ensure that their children are kept in school. However, the higher grade of the children also means a higher cost for school fees including tutoring fees. Tutoring is essential so that the children can pass the high school entrance examination or high school graduation examination or university examination. Further, university expenditures are an additional burden to the economic situation of the single mother and this burden continues for two to five years.

The scholarship we offer is for seven months, only partially defraying with the educational costs. It is imperative as it heightens the mothers' awareness of the importance of education for future of their children and it encourages the children to continue their learning. When possible, we supported many high school graduating

youth through a separately funded University Scholarship Program for mothers who have two or more children in school and to give strength for the mother to reach her goal to break out of the poverty cycle.

Another important lesson was how important it is to provide training for our single mother's. In order to have the material and training curriculum for all of our beneficiaries, we hosted a Women Studies Intern from the University of Chapel Hill to develop an "empowerment curriculum" focusing on women's self esteem, women's health and child development. Additionally with the great support of a Wharton Scholl MBA Student Delegation from the University of Pennsylvania, we developed a model train-the-trainer curriculum for "small business and household financial management". The trainers were staff from the Women's Union and COV staff.

Regarding internal processing, EWFC program is implemented with cooperation between COV staff, the Women's Union and related government departments such as the Health Department, the Education Department, and Department Labor Invalid and Social Affairs. Our working schedules sometimes depended on their availability, and it partly affected progress of the program in the first year. However, over time, with our efforts in the program and in building relationships, our government partner realized that the EFWC program is very practical and effective, and they began committing time in our program.

Lastly, we also expanded our government partners in variety of departments. For example, we invited the Vice Chairman of District People's Committee to participate on a Program Management Board (program oversight board), and we made the Vice Chairman of the Commune People's Committee the team leader of program responsible for implementing services for each group of women in his/her community. This human resource expansion helped us quickly give the services to the beneficiaries as well as obtain updated information.

Organizational Structure

Dining for Women is focused on the empowerment of women and girls. As such, in addition to the support services for single mothers, we always prioritized services for their daughters such as a constructing safe toilets with a door for girls to access, or scholarships, bikes and study desks just for girls from the DFW grant.

Here is the specific impact story from one of our beneficiary that we want to share:

Ms. Xi was born in 1968. She lives with her two children in Hoa Phong Commune, Hoa Vang District, Da Nang City. When first enrolled in EFWC program, her first daughter named Man was a freshman at Danang

Educational University; her youngest son named Cau was in 11th grade in the high school. Ms. Xi's husband died when her son was in grade 7.

Without a 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 by performing in different kinds of job. She is a farmer and poultry raiser. Additionally, in free time, she works as a cleaner to get more money. But it's still not enough for all of the household expenses. The hopelessness covers Ms. Xi's mind. Three, mother and children, live in an old level-4 house. In rainy season, the roof leaks everywhere. If there is a big wind, tiles seem to fall down. They had to get a plastic sheet for cover to avoid all 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.

When be enrolled EFWC program Ms. Xi was supported:

I. Wraparound Services

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 for daughter in university for 7 months (3,500,000 VND, equal to \$168)

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

6. Training

Participate in two trainings about knowledge for poultry breeding and social skills.

After two years enrolled in the program, the income per month of Ms. Xi is now about 150 USD compared with the income at initial enrollment of 100 USD. Ms. Xi was able buy a motorbike for her daughter to ride to university, and her son is now a freshman of Danang Teaching University. Having both children university students at the same time is a big burden to Ms. Xi now, but she is very happy with this achievement and challenge. COV continues help Ms. Xi by providing a university scholarship for one of her children to reduce

her cost burden so that Ms., Xi can overcome the current difficulty and build a poverty free future for herself and her children sustainably.

Success Story: Ms. Xi – Chicken Farmer



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Ms. Xi with her son at their house

Our Mission

To help the poor single-women overcome and break out of poverty to achieve a bright future for their children.

THANK YOU

DINING FOR WOMEN AND ALL MEMBERS

FOR

MAKING DREAMS COME TRUE!

Appendix A

Financial Detail

	<u>All Yrs BUDGET</u>	<u>All Yrs TOTAL</u>	<u>1st Yr Total</u>	<u>2nd Yr Total</u>
Expense				
7010 · Program Expense				
7019 · Empowering Foundations	42,849.56	43,469.05	19,740.33	23,728.72
Total 7010 · Program Expense	42,849.56	43,469.05	19,740.33	23,728.72
7200 · Salaries & related expenses				
7220 · Salaries & wages				
7221 · Danang Staff Salaries	11,269.00	11,195.04	4,730.34	6,464.70
Total 7220 · Salaries & wages	11,269.00	11,195.04	4,730.34	6,464.70
7240 · Employee benefits				
7241 · Gasoline Allowance	480.00	506.53	80.66	425.87
7242 · Motorcycle allowance	100.00	99.66	0.00	99.66
7243 · Social & Health insurance	2,428.72	2,168.54	971.75	1,196.79
Total 7240 · Employee benefits	3,008.72	2,774.73	1,052.41	1,722.32
Total 7200 · Salaries & related expenses	14,277.72	13,969.77	5,782.75	8,187.02
8100 · Nonpersonnel expenses				
8110 · Office Supplies				
8112 · Office Supplies-VN	360.00	372.26	0.00	372.26
8110 · Office Supplies - Other	0.00	71.79	69.18	2.61
Total 8110 · Office Supplies	360.00	444.05	69.18	374.87
8130 · Telephone & Telecommunications				
8132 · Telephone-VN	320.00	234.41	0.00	234.41
8130 · Telephone & Telecommunications - Other	0.00	4.75	0.00	4.75
Total 8130 · Telephone & Telecommunications	320.00	239.16	0.00	239.16
8170 · Printing and Reproduction				
8172 · Printing-VN	0.00	14.24	0.00	14.24
Total 8170 · Printing and Reproduction	0.00	14.24	0.00	14.24
Total 8100 · Nonpersonnel expenses	680.00	697.45	69.18	628.27
8200 · Facility & equipment expenses				
8210 · Rent, parking, other occupancy	1,200.00	1,200.00	0.00	1,200.00
8230 · Vehicle rental	72.32	86.56	72.32	14.24
8240 · Equipment & software				
8242 · Equipment & software-VN	468.68	234.69	0.00	234.69
Total 8240 · Equipment & software	468.68	234.69	0.00	234.69
8260 · Equipment Rental & Maintenance				
8262 · Equipment Repairs-US	0.00	229.70	229.70	0.00
8264 · Equipment Rental	0.00	15.66	0.00	15.66
Total 8260 · Equipment Rental & Maintenance	0.00	245.36	229.70	15.66
Total 8200 · Facility & equipment expenses	1,741.00	1,766.61	302.02	1,464.59
8300 · Travel & meetings expenses				

8320 · Conferences, meetings-VN	<u>1,000.00</u>	<u>643.14</u>	<u>0.00</u>	<u>643.14</u>
Total 8300 · Travel & meetings expenses	<u>1,000.00</u>	<u>643.14</u>	<u>0.00</u>	<u>643.14</u>
Total Expense	<u>60,548.28</u>	<u>60,546.02</u>	<u>25,894.28</u>	<u>34,651.74</u>
Net Income	<u>0.00</u>	<u>1.49</u>	<u>0.00</u>	<u>0.00</u>

All Years Expenditure Summary	Budget	Actual	Budget	Actual
Direct Services	43,849.56	44,112.19	72%	73%
Program Staff	14,277.72	13,969.77	24%	23%
In-direct Program Costs	<u>2,421.00</u>	<u>2,464.06</u>	4%	4%
Total	60,548.28	60,546.02	100%	100%

Appendix B

Hoa Vang Beneficiary Income and Loan Detail

No	Name of beneficiary	Income at initial enrollment	Income after 12-month enrollment	Income after 18-month enrollment	Microloan Amount	Interest Amount	Total need to pay back	Amount paid	Amount need to pay next	Payment Remark
1	Trần Thị Bé	67	67	81	143	9	152	152		done
2	Trần Thị Cẩm	86	86	110	95	6	101	101		done
3	Lê Thị Điền	48	48	71	248	16	264	242	22	
4	Trần Thị Mỹ Dung	57	71	86	133	9	142	142		done
5	Trần Thị Hoa	52	52	52	248	16	264	242	22	1st cow did not get pregnant
5	Trần Thị Hoa (L2)	0	0	0	70	0	70	0	70	Supported to buy second cow
6	Lê T Thùy Hương	62	71	76	95	6	101	101		done
7	Lê Thị Hương	57	64	71	124	8	132	132		done
8	Nguyễn Thị Liên	57	57	71	95	6	101	101		Mushroom facility damaged in typhoon
8	Nguyễn Thị Liên (L2)	0	0	0	57	4	58	58		Supported to repair facility
9	Phạm Thị Miên	57	62	62	95	6	101	101		done
10	Phạm Thị Siêng	57	57	81	190	12	203	186	17	
11	Huỳnh Thị Sinh	52	52	76	248	16	264	242	22	
12	Đặng Thị Thành	95	95	119	248	16	264	242	22	
13	Trần Thị Thu	71	81	95	124	8	132	132		done
14	Nguyễn T Thu Thủy	71	81	100	152	10	162	162		done
15	Võ Thị Tinh	71	86	100	248	16	264	242	22	
16	Trần Thị Xí	100	119	133	152	10	162	162		done
	TOTAL				\$2,765	\$174	\$2,937	\$2,740	\$197	

Average	66.25	\$64	86.5
Average Increase			\$20
% Average Increase			31%

The two groups in Hoa Vang District are not yet past the 18th month mark of the loan receipt. They are doing well in the program, and we are continuing to monitor.

Appendix C

Ngu Hanh Son Beneficiary Income and Loan Detail

No	Name of beneficiary	Income at initial enrollment	Income after 12-month enrollment	Income after 18-month enrollment	Microloan Amount	Interest Amount	Total need to pay back	Amount paid	Amount need to pay next	Payment Remark
1	Nguyễn Thị Út	71	90	90	99	6	105	105		done
2	Hồ Thị Đi	81	95	95	76	5	81	67	14	
3	Nguyễn Thị Huệ	76	90	90	133	9	142	142		done
4	Huỳnh Thị T.Anh	107	136	136	229	15	243	196	48	
5	Thái Thị Hợi	71	86	86	76	5	81	81		done
6	Lê Thị Hiền	86	100	114	57	4	61	57	4	
7	Nguyễn Thị Chơi	67	95	95	152	10	162	162		done
8	Lý Thị Thu	57	67	67	229	15	243	243		done
9	Mai Thị N.Anh	133	162	162	202	13	215	158	57	
10	Trần Thị Liên	57	86	86	95	6	101	101		done
11	Nguyễn Thị P.Lan	86	105	105	76	5	81	81		done
12	Huỳnh Thị Cúc	86	114	114	190	12	203	124	79	
13	Nguyễn Thị M.Liên	71	100	124	229	15	243	243		done
14	Trần Thị Thiên	81	110	114	152	10	162	162		done
15	Võ Thị Học	48	57	57	229	15	243	243		done
16	Nguyễn Thị Cam	48	62	62	86	6	91	91		done
17	Hồ Thị Phúc	86	114	114	190	12	203	203		done
18	Lê Thị H.Anh	81	110	119	95	6	101	101		done
19	Nguyễn Thị Nghị	48	57	57	229	15	243	152	91	
20	Nguyễn Thị Nga	86	100	100	124	8	132	127	5	
21	Trần Thị Trà	71	105	105						Supported to buy a bicycle to get to work as a cleaner at market
	TOTAL				\$2,949	\$192	\$3,140	\$2,843	\$298	

Average	\$76	\$97	\$100
Average Increase			\$24
% Average Increase			31%

The two groups in Ngu Hanh Son District are not yet past the 18th month mark of the loan receipt. They are doing well in the program, and we are continuing to monitor.