

Appendix 1A: Project proposal

Participatory learning assessment of key factors critical to successful poverty reduction for poor women and their families through micro-finance development in Vietnam

1. Description and purpose

Brief activity description

This research proposal will assess the factors critical to effectively reducing poverty of poor rural women and their families, focusing on the impact of a range of micro-finance service inputs (financial and non-financial). It will carry out collaborative participatory research to look at the impact on vulnerable groups of a range of already completed and current projects in Vietnam with the Women's Union.

Major development objectives

The aim of this research is to identify the key critical factors that will contribute to sustainable positive changes for poor community members, working in particular with women who participate in micro-enterprise and micro-finance projects. This will be done in direct collaboration with local project staff and beneficiary groups, to increase the quality of future project approaches.

The project will assess the impact of three joint IWDA-VWU projects in Vietnam, looking at the experiences in an already completed project (Ha Tay province), one that is in its final year (Nghe An province), and one just starting (also in Nghe An province). It will also draw on wider experiences from other projects implemented by the VWU in Vietnam, to draw together the institutional knowledge and learning of both partners.

It aims to strengthen the capacity of partners to critically assess the potential impacts of micro-finance projects, through the use of gender-sensitive and participatory skills and tools and an 'action-research model'. This should increase the staff understanding of the relevance of key factors for success, and through sharing the findings will impact on future project development as well as management of current projects and policies.

The research will first investigate the appropriateness and relevance of project inputs – the extent to which the mix of inputs (financial, training and capacity building) meets the expressed needs of the beneficiaries, including the most vulnerable groups.

The second area of concern is how project activities and processes continue to have impact on people's lives over time – the sustainability of project inputs and the most appropriate mix.

Major activity outputs

- Research on the relative impact of different micro-finance project inputs (both financial and non-financial, including training, capacity building, and mobilisation for empowerment) for a variety of beneficiary groups (with geographical, social, ethnic and gender differences).
- Participatory 'on the job' training for local partner staff, to increase their skills in impact assessment and participatory analysis.

- Participatory discussion process with beneficiaries and micro-finance project implementers to identify relevant approaches and key factors for project success.
- Recommendations for future directions of projects and relevant guidelines for processes.

Performance indicators of outputs

- Research report produced, discussed and circulated to key stakeholders and public as appropriate, in English and Vietnamese.
- Increased capacity of local level partner staff and beneficiaries to understand and analyse quantitative and qualitative aspects of impact in projects, and production of training package and documentation of process for further use by VWU and IWDA.
- Documentation of analysis of key factors and of lessons learned for current practice.
- Seminar to share lessons learned with planners and implementers of micro-finance development projects including government, non-government and development practitioners as appropriate, guidelines produced and disseminated.

Major activity inputs

- Research teams trained.
- Joint workshops with partners and beneficiaries.
- Participatory research process at local levels.
- Facilitation and training support from IWDA.

Benefits

- Increased understanding of the factors for success of micro-finance services in terms of impact on poverty reduction relevant for the poorest rural communities, particularly for women's relative position within households and communities, and those in most vulnerable situations.
- Development of skills of staff of partner organisations in participatory impact assessments, for benefit of ongoing and future projects, through improvements in policy and practice.

Risks

No major risks aside from natural disasters and related disruptions, as this is a research project based on already existing project contexts with current partners.

Beneficiaries

The project will directly help to increase capacity of project implementers and partners to assess and plan for more effective micro-finance projects. Indirect beneficiaries will be the future beneficiaries of programs in Vietnam with partners and research participant organisations.

Rationale for inclusion in the scheme

Over the last ten years IWDA and the Women's Union in Vietnam have gained a vast amount of experience in running micro-enterprise and credit projects. Given the increased interest in quality and impact of credit projects, it is timely to focus more on the actual impact on the beneficiaries, both from the view of the project design and from their own perspectives, and to document these experiences. This research is expected to improve future project design, increase sustainability of project impact, and increase the capacity of partners to carry out this type of analysis themselves.

2. Background

Source of the activity proposal

IWDA has worked in partnership with the VWU in Vietnam over the past decade. A body of project documentation and evaluation work based on project experience has contributed to identification of a number of key issues that may contribute to the success and longer-term benefits of such projects.

IWDA's network of partner organisations has developed an approach based on:

- a long-term investment in women's capacity, gender awareness and training
- an integrated multi-sector approach
- an open approach to credit sources, cash or non-cash, as appropriate to groups
- a participatory approach to planning, reviews and evaluations, with beneficiary groups, local leaders, as well as local staff and partners.

Planning and reviews for the AusAID completed and ongoing programs in Vietnam (Ha Tay 1994-97) and Nghe An (1997-2001) and a recently started second micro-enterprise and savings project in a more remote area in Nghe An province (2000-2002), have provided experience and raised a number of issues.

At the same time, the focus on expansion and popularity of micro-enterprise development and micro-finance activities in recent years has meant project activities have often lacked detailed analysis or documentation of the real costs and impact on vulnerable families and women. For example, a recent series of studies in Vietnam by the Poverty Working Group (World Bank, DFID(UK)) and a number of international NGOs has begun to argue for analysis of a multifaceted approach to poverty-reduction

schemes. The studies show that ongoing poverty is due to a complexity of issues of vulnerability of poor groups due to lack of control of, or access to, a wide range of assets – social, material and natural assets, as well as financial capital. Women and marginal groups in particular have differential needs and these should be well understood. IWDA and VWU wish to undertake participatory research to better understand and analyse their experiences in greater depth, to ensure sustainability, and to consider improvements in the quality of their work.

Activity setting

IWDA is working in Nghe An province, in partnership with the VWU, on two credit and enterprise projects (one project to end in 2001, the second to end in 2002). IWDA has also worked in partnership with the VWU on a number of similar projects in Hanoi, Ha Tay and Bac Ninh provinces. The VWU also has a number of other MED programs, but cross-project analysis and sharing of approaches has not been substantial. The research proposed will examine key critical factors that contribute to sustainable positive changes for poor community members through micro-finance projects, through examining diverse experiences.

The research proposed will be conducted in partnership with the VWU, coordinated at the central (Hanoi) level, and will be carried out in Ha Tay and Nghe An provinces, with agreement from local authorities, with current and previous project beneficiary groups and neighbouring communities. It focuses on developing the skills of the local (provincial) staff in particular, so they have the capacity to better understand the issues around poverty reduction, and to better manage and implement projects.

The proposed research will complement, and draw on, the experience of existing related activities, as outlined above.

3. Activity description and analysis

Major development objectives

The aim of this research is to identify, analyse and document the critical factors that will contribute to long-term benefits for communities and individuals which arise from participating in micro-enterprise and finance projects, with a focus on issues of gender equality and differences in vulnerability.

The research project will compare and assess the impact of the VWU-IWDA projects in Vietnam, look at the relative impacts on women beneficiaries' lives, and on those poorest individuals who do participate in programs, and those who cannot. Wider experiences from other country projects will also be drawn on.

The research aims to strengthen the capacity of partners to critically assess the potential impacts of micro-finance projects, by developing their experiences in using participatory tools and analytical approaches.

Major activity outputs and performance indicators

Outputs of activity	Key performance indicators
1. Comparative analysis of a range of projects outlining critical factors in establishing micro-finance projects and micro-finance institutions to benefit poor women	Analysis conducted, report produced, discussed and circulated to key stakeholders and public as appropriate, printed in English and Vietnamese
2. Training of local partners in skills of impact assessment and analysis	Increased capacity of local partner staff and beneficiaries to analyse quantitative and qualitative aspects of impact in projects – production of training package
3. Series of discussion and feedback workshops with participants	Series of participatory workshops for discussion and feedback to participants enabling the development of the research agenda. Questions of integration of lessons learned into current practice are documented
4. Lessons analysed and documented, and recommendations for future incorporation into projects developed	Seminar to share lessons learned with planners and implementers of micro-finance development projects including government, non-government and corporate development practitioners as appropriate

Beneficiaries

The direct benefits will be the increased capacity of project implementers and partners, in particular skills at local levels of the VWU, to implement and monitor the current AusAID-funded projects. It will also enable them to plan for more effective micro-finance projects in the future. The indirect but long-term beneficiaries will be the future beneficiaries of programs in Vietnam and with IWDA. Staff of the VWU at central levels, and research participant organisations will also benefit from the learnings gained during this participatory process.

Description and analysis of the activity

The process to be implemented through the research will include:

- Setting up local teams in Vietnam (with support from a project support group) to develop the scope of the research through discussion of existing issues and documented experience on the shared project.
- Participatory workshop processes in Vietnam to establish criteria and scope with local staff and partners.

- Literature/workgroup search of project documentation such as evaluations carried out to date. This research might include up to five projects in a variety of contexts in order to draw out some of the important contextual issues and the diversity of approaches (e.g., other projects conducted by the VWU and already analysed in an earlier 1998 study by VWU-IWDA).
- Development of an appropriate training package for training of project research team members in participatory research skills at local district, commune and beneficiary group level.
- Conduct research-focused analysis and participatory research assessments.
- Participatory discussion of project findings with partners and local authorities and key stakeholders to share findings and develop plans for future use.
- Recommendations for future policy and strategy of partners in micro-finance projects documented, shared and published.

Analysis

The content of the research will investigate:

- The impact and relevance of the range of project inputs (financial and non-financial) to the expressed needs of different vulnerable groups (through working with women participants, those who have not participated or dropped out, family members and partners/husbands, and group and community leaders).
- The sustainability and impact of project interventions over time, and how to better ensure ongoing impact (through comparison of lessons learned, impact of completed projects and approaches of current work).

Using gender-sensitive and participatory analysis approaches, it will address issues such as the quality and type of the inputs of the three VWU-IWDA micro-finance projects (financial and non-financial), looking at areas such as:

- credit, savings and group insurance mechanisms
- type, quality and appropriateness of training inputs
- group and community mobilisation activities, and
- the involvement of women and the poorest community members in all activities

the impacts of different approaches of micro-finance projects on:

- women's workload and changes in division of labour within the family
- relationships between women and men within the family
- impacts on women's health and self-confidence
- the position and status of poor women in the community, and
- poor groups of women who have dropped out or who are not involved

the sustainability of project activities and processes:

- ongoing activities after end of AusAID funding/project completion
- the costs of financial and non-financial services on the outreach capacity for micro-finance activities of partners after project life
- the potential for uptake and reach for projects within the local context

and issues of capacity-building:

- the capacity and ability of the partner organisation and/or local government institutions for future links with an appropriate range of inputs from decentralised micro-finance institutions, links with markets and with the formal finance sector, and
- the capacity for the local partner staff and different groups of poor women to continue to develop and manage sustainably in their own local credit and savings facilities appropriate to their needs.

Gender analysis

The research project has a direct gender focus in that it is addressing the differential access to, and control of, benefits, and the impact of projects for women, with reference to their gendered community and household status in a variety of poor rural settings in Vietnam. Men and women benefit differently from development inputs, and also according to their vulnerability to poverty, and the research will be investigating these aspects.

Data will be disaggregated by gender, as well as poverty status (with a gender-sensitive range of definitions). The research project will be working with a partner organisation that has gender and development policies in line with IWDA and AusAID. The participatory research will be with both women and men at local level, although the direct target beneficiaries are women. The results of the research, however, will benefit both men and women in targeted communities, through improving the impact of micro-finance services and activities for poor rural families.

Risks

There are no major risks envisaged excepting natural disasters. Strong interest and commitment is given by the VWU, which has a reputation for completing activities. Success will require individual commitment from the staff members and coordinating teams within the country who are already participating in collaborative projects. No other risks are envisaged.

Sustainability of developmental activities

The emphasis of this research activity is on generating information to improve the impact and sustainability of project activities in Vietnam and relevant countries. It will also provide skills to project partners in monitoring and impact assessment, which will remain within the organisations. The results of the research should provide inputs for the partner organisations for decision-making and planning to improve ongoing projects, future activities and policies.

4. Activity implementation

Role of the Australian NGO

IWDA is an Australian NGO. It has a commitment to work in partnership with non-government and women's organisations in developing countries to strengthen their capacity to address poverty and the rights of women in their countries. Gender equality is fundamental to achieving people-centred sustainable development. IWDA has over ten years experience in the management of AusAID-funded projects and has full accreditation status with AusAID.

IWDA was one of the first international NGOs to work with the VWU in Vietnam, and has worked with the VWU on micro-finance projects for over a decade, strengthening its organisational capacity and human resources.

IWDA, with and through an Australian leader/consultant, will assist the VWU to set up the research teams in the country and will coordinate a reference team in Australia.

IWDA will help recruit and facilitate a country coordinator to work with the VWU to develop the scoping studies in the country.

IWDA will participate in the process of scoping the study and developing the training packages.

IWDA will carry out with team members regular project monitoring visits and will assess the research progress with the VWU and research coordinator in the country, and participate in the research seminars/workshop as appropriate.

The IWDA program manager will provide advice and training as required in participatory research approaches.

IWDA will be responsible for coordination and production of the final report and publications.

Implementing agency and coordination arrangements

The project partner is the Vietnam Women's Union (VWU) in Vietnam, working through the central office to facilitate with local provincial, district and commune staff. There will be a coordinator/project officer at central level who will work with IWDA to facilitate the activities. Staff will be trained at provincial, district and commune levels to carry out and facilitate the village level research. The central VWU will be responsible for monitoring progress with the research teams regularly, financial management of the research grant and reporting to IWDA.

Monitoring

IWDA will carry out regular monitoring through communications and visits to participate in research workshop events as appropriate. At the beginning, a project work plan and monitoring framework will be set up, with marked points for reporting. Senior staff from the VWU will formally monitor the research project progress in-country and assess progress and support required, and report back to IWDA at least twice a year.

The project success will be reviewed through participatory workshops with partners and stakeholders in-country, and will be formally reviewed at the end of project.

Appendix 1B: Issues and questions to be investigated

Information required for IWDA-VWU publication

Two documents give direction to boundaries and content of data to be collected for the publication (working title: *Micro-finance, what works?*). The first is the approved project proposal and the second is the IWDA-VWU categorisation of data needs from the workshop in Hanoi in April 2001, reproduced below.

1. Project proposal

The content of the research will investigate:

1. the impact and relevance of the range of project inputs (financial and non-financial) to the expressed needs of different vulnerable groups (through working with women participants, those who have not participated or dropped out; family members and partners/husbands, group and community leaders), and
2. the sustainability and impact of project interventions over time and how to better ensure ongoing impact (through comparison of lessons learned, impact of completed projects and approaches of current work).

To do this, the following issues are to be investigated. They fall into four areas:

1.1 Quality and type of inputs:

- credit, savings and group insurance mechanisms
- types, quality and appropriateness of training inputs
- group and community mobilisation activities, and
- the involvement of women and the poorest community members in all activities.

1.2 Impacts of different approaches on:

- women's workload and changes in division of labour within the family
- relationships between women and men within the family, and
- impacts on:
 - (a) women's health and self-confidence
 - (b) the position and status of poor women in the community, and
 - (c) poor groups of women who have dropped out or are not involved.

1.3 Sustainability of activities and processes:

- ongoing activities after end of AusAID funding/project completion
- the costs of financial and non-financial services on the outreach capacity for micro-finance activities of partners after project life, and
- the potential for uptake and reach for projects within the local context.

1.4 Capacity-building for organisational and local partners:

- The *capacity and ability* of the partner organisation and/or local government institutions for *future links* with:
 - (a) an appropriate range of inputs from decentralised micro-finance institutions
 - (b) links with markets, and
 - (c) links with the formal finance sector.
- The capacity of the local partner staff and different groups of poor women to continue to develop and manage sustainably their own local credit and savings facilities appropriate to their needs.

2. IWDA and VWU

Taking the proposed areas of data collection necessary for the research as per the proposal, IWDA-VWU came up with four major questions that cover all of the areas required under the headings of gender, family and community, reasons and the future, as follows:

Gender: What are the results of the micro-finance projects on:

- empowerment of women and women's status (including education of girls) and
- status and capacity of VWU?

Family and community: What has been the impact on micro-finance projects on:

- poverty-reduction and economic development of families including health
- community cohesion, and
- community capacity?

Reasons: To what extent are the results due to:

- inputs
- processes and/or
- partnerships?

Future: How should VWU and IWDA position themselves strategically in their future engagement in micro-finance?

Appendix 2: Data sources and methods

Research questions: Data sources and methods

	Documents				Other people	Women borrowers					Women NB	Men
	IWDA	VWU	WU	LIT	KII	INT	IDI	OH	PHOTO	FG	FG	FG
Inputs												
Training	X	X	X	X		X	X	X		X		X
Insurance mechanisms	X	X	X	X			X			X		
Group mobilisation activities		X	X				X					
Community mobilisation activities			X		X					X		X
Involvement of poorest women in activities			X	X			X	X				
Partnerships	X	X			X							
Money	X	X	X	X		X						
Impacts (of processes)												
Women's workload in family						X	X	X		X	X	X
Relationship between men & women						X	X	X		X		X
Women's health					X	X	X	X		X	X	X
Women's self confidence			X				X	X		X		X
Status of poor women in community			X		X							
Poor groups of women who drop out			X		X						X	
Women's status		X	X	X	X	X	X	X	X	X		X
Empowerment of women												
Education of girls		X	X		X		X					
Status of Women's Union		X		X	X							
Poverty reduction				X	X				X	X		X
Economic development of family			X		X				X	X		
Community cohesion					X					X	X	X
Community capacity		X			X							
Sustainability												
Financial sustainability					X		X	X				
Institutional sustainability												
Organisational sustainability	X	X	X									
Costs after project		X	X									
Potential for uptake	X	X			X							

	Documents				Other people	Women borrowers					Women NB	Men
	IWDA	VWU	WU	LIT	KII	INT	IDI	OH	PHOTO	FG	FG	FG
Capacity building												
Partners at VWU		X										
Partners in field			X									
Borrowers						X	X	X	X	X	X	X
Ability to continue	X	X	X									
Local government institutions, potential future links:												
markets			X		X							
formal sector			X		X							
Context												
Geographical				X								
Political		X		X								
Family			X	X		X	X					
History of project	X	X	X									
Other projects in area			X		X							
International practices				X	X							
Other projects in Vietnam		X		X	X							

IWDA International Women's Development Agency

INT Interview project (quantitative)

WU Women's Unions in the field, working on the IWDA-VWU projects

IDI In-depth interviews

VWU Vietnam Women's Union (Hanoi)

OH Oral histories

KII Key informant interviews

FG Focus groups

PHOTO Camera studies

NB Non-borrowers

LIT International literature

Appendix 3A: Selected data collection tools – Questionnaire to borrowers

ID

Commune

Background		A	B
1. What was your main reason for joining the IWDA-VWU micro-finance projects? <i>(Listen and colour in the number or put x over the number closest to the answer given. Only one answer)</i>	Business	1	
	Poverty	2	
	Social reasons	3	
	Other	4	
	No answer	5	
2. How did you first find out about the project? <i>(Accept only one answer, the first they say and mark it in column B)</i>	WU meeting	1	
	Other meeting	2	
	Word of mouth	3	
	Other	4	
	No answer	5	
3. Are you a member of the WU?	Yes	1	
	No	2	
	No answer	3	
4. How many other people in your family besides you can work, even a little bit, for your business?	No others	1	
	1-2	2	
	3-4	3	
	>4	4	
5. How many children help you with your enterprise?	1	1	
	2	2	
	>2	3	
Loans			
6. How many loans have you received from this WU project?	1	1	
	2	2	
	3	3	
	>3	4	
7. For how much money has each loan been? <i>(Say 'loan 1' and wait for the answer, then say '2' etc. Write the NUMBER of dong in column B)</i>	Loan 1	dong	
	Loan 2	dong	
	Loan 3	dong	
	Loan 4	dong	
	Loan 5	dong	
8. Were the loan periods of a set duration, or tied to the business cycle or a mixture of both?	Set period	1	
	Tied to cycle	2	
	Mixture	3	

Loans (continued)		A	B
9. Were the loan amounts for a set period or a flexible period?	Set		1
	Flexible		2
10. What is the monthly interest of your current loan? <i>(Fill in % in column B)</i>			%
11. What has been the main use of your loan money?	Business		1
	Other		2
12. How many little different businesses do you run as a family? <i>(Put number in B or mark none)</i>	Number		
	None <i>(Go to question 14)</i>		1
13. What are they?	Animal husbandry		1
	Petty trading		1
	Craft		1
	Crops		1
	Other		1
14. Do you or your family currently pay interest on any other loans?	Yes <i>(Now go to question 15)</i>		1
	No <i>(Now go to question 16)</i>		2
15. If 'yes' to which groups/ institutions? <i>(Do not prompt)</i> <i>(After this question go to question 18)</i>	Bank		1
	Lenders (Private)		1
	WU		1
	Other		1
16. If 'no' have you or your family ever paid interest for other loans?	Yes <i>(Go to question 17)</i>		1
	No <i>(Go to question 18)</i>		2
17. To which groups?	Bank		1
	Lenders		1
	VWU		1
	Other		1
Group and meeting process			
18. How many people are in your credit group? <i>(Fill in what the member said)</i>	Number		
19. Now, how often do you go to the IWDA meetings? <i>(Do not prompt)</i>	Weekly		1
	Monthly		2
	Sometimes		3
	Never		4
20. Did you know the other group members well, ie were they your friends before you joined the group?	Yes		1
	No		2
21. Is everyone in your family always 100% happy with you going to the meetings?	Yes <i>(Go to question 23)</i>		1
	No <i>(Go to question 22)</i>		2

Group and meeting process (continued)		A	B
22. If no, who has not been happy sometimes?	Husband		1
	Father		2
	In-laws/Parents		3
	Children		4
	Other		5
23. What are the two most useful things you have learned from the meetings? (<i>Do not prompt</i>)	To do with business		1
	To do with savings		1
	To do with technology/product		1
	To do with life skills		1
	Other		1
	No answer		1
Business			
24. Has your business made a profit?	Yes (<i>Go to question 25</i>)		1
	No (<i>Go to question 26</i>)		2
	Do not know (<i>Go to question 26</i>)		3
	Too early to know (<i>Go to question 26</i>)		4
25. If yes, what have you done with the profits? (<i>Mark the numbers closest to what she says. She can say as many as she likes</i>)	Buy TV or other household appliance		1
	Improve the house		1
	Children's education		1
	Food for family		1
	Festivals (like marriage, death, anniversary, Tet)		1
	Medical/health		1
	Transport		1
	Holiday		1
	Give to help other family members		1
	Buy new materials for enterprise/business		1
	Water supply/sanitation		1
	Reinvesting in business		1
26. How much have you saved during the loan period? (<i>Fill in the amount of dong in column B</i>)	Amount		dong
	Don't know		1
27. Are you happy with the savings scheme?	Yes		1
	No		2

Business (continued)		A	B
28. I will read you a list of possible improvements in your life because of the loan project. Please say if they are true for you. Because of the loan(s) did the following improve: (<i>Read them out and mark next to the ones she says have improved</i>)	Your own health		1
	Family's health		1
	Education for girls		1
	Your status in the community		1
	Your status in the family		1
	The relationship with partner		1
	The relationship with children		1
	The relationship with in-laws		1
	Increased social activity		1
	Increased knowledge		1
	Solidarity with women		1
	Mental, physical well-being		1
29. Who in your family decided what should be done with the savings and the profit?	You alone		1
	A man alone		2
	A man and you together		3
	All family		4
Learning			
30. Before the first loan did you ever conduct a business?	Yes		1
	No (<i>Do not ask question 32</i>)		2
31. Did you first learn about the following topics at the trainings and meeting? Did you know before? Or do you still not know? 1 = first learned 2 = knew before 3 = still do not know (<i>Read slowly each one in col. A</i>)	Savings		1 2 3
	Marketing		1 2 3
	Cash flow		1 2 3
	Profit and loss		1 2 3
	Business planning		1 2 3
	Costing		1 2 3
	Calculating interest		1 2 3
	Working in groups		1 2 3
	Technical information on your product		1 2 3
32. If 'yes' to number 30: Has the way you do business changed since the WU loans?	Yes		1
	No		2
Situation			
33. Would you say that before the loans you were very poor, you were poor or you were comfortable, compared to others in the commune?	Very poor		1
	Poor		2
	Comfortable		3
34. Would you say now economically you are the same, have more disposable income, or worse off?	Same		1
	More		2
	Worse off		3

Knowledge of processes (continued)		A	B
35. What do you think the interest collected from you is used for?	Cost of loans		1
	WU personnel		2
	WU general revenue		3
	For more loan capital		4
	Stationary and supplies for project		5
	Don't know		6
36. Do you feel you understand why the interest rate must be paid at the current level?	Yes		1
	No		2
37. Who do you think owns the capital that is lent out?	IWDA		1
	VWU		2
	Commune WU		3
	Commune women		4
	District WU		5
	Other (put in name)		6
	Don't know		7
38. Do you know the criteria for selecting borrowers?	Yes		1
	No		2
39. What one major group selects the borrowers?	Commune WU		1
	People's Committee		2
	District WU		3
	Village women's group		4
	Borrowers		5
	Other		6
	Don't know		7
40. Have you ever had difficulty in payment of capital or interest?	Yes		1
	No (<i>Go to question 42</i>)		2
41. If yes, where did you get the money?	Borrow		1
	Sell something		2
	Other		3
	Won't say		4
42. Was it a convenient process to get a loan?	Yes		1
	No		2
43. How often do you pay back the loan?	Once		1
	Monthly		2

Appendix 3B: Selected data collection tools – Method of recording quantitative tools

Data management forms for quantitative survey developed at workshop 1

Danh sach ma so phieu khao sat cua xa (List of questionnaire numbers of each commune)

Tinh (District)	Xa (Commune)	So (Number)
Tinh Ha Tay	Xa Van Con	001 – 025
	Xa Tan Xa	026 – 050
Tinh Hung Yen	Xa Tan Quang	15 – 175
Tinh Nghe An	Xa Nghia Hoi	051 – 075
	Xa Nghia Tho	076 – 100
	Xa Hung Hoa	101 – 125
	Xa Hong Long	126 – 150

Bang theo doi phieu khao sat (List of checked questionnaires)

STT (No)	Tinh (District)	Xa (Commune)	Ma so phieu (Questionnaire number)	Ten nguoi nhan phieu (Receiver name)	Chu ky (Signature)

Bang theo doi phieu khao sat (List of checked questionnaires)

Xa (Commune)

Ma so phieu (Questionnaire number)	Ten nguoi tien hanh phong van (Interviewer name)	Chu ky nguoi phong van nhan phieu (Signature of interviewer receiving questionnaire)	Chu ky nguoi phong van nop phieu (Signature of interviewer returning questionnaire)	Chu ky cua giam sat vienkiem tra phieu (Signature of checker of questionnaire)

Instructions for closed questionnaire

- Interview in a quiet comfortable place with no other person around.
Explain why you need her help.
- Ask the questions clearly without explaining any question or any word.
- Mark the answers by x or according to the instructions, after each question is answered.
- Leave blank any questions that are not answered or not understood.
- Do not prompt for an answer – read it again clearly.
If she does not understand, if she still cannot or does not want to answer, move on to the next question.
- Go slowly to give time for her to consider her answer.
- Smile when asking the questions and do not react physically (laugh, smile, frown etc) to any answer.
- Make sure that the ID number and commune number are at the top of each page of each questionnaire as well as the commune name.
- Do not separate the pages of any questionnaire.
- Hand in the completed questionnaires each day – do not take home any completed questionnaires.
- The supervisor will arrange for you to re-do any questionnaires which she feels are not properly completed.
You then have to return to ask the same interviewee again.
- Ask questions only of those women whom the supervisor tells you to, do not substitute women.
If the allocated woman is not home, return later.
If not home again, return later.
Then, if still not home, go back to the supervisor and she will allocate (using a special method) another interviewee.

Appendix 3C: Selected data collection tools – Examples of qualitative tools

Selection of qualitative data collection tools developed at workshop 2 in selected communes

Establishing questions for focus group interview

Nghia Dan District and Vinh City

A. Group of women borrowing money	Prompt
<p>Topic</p> <p>1. What knowledge have you gained since you joined the IWDA project and what is its value for you and your family?</p> <p>2. What do you think about the project's regulation?</p> <p>3. Do you have any proposal if you receive another loan?</p>	<p>Agricultural training Improving knowledge Using the loan Health care Looking after children Family treatment Social relationship Making production plan Prestige, quality, product</p> <p>Training Group establishment Saving Setting the interest rate</p> <p>Pay back period (how long?) Amount (how much?) Interest (high or low?) Training for members Group establishment (how many people?)</p>
B. Group of women not borrowing money	
<p>1. Being a non-borrower, what do you think about the project's activities?</p> <p>2. What are your needs even when you don't borrow money?</p>	<p>Books Interest Group meeting activities Training</p> <p>Saving Training Knowledge</p>

A. Group of women borrowing money	Prompt
4. Do you see any changes in your family life since you participated in the project?	Finance Moral Health Relationship Status Education
5. Did you know how to make a production plan after the training? Does your family conduct business activities as planned?	Discussion Choice Assignment Implementation
B. Group of women not borrowing money	
3. What type of production will you choose if you are offered a loan and does your family operate in various types of production?	Trading Handicraft Raising Planting Others
4. What is your wish in relation to the credit term and loan interest if you are offered a loan? How will you use it?	Effective Non effective

Steps of focus group interview

Hung Hoa and Hong Long communes

<p>A. Preparation</p> <p>The executive and assistant discuss to reach agreement about:</p> <ol style="list-style-type: none"> 1. Collecting questions. 2. Preparing necessary materials: paper, pens, tape recorder, batteries, etc. 3. Choosing participants for the group discussion: from 8 to 12 people. 4. Determining suitable time, place and facilities. 5. Informing by invitation one or two days before. 6. Discussion expenses (if any). 7. Checking the preparation steps above (by chairperson or assistant). <p>B. Content</p> <p>Conducting the focus group discussion</p> <ol style="list-style-type: none"> 1. Sit people in a circle to assist recording. 2. Introduce the chairperson and assistant. 3. Introduce the participants and the aim of this discussion. 4. Check tape recorder. 5. Discussion: <ul style="list-style-type: none"> ▪ Give out the questions. ▪ Stimulate people to share their ideas. ▪ Control the discussion based on the plan. ▪ Express appreciation of the participants' ideas when concluding. 6. Seek ideas from the assistant after observing the discussion process. 7. After finishing, check the content of the tape. <p>C. Controlling skills</p> <p>Introduce gently.</p> <p>Read questions clearly and in a way that is easily understood.</p> <p>Stimulate and encourage the participation of all members.</p> <p>Avoid looking at the questionnaire frequently.</p> <p>Pay attention to others' ideas.</p>
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Borrowers' in-depth interview questions

Hung Hoa and Hong Long communes

		Prompt
1.	How does the project impact on your family life?	Emotion Life activities Production Raising
2.	As a woman who has taken out a loan, how did you take part in commune activities?	Family activities Savings Taking note Interest
3.	What have been the changes in your family life since you participated in the project?	Finance Cooking preparation Educating the children
4.	What have been the changes in your work since you participated in the project?	Morning Afternoon Evening
5.	Do your husband and children share the housework with you?	
6.	Are there any changes in the relationship between your husband and you since you participated in the project?	
7.	How is your family's health now?	You Your husband Your children
8.	Do you often give your opinion in project meetings?	Group meetings Special subject meetings
9.	Do you often discuss family issues with your husband? Who makes the decisions?	Both Wife Husband
10.	Do your daughters receive the same living and education conditions as your sons?	Going to school Family activities Social activities
11.	How has your family's living standard changed since you participated in the project?	Average Better Poorer
12.	Are you saving money now for your future business when the project finishes?	
13.	Will you change your current investment field if you receive another loan?	Production Raising Trading Handicraft

Appendix 4: Policy and procedure manual

Credit and Micro-enterprise Development for the Poorest Women in Nghe An

Procedures June 2001

(1) Selection of beneficiaries

1. Beneficiaries will be selected once per year, with first loan round available to first time borrowers, and subsequent rounds available to second and third time borrowers.
2. Commune organises community meetings to discuss the objectives, implementation, policy, and selection criteria. Local authorities attend this meeting also (People's Committee, People's Council, and Fatherland Front).
3. Women's group in each village meets to select beneficiaries (attended by Commune Project Management Committee (PMC), who check list against criteria).
4. Commune WU holds another community meeting (at commune WU office) for those eligible (those on the list) to give guidance in making application.
5. Repayment schedules are registered in the application form. Business plans are not attached to applications, but are worked on during training after the loan applicant is approved.
6. District PMC appraises applications – checks list against criteria again to ensure against favouritism.
7. When applicants are deemed ineligible, others from the list are invited to submit an application.
8. District informs commune PMC of final list of beneficiaries, commune PMC informs women's groups and People's Committee.
9. Women's groups tell beneficiaries they are successful and inform them of training, the date to be confirmed.

(2) Training of beneficiaries

1. Two-day training is held for those beneficiaries having a loan for the first time.
2. Training will be held once per year.
3. District PMC makes training plan, informs Commune of time and venue.
4. Commune PMC informs beneficiaries of time and venue by sending invitations to village women's group who delivers invitation to beneficiaries.
5. Commune staff makes list of participants and facilitates training.
6. District and Commune decide on content of the two-day training, including management and use of loan, credit and savings, calculation of profit and loss, business plan, record keeping, and VAC.
7. During training course, beneficiaries are allocated to a WSG according to location.

(3) Loan disbursement

1. Commune PMC check names of beneficiaries on list.
2. Commune PMC report list of beneficiaries to People's Committee.
3. Commune PMC decide on time and venue of loan disbursement and inform beneficiaries of venue to receive loan (one venue for each commune).
4. Commune PMC go to district to collect loan fund.
5. Commune PMC disburse loans to beneficiaries.
6. Beneficiaries sign in book (held by the commune PMC) to acknowledge receipt.
7. Commune PMC revise list of borrowers for that day, check against balance of loan fund in the safe, in case someone does not come to collect loan.
8. Local authority and District PMC attend to witness the loan disbursement.
9. Commune PMC remind beneficiaries to use loan properly.
10. If beneficiaries do not attend for collection and have a reasonable excuse, the Commune PMC will deliver the loan to them, otherwise fund is returned to District.

(4) Loan repayment

1. Loan repayments are collected in accordance with the date as indicated in the borrowers' applications.
2. Loan repayments are collected, counted and recorded in the beneficiaries' record-keeping books by the head and deputy of the group, and the beneficiaries sign in the group record-keeping book.
3. The group leader takes the money immediately back to the commune office. Money is taken by the commune staff and recorded in the commune record-keeping books with the signature of the group leader.
4. Commune PMC takes the money immediately back to the district office. If the district PMC collect money in the communes, the Commune PMC sign in the commune repayment-keeping book and receiving the receipt issued by the district.
5. District PMC deposits all money collected in the bank until there is enough for 30-40 people, at which time new loans will be disbursed and training provided to new beneficiaries.

(5) Management of the Risk fund

1. Risk fund is set up from five per cent of the interest earnings of a loan cycle and deposited in the bank.
2. Beneficiaries who fulfil the criteria to be solved under the risk fund (or their family member) have to submit their application forms (which should be approved by the leader and the People’s Committee) to the Commune PMC.
3. Application forms are received by Commune PMC, reviewed and decided by the Commune and District PMC.
4. Commune PMC informs beneficiaries or their family members of the decision as well as all other members of the group.

(6) Panel Discussion

1. Commune PMC finds out interests of beneficiaries by asking them.
2. Commune PMC sets time and venue for meeting.
3. WSG meetings will be held at the same place as the panel discussion.
4. Panel discussions will be rotated around the villages of the commune.
5. Commune PMC invites speakers and representatives of the District PMC.
6. Commune PMC prepares refreshments for beneficiaries.
7. Panel discussions are for small groups who listen to the speaker of their choice.
8. At the end of meeting, beneficiaries are asked about the next topic(s).

(7) Women’s Savings Groups (WSGs)

1. Time and date of meetings fixed for every month.
2. Leader of WSG facilitates meeting.
3. Attendance is recorded.
4. One note taker (permanent secretary who is also the deputy head) records time and date of meeting, attendance and proceedings.
5. Head of WSG informs of agenda, which has set items, and additional items for discussion based on need of beneficiaries.
6. Review activities of the group for the last month.
7. Discuss activities for next month.
8. Women share experience of production and life experiences.
9. Members of WSG pay interest and deposit savings.
10. Interest and repayment are collected by head of WSG who notes this in the book.

11. If commune member is at the meeting:

- interest is collected by WSG head, counted by WSG head and commune member
- commune member takes the money immediately back to the commune office, and
- repayments are collected by WSG head, and counted by WSG head and commune member.

12. If the commune member is not at the meeting:

- interest payment is made to the WSG head, counted by WSG head and deputy head
- repayments are made to the WSG head and deputy head, and
- money is taken immediately in the afternoon or the next day to the commune by the WSG head.

13. Savings are made to the WSG head.

14. Savings are counted by WSG head and deputy head.

15. Consideration is made of who can get loans from savings funds.

16. Money is lent out immediately.

17. Members raise issues and questions.

18. Commune PMC attends meetings where any questions can be answered.

19. Head of WSG summarises the meeting.

20. If WSGs become very big, Commune PMC is responsible for dividing them into new smaller groups.

(8) Monitoring

1. Commune PMC monthly monitoring held 13-15th of every month.
2. Quarterly monitoring by district PMC:
 - visit households
 - look at Commune PMC books
 - attend some WSG meetings that are being held during their visit, looking at minutes, etc, and
 - support commune staff.
3. Annual monitoring by province.
4. Commune PMC will discuss content of monitoring including:
 - visit households and attend WSG meetings
 - find out about health status of family members
 - look at record keeping book of beneficiaries, respond to problems and give advice
 - project staff visit gardens, and
 - write report to submit to District PMC using formats developed.
5. Commune PMC visit 3-5 households per commune per monitoring visit (9-15 per commune).
6. Annual meeting of district and commune staff once per year, following the annual review meeting.

7. Annual meeting of all communes in the district, after reviewing meeting.

(9) Management

District

1. Consider and appraise list of borrowers sent by Commune PMC.
2. With commune, provide training for beneficiaries.
3. Supervise loan disbursement.
4. Quarterly monitoring.
5. Participate in organisation of panel discussion every two months.
6. Receive interest and repayment monthly (or as appropriate for loan cycle) from commune and deposit in bank.
7. Participate in consideration of risk cases.
8. Keep records and formats for their level.
9. Manage repayments and interest earnings.
10. Plan for six-month activities and annual work plans with the communes.
11. Submit report to province six-monthly.

Commune

1. Participate in community meetings to develop list of beneficiaries with the village women's groups, check list, then submit it to district.
2. Participate in organising training for beneficiaries.
3. Organize disbursement of loans.
4. Do monthly monitoring.
5. Organise panel discussions.
6. Attend women's savings group meetings as often as possible.
7. Collect repayment and interest earnings, send to District PMC.
8. Consider risk cases and put proposals to District PMC for solution.
9. Manage their own bookkeeping and that of the WSG.

(10) Review meetings

1. To be held annually in each commune.
2. Venue is at the Commune People's Committee office.
3. Content is to be prepared by Commune PMC, including calculation of budget for meeting.
4. Commune project director to facilitate.
5. Invitations to be sent to representatives of local authority, e.g, President of Commune People's Committee, District PMC, beneficiaries.
6. Head of Commune PMC to review last year's activities, emphasising achievements and/or limitations.
7. Participants to be involved in discussion, particularly through small group discussion.

8. Topics for discussion to be decided by Commune PMC.
9. Representatives of People's Committee and District PMC also speak.
10. Discuss solution of difficulties and plan of activities for coming year.
11. Information from review meetings to be shared with the bigger meeting of the district and commune together.

(11) Project Management Committee Meetings

1. Held once per month, half-day at WU office.
2. Content of the meeting includes:
 - members of Commune PMC to participate
 - review activities and loan use among beneficiaries
 - review achievements and things to improve
 - find solutions to difficulties, and
 - make next month's plan.

Policy June 2001

1. Project responsibility

- Vinh City and Nam Dan District Women's Union will be responsible for the management of the loan funds and the required activities implemented at the commune levels to ensure the project objectives are achievable and further strengthened in the long run for the empowerment of women.
- Nghe An Province Women's Union will monitor and provide informal assistance if needed at other times.

2. Project objectives

- To improve livelihood and the development of household economies of poor women through credit and savings and diversification of economic activities.
- To improve food security, health and nutrition through kitchen gardens and updating women's knowledge.
- To strengthen the capacity of local development institutions.
- To involve as many women as possible in the program, also by assisting them to access funds from different loan sources.

3. Criteria for loan members

- Selection will be based on the commune's list of poor households.
- Priority is given to women-headed households and to disadvantaged women.

Additional conditions for membership

- Permanent residence registered at commune.
- Commitment to follow the project rules.
- The project may decide not to make loans to women suffering from addiction to drugs, alcohol or gambling, but will encourage them to participate in all other project activities.

4. Credit

Limit to number of loans per member

- In general, women may access up to three loans. If, after having received three loans, a woman still meets the eligibility criteria for the project, she will be considered eligible for further loans. Women who are able to access loans from other sources will no longer be eligible for loans, but are encouraged to continue participation in other project activities.

Loan size

- 1st loan: 300,000-1,000,000 VND
- 2nd loan: up to 1,500,000 VND
- 3rd loan: up to 2,000,000 VND

Loan term

- Loan term depends upon type of production, with an 18-month maximum.

Repayment of principal

- Repayments may be made in lump sums or in instalments paid over the last five months of the loan term (ie, beginning in the fifth last month).
- Borrowers are required to register their repayment schedule when they take the loan, and the schedule can be flexible.
- Repayments collected will be deposited in the bank until there is enough for 30-40 people (or about 50-60, 000,000 VND), at which time new loans will be disbursed. In the meantime new borrowers will be selected and trained.

Interest Rate

- Interest rate is one per cent (1%) per month.
- Interest payment is required monthly, and is collected by commune staff, who send it to District PMC for depositing at the bank for the most favourable terms.

Use of interest earnings

- Forty per cent (40%) of annual interest earnings are added to the loan fund.
- Fifteen per cent (15%) of annual interest earnings are allocated for administration costs by the commune.
- Ten per cent (10%) of annual interest earnings are allocated for administration of the District WU.
- Thirty per cent (30%) of annual interest earnings are allocated for training, panel discussions and monitoring.

- Five per cent (5%) of annual interest earnings are allocated for risk funds. At the end of each loan cycle, the remaining fund will be added to the original fund.

Waiving of loan repayment

Loans may be written off where the affected household cannot repay following these situations:

- severe accidents
- severe disasters and
- deaths.

In these cases the Commune and District PMCs will make decisions in consultation with the local People's Committee.

5. Monitoring and reporting

- Commune PMC with head of WSG are to conduct monitoring every month.
- Commune PMC staff is responsible for preparing monthly reports to be submitted to the District PMC on the 20th day of every month.
- Annual monitoring by the Province WU is encouraged.
- District and Commune WU are responsible for making annual work plans and managing the loan fund and interest earnings.

6. Panel discussions

- Small and informal group panel discussions will be held every two months, contents to be based on the need of beneficiaries and dates to be determined.

7. Operation of women's credit and savings groups

- Members of WSG will meet monthly to pay interest, deposit their savings and to discuss production and life issues.
- Monthly savings are required of all members, at a level of 5,000 VND per month minimum. Saving Funds may be lent out to group members at an interest rate to be decided by the group.
- Non-loan users may join WSGs.
- Group members select head and deputy heads of WSGs for a term of 18 months. First change is to be made early in fifth year.
- Savings groups will have from 10-25 members.
- Leaders of WSG will be responsible for the management of bookkeeping and receipts related to credit and savings of group.
- All members, and especially the heads of the WSGs, will praise and encourage those who actively participate and remind those who are behind with payments.
- All members are actively encouraged to establish and continually improve their kitchen gardens. Members will share information on kitchen garden techniques at meetings.

- Withdrawal of savings from group may be made anytime after the loan has been repaid. Members should give at least one month's notice before withdrawing savings from group.
- Early withdrawal of savings may be considered for women in extremely difficult circumstances. Savings will automatically be released to the family in the case of a member's death.

8. Review meetings

- An annual review workshop is required with the facilitation of the Commune and District WUs, to assess the progress and to define any problems to be addressed.
- Commune PMC is responsible for preparing and arranging the meeting. District PMCs to attend and participate in solving problems.

9. Management of equipment

- The Family Welfare Department of Central WU is responsible for the management and use of one Compaq computer and one Kodak camera. These items are to be listed in an asset register.
- District is responsible for management of the 27 bicycles and three calculators being used by the commune and district staff. Bicycles that have been used in the district remain the property of the district. Bicycles that have been used by the commune remain the property of the commune.
- A list of users must be kept by the district.
- When no longer repairable, bicycles will be returned to the district or commune to be sold as scrap metal, with the proceeds returning to the project.
- Policy adopted from Thursday, 14 June 2001.
- This policy is fixed for a period of at least one year from this date.
- Consideration of any proposed policy changes may be made at the annual full meeting of district and commune staff.

Appendix 5: Outlines of workshops

Workshop 1: Training in quantitative data collection timetable and contents

Day 1

Aims: To have presented a complete overview of the research process

Time	Topic	Responsibility
8.30-9.50	Introduction to the workshop. Introduction to the research.	VWU/ VWU
9.50-10.10	Break	
10.10-11.30	Discussion of discussions undertaken by VWU so far.	VWU
11.30-1.30	Lunch	
1.30-2.50	Introduction to whole research process. The concepts of (1) action research (2) impact research (3) feminist research.	Team leader
2.50-3.10	Break	
3.10-4.30	Description of data collection tools within the concepts described. Discussion from floor.	Team leader/ VWU

Day 2

Aims: To be involved in the decision of the areas of data needed for the research and to have input into the first data tool.

Time	Topic	Responsibility
8.30-9.50	What do we need to know? Groups of 3-4 reporting back to full group.	Team leader/ VWU
9.50-10.10	Break	
10.10-11.30	Closed questionnaires (give out draft). Group to go over it in pairs.	Team leader/ VWU
11.30-1.30	Lunch	
1.30-2.50	Report possible changes to content and language. Discussion on these. Make changes together.	Team leader/ VWU
2.50-3.10	Break	
3.10-4.30	Practice questionnaire data collection in pairs. Follow-up with any more changes. Time to reflect on process so far.	VWU

Day 3

Aims: To experience closed questionnaire interviewing and to pre -test the developed questionnaire

Time	Topic	Responsibility
8.30	Visit a site for pre-testing (cars needed for this).	VWU
Whenever pre-testing is finished	Lunch	
2.30	Return to Hanoi. What needs changing? (Work on the changes together and give to VWU for final typing).	Team leader/ VWU

Day 4

Aims: **To give data on own project for input into the research (have a voice)**
To finalise closed questionnaire
To develop a timed field plan of activities, personnel roles and responsibilities

Time	Topic	Responsibility
	WU work on finalising the typing of the questionnaire.	
8.30-9.50	Participants answer the second questionnaire about their own projects (can work in twos, in threes or alone). (Hand to WU for translation).	Team leader/ VWU
9.50-10.10	Break	
10.10-11.30	Final questionnaire ready – all go over this carefully and give back to VWU for final printing.	
11.30-1.30	Lunch	
1.30-2.50	Sampling – general, then specific, from each type of data collection tool. Mechanics of the first stage of research.	
2.50-3.10	Break	
3.10-4.30	VWU explains roles and responsibilities of participants in the field. Role of interviewers, role of supervisors in (1) organising (2) supplying (3) quality control (4) timing.	

Day 5

Aims: **To develop individual site training packages for interviewers and pre sent these to peer group (participants) for approval/comment**
To hand out and record ID number of closed questionnaire for each site

Time	Topic	Responsibility
8.30-11.30 (casual break)	Group develops a training package for their own field interviewers with help of a VWU person (in groups of 3-4).	
11.30-1.30	Lunch	
1.30-finished (casual break)	Share training packages – one gives outline, others add to this until all aspects are covered. Collection and signing for numbers of questionnaires. Timelines reiterated. Reflection on learning, participation process and congratulations to each participant.	

Workshop 2: Training in qualitative data collection timetable and contents

Day 1

**Aims: Recapitulate on the research so far and the concept behind the research
Understand qualitative research as a method and understand different types
of questioning**

Time	Topic	Responsibility
8.00-9.40	Introduction to workshop. Recapitulation of the research and their ideas of the research experience so far.	Team leader/CWU supervisors
9.40-9.55	Break	
9.55-11.00	The statistics to date. Action research revisited. Qualitative research – what is it, why do it? Types of qualitative research. Types of data elicited.	Research assistant, team leader
11.00-2.00	Lunch	
2.00-3.30	Group work: what do we now need to know? What types of questions get the response we want? Open ended and closed questions. Discussion.	Team leader
3.30-3.50	Break	
3.50-4.50	Information needed for this research (revision and additions to those in submission). Begin to develop open-ended questions.	Team leader

Day 2

Aim: Understand and experience aspects of focus groups

Time	Topic	Responsibility
7.30-8.35	Focus group (1) (learning by doing). Conduct focus group: Central topic – definitions of poverty.	Research assistant, interpreter
8.35-8.50	Break	
8.50-11.00	Discuss FGD (1) facilitator/facilitation; note taker/assistant facilitator role and responsibility; use of prompts. Focus Group (2) What is profit? Discussion of central topic and method. Why use a tape recorder? Discussion of seating arrangements.	Team leader, assistant, interpreter
11.00-2.00	Lunch	
2.00-3.15	Areas for questions (revise). What should the overall questions be? What should the prompts be? Develop a focus group topic schedule in groups of districts (3) and men (1) – with prompts.	Team leader, interpreter
3.15-3.30	Break	
3.30-5.30	Take up roles and conduct open focus group, each person having some questions (from the schedules developed) as practice. Continue until each district representative and one man go through a series of questions.	Team leader, assistant, interpreter

Day 3

Aim: Finalise the focus group schedules

Time	Topic	Responsibility
7.30-9.00	CWU Project Director opens discussion, reviews research to date and discusses process of payment etc for stage 3. Supervisor's role and recording method; IWDA/Team leader/ VWU expectations; organising analysis workshop, payments etc outlined by VWU, dates decided.	VWU
9.00-9.15	Break	
9.15-11.00	What sort of person suits each focus group role? Discuss, write protocol, read out each group's protocol. What needs changing? What new prompts/topics have we found? What does not work? What does work?	CWU/Team leader
11.00-2.00	Lunch	
2.00-3.30	Final run through. How to use tape recorder.	CWU
3.30-3.50	Break	
3.50-5.30	Areas of questions for non-borrowers/men checked. Topics covered in focus group on 'poverty' and 'profit' put into a theoretical perspective by team leader. Questions from the floor.	CWU/Team leader

Day 4

Aims: To develop IDI schedule To develop oral history schedule and practice this method

Time	Topic	Responsibility
7.30-8.40	What is an IDI? What is the difference between IDI and FGD? The need to triangulate. How can we change the questions to be better for IDI, ie, one to one interviewing?	Team leader
8.40-9.00	Break	
9.00-11.00	Questions changed (in pairs). Report to the whole group. Final IDI questions completed ready for testing.	WU
11.00-2.00	Lunch	
2.00-3.10	Oral histories – recapitulation of oral history as a method (exercise). Begin to develop a schema for oral history in pairs. Discussion.	WU/CWU
3.10-3.25	Break	
3.25-5.15	Practice OH gathering data from three VWU members. Discussion – difficulties, successes. Organisation of field trip. Thank you to Thanh Hoa for attending. Thanh Hoa's impressions of workshop to date.	

Day 5

**Aims: To practice/pre-test IDI schedule
To understand camera study method**

Time	Topic	Responsibility
7.30-11.00	Testing out IDI in the field (visit a commune and each conduct one IDI with one borrower and listen to one other).	CWU/Team leader
11.00-2.00	Lunch	
2.00-3.50	Discussion of field visit. Each person tells how it went and reports on words, phrases and behaviours that worked well or did not work well. New words found together.	CWU/Team leader
3.50-4.10	Break	
4.10-5.30	Camera study. What it is and why we are going to do one. Telling stories about photos (exercise). What questions would you ask?	Team leader/Team leader, assistant, interpreter
Final results of the quantitative study handed out to each of the three groups. Statistics – how to read results. Sharing of final quantitative results.		

Day 6

**Aims: To clearly understand the technical aspects of qualitative data collection
To develop an appropriate management/coordination structure
To understand the philosophy behind this whole workshop experience**

Time	Topic	Responsibility
7.35-10.00	How to use the camera. Short practice by the groups. Techniques of presentation of data to VWU – transcribing, layout, numbers of each method, process of liaison, dates confirmed.	Project officer, interpreter, assistant/Team leader, CWU project officer
10.00-10.10	Break	
10.10-11.45	Development of the team roles as research team. Discussion of 'team' rather than 'top-down' model of coordination and management. Each group develop individual roles and responsibilities for data collection and reporting process. Exercise to collect data on changes deemed required (from the quantitative data) – (savings, groups).	Team leader/CWU/assistant/Team leader, CWU project officer
Outline of philosophy and methodology of the workshop that has ensured total participation, empowerment and ownership of the research. Closing by CWU project officer.		

Note: No evaluation until results show whether the workshop was a successful process.

Workshop 3: Training in data analysis and developing the first stage of analysis

Aims	1. To start the analysis of the qualitative data from the IWDA-VWU research project by working on the texts to: (a) develop common themes (b) locate range of opinions within themes (c) develop systematic text handling and framework. 2. Plan VWU tasks for analysis, time line and communication between team leader, IWDA and VWU.
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Day 1	
AM	Training in handling of text for analysis. Look at the texts completed (in Vietnamese and English) and discuss.
PM	Divide tasks and develop themes, then sub-themes for each one, directly from the texts. Training in coding of text.

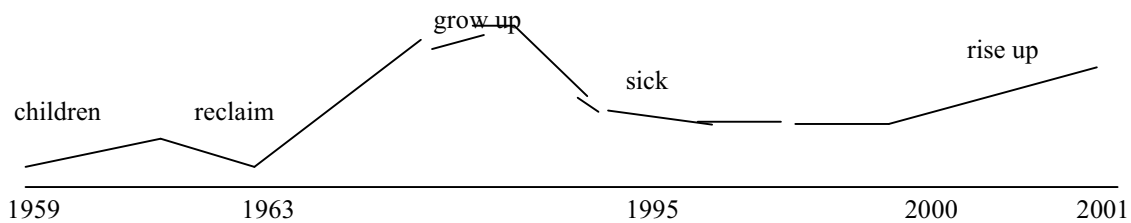
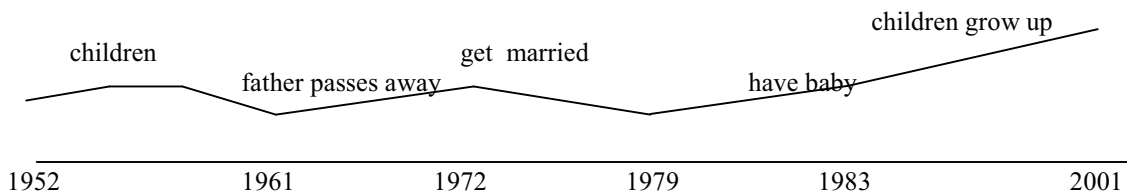
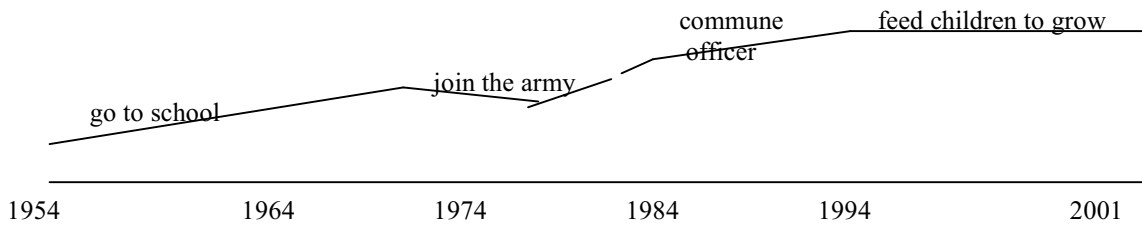
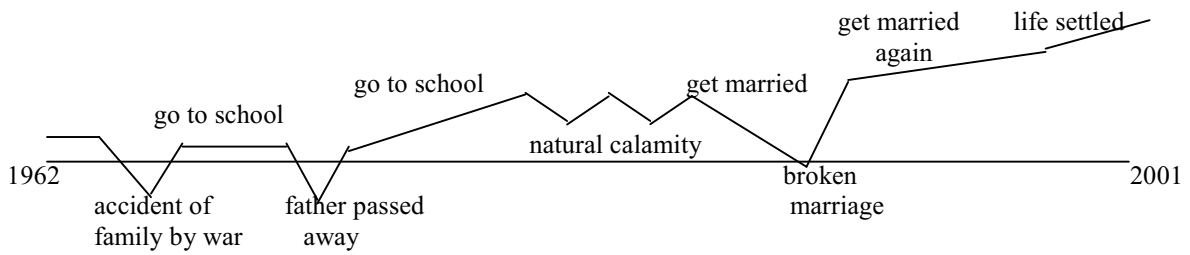
Day 2	
AM	Continue with support from team leader until sufficient text is coded and in a form to tentatively discuss the results.
PM	Prepare framework for what has become known. Plan for full analysis – tasks, personnel, time line, communication.

Day 3	If necessary the team leader will continue to work with the small group who have had the analysis task allocated by the VWU.
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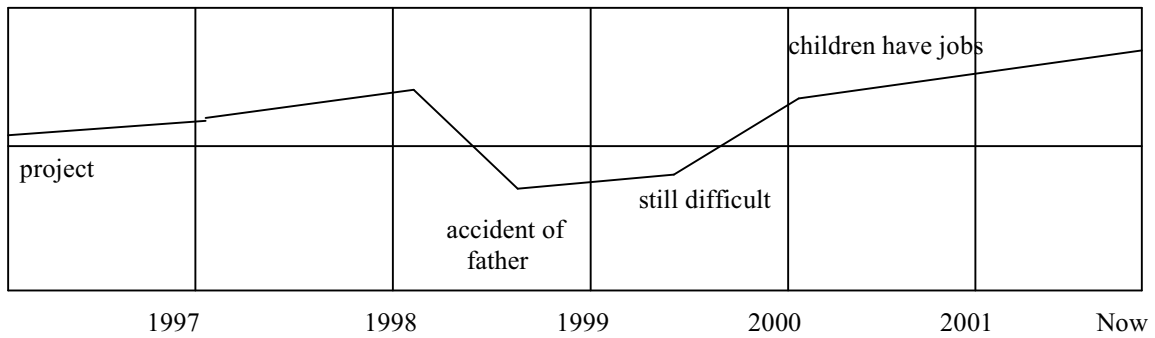
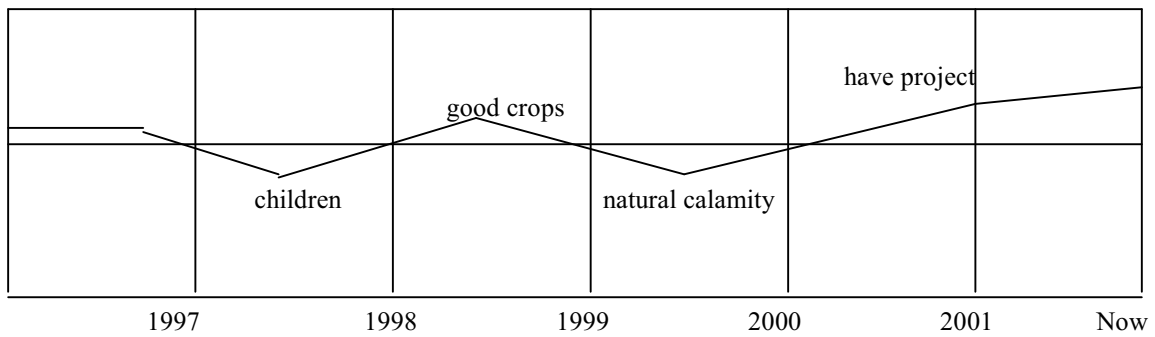
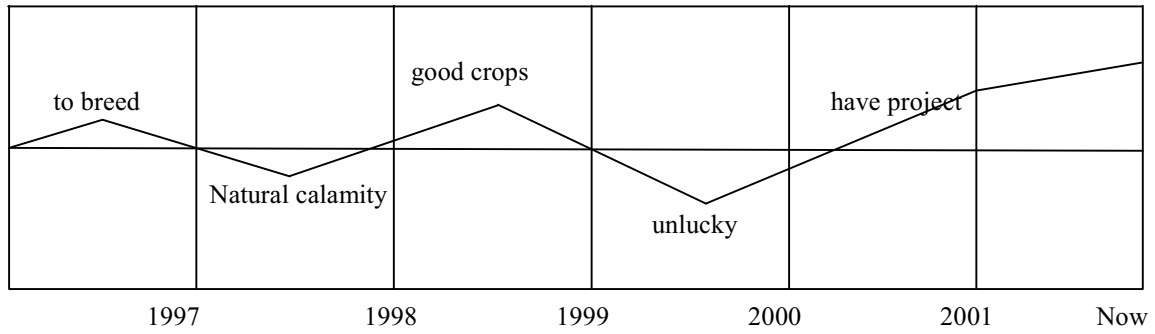
Appendix 6: Lifelines and histories

1. Personal impact diagrams

Selected lifelines from birth-date



Selected lines of change from 1996 to June 2001



2. Oral history

This is an oral history that illustrates how one woman used her strengths to maximise the benefit of the IWDA loans. She is a member of an older project in Ha Tay. This oral history transcript is translated verbatim from the story told to an interviewer.

M.T. H family has three boys who are students. Her husband is a war invalid.

I have had a hard life since I was very young, especially in 1972 when I studied at the second grade class at primary school. In 1971 when my oldest brother joined the army, my parents persuaded me to stop studying to look after my younger sisters and brothers. My teacher who knew my studying ability came to see my parents and said to them that: 'She is good at studying, could you please let her continue studying?' But my parents said no, they said that: 'If she wants to go to school, she must cut two big boxes of grass everyday'. And I had to try my best to cut two grass boxes every day, even though I was a small girl at that time. I stopped studying in 1971 and started it again in 1972.

In 1975, my parents told me that: 'Now you have more younger sisters and brothers, it is better that you stay at home to help us'. The best memory for me was when my teacher visited me and helped me in cutting grass. One Sunday, she asked me: 'Why didn't you attend the extra training course? You are a good pupil'. I answered: 'My parents asked me to cut grass every day'. She told me: 'Please bring a sickle with you, I will help'. I think it was the best memory that I had about my childhood.

I tried to persuade my parents to let me finish seventh grade class, but they didn't accept: 'Now you have more sisters and brothers, our family suffered from many economic difficulties, two older brothers are in the Army' and I am the third child in my family. I was the oldest child at home in my family then so I felt if I should accept my parents' expectation. Even then I understood that stopping studying would cause difficulties for my life later. Anyway, I had to accept it, and stayed at home to help my parents. I did everything in my house since then. At that time, I was the main and stable column in the family for my parents to lean against. Even working at home was busy, but I tried my best to overcome it. At that time, I always participated in all social activities and movements in our location.

I got married in 1984. When I got married, my husband was also very poor. His mother was ill and his father was too weak and old and my parents didn't want me to marry him. We got married after three years of knowing each other. My parents told me at that time: 'You can get married to anyone except him'. I tried to persuade all my family members to allow me to marry him and finally we got married.

My parents didn't accept my decision to marry my husband and continued blaming me when we fell into such a difficult situation. But they still felt sorry for me. I persuaded myself that nobody was poor for the whole of their life, so there may be one day my family will escape from this difficulty. I decided to find new ways to overcome this situation to change my parents and relatives' mind about my decision of getting married to

my husband. My husband wanted to be nice to my family and he was very sincere and enthusiastic to help them whenever he could. He was very kind and always cared for me and never had the feeling of regret for choosing me for his wife. We are proud of our family because it was poor but never had any conflicts.

In fact, my friends all felt sorry for me when I married him because he was very poor but I thought: 'Each person has their own fate and I may not have a bright fate'. His relatives asked me: 'Are you afraid of having sorrows and a hard life when getting married to him?' I answered them: 'Anyone afraid of being miserable will meet misery, and those afraid of hard work will meet hard work. For me, when I decided to marry him, it means that I was not afraid of being miserable or of hard work'. This became the truth when my mother-in-law died two days after our wedding.

I moved to live in my husband's house, which was very simple, small and poor. There was only enough space in my house for a bed and a table laid, but I still felt happy to live with him, even when we met many difficulties. We and our brothers-in-law organised a funeral for the mother. Then we started thinking of setting up business to do. What kind of business should we do when we had no money? We decided to make mud bricks. After one year, two of us made 2,600,000 bricks. We told our neighbour that we didn't have fuel to bake these bricks and wanted to borrow fuel from him and would pay back when the bricks were baked. Four tons of coal fuel cost a lot of money at that time, I asked my husband to borrow from others but nobody could help us because they were also poor.

One year after getting married, I was pregnant with the first child and it was very difficult for me to make bricks and eat when I was pregnant because making bricks was hard work. I was very ill and had to stay in the hospital when I was seven months pregnant. I was very worried at that moment when I thought of my poor condition, not good health, and overwork. I shared with my husband: 'If we can bake the bricks and 80% of them are good we can sell them and have money to pay for fuel'.

Everyone was happy for us when we started baking bricks. After ten days, we finished baking bricks and none of them were matured. People told us that it was better for me and my husband to beg about the debt. Very little money was received from selling the bricks because of the low price. We didn't know how to manage this situation; we could not borrow money from anyone. Our children were very small at that time, my health was not good, and my husband's health was the same because he was a war invalid. We wanted to stop our plan of running a business after the first failure and go back to normal work in the field. My friends and neighbours were very sorry for us and they bought some bricks to build some small construction because the bricks were not matured. My husband was very sad about it.

When my first child was born in 1988. I coped with many difficulties. The first one was the moment I got pregnant with the first child and had to stay in the hospital. We didn't have rice to eat. Now I often recall this hard time and share it with my children and friends, but I didn't do it at that time. When we had the first baby, I was very afraid of having him in my life and my husband told me: 'Don't be too worried about it, just waiting for the baby, food will come to us later'. In fact, this was not true as he said. We suffered from many difficulties. When the first child was born, I had food to eat three times per day only for the ten first days. After that, I had to eat cassava and sweet potato instead of rice. I didn't have milk to feed my child, which made him malnourished. My parents wanted to fatten him by finding foxes to feed him, as was the tradition, but they got no result, he was still malnourished. My parents asked me to return to their house to live for a while so I could have enough food to eat and someone to care for me. But my parents were also poor at that time and we lacked water to use in my parent's house so that my husband asked me to come back home after only ten days.

Even being poor, I always received good attention from my husband and family members. It was the reason why we still felt happy when living in such poor condition. Anyway, sometimes external factors caused sorrow and sadness for us. I never shared this sorrow and sadness with others at that time. Some relatives and friends came to visit us after I had the first baby and asked about my family situation. I always said that there was no problem in my family. I absolutely escaped from this difficulty in 1995 and started sharing about it with the others.

The second one was born in 1989. In the second pregnancy I also was very ill. People had to carry me to the hospital and we didn't have money to pay the hospital fee. My family and his family blamed our difficulties on us for trying to get married to each other. We felt sorry in our hearts when we thought of our situation. Some women in our commune came to see me and talked about family planning, but I didn't think about it when we stayed in such a bad situation. In 1990, I was pregnant with the third child, but I didn't notice because I was preoccupied with managing everyday things. The doctor realised I was pregnant when it was five months already so I had to keep it. With the third child, my family situation became worse and worse.

In 1994, I met M.L., and she informed me about the criteria to select beneficiaries for this project as: simple people and poor house...etc. With these criteria, I could get a loan of 500,000 dong. I was very happy to know about it and shared it with my husband. After one month, the Women's Union chapter at our commune invited all borrowers to attend a training course. We got loans of 500,000 VND and attended two-day training course and I found this training was very useful for my life. 500,000 VND was a very valuable asset for me at that time and I invested it in growing short-term vegetables and raising animals. I told my husband that: 'With this 500,000 VND, we will invest in growing some sao of bean and tomatoes, and borrow some more money to invest in pig and cow raising'. The Women's Union nominated me to be a women's group leader. Then the District Women's Union and Commune Women's Union were launching a saving scheme for

5,000 VND per month for each woman. Even though we were very poor we tried to join in this scheme.

In the hamlet, there were 17 women who saved 5,000 VND per month and we had in total of 85,000 VND of saving money each month. We used this money to give a loan to one woman. We rotated this money and after three months of operating, our group had a total of 20 women and 100,000 VND of saving money every month. This 100,000 VND would be lent to one woman. With 100,000 VND, she could invest in pig raising and growing short-term vegetables such as cabbages and tomatoes so she could harvest vegetables after only two months. My family and other families had some progress in economic development. We were very happy to attend training once every month and received a training allowance from the project. This allowance of 5,000 VND per time was not money that the project paid for our attendance, but rather a bonus to mobilise us in studying.

I knew some animal raising techniques. At the training, we were always asked about the subject that we wanted for the next training course. We were confident to speak about that: 'We would like to learn more about short-term vegetable growing and cow raising techniques'. Every month, we had one training course and our knowledge was improved step-by-step.

After one year, I had money to upgrade my house and it cost 4,000,000 VND. Gaining reputation from women, I was confident to set up a guaranteed-reputation group to get a loan from the bank. I could not get more than 1,000,000 VND from the bank due to my family's poverty. We bought a cow, and every month I had to pay interest of 28,000 VND to the bank and got profit of 72,000 VND. Besides, I could use cow dung to apply on the rice field. In some seasons, I grew two sao of tomatoes, three sao of long beans, and from that my family's economic situation improved greatly, and family members acknowledged my role and efforts.

Some women followed me as a good example and I had a good reputation. The number of group members increased from 17 to 25 women, in 1996 up to 30 women, in June 1996 up to 50 women, and more and more women joined with us. They believed in a group leader who was a poor woman as me so I tried my best to manage my family work as well so as to have more time to spend with these women. My husband was very kind to me; he offered opportunities for my work.

Since joining in Women's Union activities, my health and knowledge is better. Sharing and talking to women made us closer to each other and my husband was very happy about it. I shared my knowledge and experience to help other women. For example, after harvesting beans, I kept about 25 kg of bean seedling and sold it for 40,000 VND/kg. But some women came to see me and asked: 'We are sisters, so could you please sell to me at a lower price: 30,000 VND/kg?' I told the truth, it did not mean that I wanted to show off. From bean growing, I expanded into other kinds of seedling. I recommended women to grow some short-term beans that they could get money back sooner, after only two months, and showed them how much profit they could get from these businesses. I got familiar with this kind of business and I made a profit of 1,000,000 VND per sao, which was

higher than other women who earned only 700,000-800,000 VND per sao.

I encouraged them to try more so they could get more returns from these businesses, and explained to them that we were equal in the markets, and that although they had less experience than I did, if they tried harder they could get the same results as me.

All members in my group followed my experience and began to grow different kinds of vegetables. Some of them tried to grow only one sao of beans at the beginning when they were inexperienced. In the cabbage season, my family grew 4,000 cabbage seedling in ten days, but it caused no difficulties for my family because now we had mastered the growing technique. I often shared what I learnt from the training courses with women who did not attend these activities and gave them a chance to read all the technical manuals that were provided during training.

From 1994 to now, my family continues with animal raising. During 1997 and 1998, my family dared to raise two or sometimes three cows, as I found that I could get more profit from raising cows than pigs, because cows only eat grass and corn stems. My family has several sao of land, but we hired more land from cooperatives to grow corn. We used corn stems as food for cows. In 1998, I hired more land to dig a pond for fish raising. I raised more animals, up to ten cows and pigs. We used animal dung on the fields and used it as food for fish, which makes our income increase many times compared with the period 1992-1993. Each year's income is higher than the last year's. In 1994, our income was higher than in 1993, but it was still lower than it was in 1995. So far, our income has increased four to five times.

Contributing to our success was the Women's Union staff from central to district to commune levels who always offered me good opportunities to participate in social activities. Aware of my active participation, they appointed me to be a Women's Union leader and motivator of the Population Program. From early this year to now, I am also involved in many activities in our locality and working as Deputy Head of our Hamlet.

The economic situation of my family has developed sharply. In the past, we didn't have a bicycle; now my family has four bicycles for my children to go to school and for me to carry goods to market. We have to divide these four bicycles among my children: whoever goes further to get to school can use the better quality bicycle, and who goes to a closer school will use the less expensive ones. This year, I am able to purchase one motorbike, valued at 18 million VND. My family is running business successfully since we got loans in 1994. Not only my family, but also other families who get loans have the same situation. I, and all women in our commune, thank Women's Union staff at central level and women in IWDA's project very much for providing us loans and access to knowledge improvement. Thanks to this, we have a happy life in terms of the economy aspect.

In the past, when we baked bricks, we all believed that they would have good quality as people said. But it went wrong and we were very disappointed about it. We cried a lot and tried to encourage each other to overcome this hard time of life. We thought that was our fate, 'please calm down to overcome it step-by-step'. With our poor health condition and one baby at that time, what should we do? My husband's friends who were ex-soldiers were also very poor, my parents were the same, my parents-in-law died after some years, people in our location were staying in the same situation. We used wild vegetable as food and never thought of borrowing any loans.

At that time, the interest rate from lenders was very high: if you borrowed 100 kg of rice you had to pay 150 kg including interest. It was not a soft loan with a reasonable interest rate like now. It is quite simple to get a loan now. It was very difficult to borrow money at that time. It was really risky to start the first business with 20,000 bricks with no money for fuel to bake them. When our business went wrong, we did not dare borrow anything from others and thought that people also did not dare lend their money to such poor people. Then we thought it was better that we borrowed some money to buy a bicycle and my husband could use it to travel to the forest to get some fuel wood. I brought the wood to sell in other communes. Everyday, I could earn about two kg of rice from selling wood and it meant a lot to me. My husband told me that: 'We have no money as capital so we cannot do anything besides getting wood from the forest'. I think that if we had access to a loan, we would start thinking of working in the fields again.

Our friends were also poor at that time and we didn't want to be close to them to avoid them being afraid of us borrowing money from them. We persuaded each other that: 'Let's think of today only, don't care about tomorrow'. We didn't have money to pay back the neighbour who lent us coal for baking bricks. We asked him: 'We don't have any money to pay you back, we don't want to cheat you, it was only our bad luck when our bricks were not of good enough quality to be sold'. The neighbour sympathised with us and accepted to lengthen the loan term payment to the year after.

One other neighbour, who sympathised with our difficult situation, told us: 'I will lend you a small amount to run a business again'. With this money, we invested in pig raising. At the beginning, we raised one pig and got some profit when selling it. After that, we bought two pigs and two of them died when they nearly weighed 100 kg. I had to sell them to the pork butcher for a very low price as died pork, but finally he did not buy it due to its poor quality. My husband was very unhappy with it and told me: 'We are suffering from bad luck, all the businesses that we tried have failed. Let's stop doing anything and borrowing any loan'.

I changed my job to collect rice that had been dropped by farmers harvesting their fields. It was hard work and I felt ashamed of doing it. In the rice season, we went to help other farmers, to earn 3-4 kg rice per day. I told myself that: 'With this poor situation, I will give up borrowing money from anyone'.

Now, my parents and relatives are very proud of me. They are proud of our efforts to overcome difficulties as well as the health improvement of my children. In the past, they felt sorry for us, but they could not do anything to help. Now many neighbours have told them that: 'You see, I had always blamed them for getting married to each other in the past, now you can see how successful and happy they are. You must be proud of their economic achievements and of your grandchildren'. My husband has never blamed or fought against me. My parents are very impressed by the kindness that my husband shows to me, they told others that: 'Now we are very pleased with them'.

My husband has been a good example in my family. He often gets up early and encourages my children to do the same thing to have more time for working. He is keen on developing our household economy, he often said that: 'We were very poor in the past, my family might have been the poorest one in the commune, and now when we have achieved some development, we must be ready to overcome new difficulties, especially when we have gained such a good reputation'. My husband always offers me good opportunities for promotion in women's and social activities. He shared with me that: 'In the past we are very poor and now we have a better life. You have to take care of your health, without it you could not fulfil your responsibilities to family and society'.

Participating in social activities, I have had many opportunities to attend training to improve our knowledge. I always respect and I am aware of my responsibility as a wife, a mother and a daughter-in-law as well. We always create peace and a happy atmosphere in the family and there are no conflicts between my husband and me or between parents and children. I feel proud of my family and think that I am a lucky and successful woman in family as well as in society affairs.

Thanks to the assistance from my family and woman members in our women group, our economic status has improved remarkably. From training, now I have knowledge about balancing loss and profit and finding more feasible businesses to set up. I keep all records of what I have earned even if it is from corn or beans and what I have spent after one day even if it is money to pay study fees for my children as well as all other family's expenses. Now I am able to set up a more feasible business plan and have learnt a lesson that you cannot have success without a good and detailed business plan. This is different from the past when I knew nothing about what I had lost and gained from business. For example, I never grew long beans before, but now I grow them because I see more profit from growing this kind of vegetable than growing others. After each monthly training, I applied what I have learnt in our business and production immediately. I have more knowledge in health care and micro-enterprise development.

So far, I have had five loans from the IWDA project. Normally, each loanee can get a loan of 500,000 VND per year, but as a group leader, I can get 500,000 VND every year. I also borrowed more money from the bank. At the beginning, the bank lent each member in our group only one million VND and increased it to 1.5 and then two million. Now, this is the fifth time I have borrowed from IWDA and I have stopped borrowing money from the bank. I thought that now my family already had pigs, cows and a fish pond that I didn't need any loan from the bank. I think that if my knowledge of running a business progresses further, I will start borrowing from the bank again. I prefer getting a loan from an IWDA project rather than from the bank, because of the training. We have monthly training with IWDA's project, but with the bank we have only one training session per year. I also mobilise other women in choosing IWDA's loan and show them the benefits they would gain from the training. It is not only access to a loan fund, but also access to knowledge extension and communication between poor women that we need. IWDA's loan is used for poorer women.

There were 17 women in our group who might have been the poorest women in our hamlet in that time. At the beginning, we saved only 5,000 VND per month and increased it to 10,000 VND per month later. Our group set up many useful activities that attracted more and more women. In this connection, on behalf of our group, I would like to request that women staff at commune, district and central levels provide us more technical manuals, which can help our meetings to be more effective.

We often invite successful women who run profitable businesses to come to our group meetings and share their experiences and lessons with us. Women like attending panel discussions very much and we get nearly 100% attendance.

We are fully aware of the importance of saving money. It will be used to help some women in our group. Paying savings money every month doesn't mean that we lose it. I often mobilise women in savings activity and show them the benefit we gain from it. Women will feel bored if not joining in any social activities. I would like to see more emphasis from the Women's Union on providing training to improve our knowledge. I find the training has a big impact, especially in terms of health and business improvement.

I feel very happy to think about my achievements so far. Even though I have some limitations in terms of knowledge and experiences, with the enthusiastic assistance received from my husband, children and women staff, I have fulfilled my responsibility in the family and with women's activities.

Presented here are the views of one focus group, translated from the tape verbatim. The group had ten members. Questions and prompts are in italics. The ten women all speak, but are not identified in the text. The discussion began by singing two songs.

Hello everyone. All of you here must be a borrower from IWDA. Could you please let us know what you think about the loans provided by the IWDA project? Is it practical for you?

I would like to say what I think about the project. After seven or eight years of being involved in this project, we have borrowed from the IWDA project. We see that the loans provided by IWDA are very practical for us. Firstly, the project provided us a certain amount, as poor women like us need capital to develop our household economy. Secondly, we were provided basic knowledge on production and animal husbandry and child care, health care for family. This is the difference that the IWDA project brought about for us.

Yes, can you say something more?

I would like to say something. When I was offered loans from the IWDA project, I could see this loan would be very practical for me. Firstly, I did not need collateral. What is needed is reputation from the Women's Union, then we can easily borrow money. The interest rate they charged was suitable at that time. 500,000 VND helped us to invest in animal raising.

Yes, can you tell us what you think about the loan duration?

The loan provided by IWDA is for one year. In terms of what we need, we think it is a small loan and a short term to re-invest in production. Some women are so active and resourceful they can use this loan effectively. But for other women, it is difficult for them to re-invest in their production or they cannot get enough profit. We like to share with you some of our thoughts.

When given loans, what do you use the loans for?

We were given loans by the project. But before receiving the loans, we were provided with training by the Central Women's Union in areas such as planning, and how to use the loan effectively. I myself made a production plan for my family, specifically, when I received the loan. I spent some of the money to buy variety and stud animals, and the rest I used to feed them. First, I bought a sow and then I bought chickens. Although the profit I got was not big, it was effective. Actually, I think raising pigs is not an effective kind of investment: if I carefully calculate the profit and loss, I have to include fuel, vegetables, food and labour (1-2 hours per day) to tend the pigs, but we can use pig manure for planting. This is a very good source of fertiliser that we can use for persimmons as well. This is one of the reasons that we could not quit raising pigs. For chicken raising, if it is in good condition, I mean that if no diseases occurred, chickens would be more profitable. I just told you how I have used loans for developing our household economy.

Yes, please.

For my family, when I was given loans, I used the loan for gardening.

Specifically, how do you plan for gardening?

When we were given loans from this project, we were also provided with training on production planning. I have applied this knowledge for production. I reorganised my garden. I grow litchis, persimmons, and Vietnamese apple, grapefruit, guava and other kinds of fruit trees. I discussed with my husband how to make a production plan. For us, this loan is small so we also have to borrow from others.

When discussing the production plan, do you agree with each other, or do you have different ideas from your husband?

No, because we intended to rearrange our garden and invest more in gardening, but we lacked capital. Now, we have the money to do so, we agree with each other, we have the same idea.

Yes... When borrowing, and you have a production plan, what is the division of labour in the family?

Initially we had a difficult time, because we started with a new job (everything is difficult at the start). My husband went to visit some seedling centres in Tich Giang or in Xuan Mai. He asked the staff there to study more about the varieties, the effectiveness of the varieties that we are going to grow. I myself worked at home to prepare the land. Because this is a garden, we cannot use a plough, we have to hoe the soil and clear it. It is really hard work. Luckily, our children have grown up, they are sixteen and eighteen, so after class they can help me with doing the hard work. After clearing the soil, we bought plants and grew them in the garden.

So, when you received loans, you used the money in production and animal raising, and before getting the loan, you made a production plan. It is good to have a production plan. After involvement in this project, do you see any change in your family life?

Before getting the loan, I and some women in this group were in a difficult situation. In my case, there is only myself and my child in the family. Before, I lived with my younger siblings, and then I left the family to join the army for several years. Then I came back to work as a midwife in the clinic, on a very low salary of 30,000-40,000 VND per month. It was not enough to cover family expenses.

This is an opportunity for me to share with other women in the village and through this discussion we have more understanding about each other's situation. I joined the army, then, when I came back, I attended a training course for midwives. I have been working for the clinic for ten years. The leaders in the commune had planned to send me for further study, but I could not join the course because of my situation. I left the job last year. Then I stayed at home without any salary. I asked for permission from my family so that I could give birth to a child, whether it be a daughter or a son. It is also recognised by the party and the government that a single mother has the right to have her own child. In 1990, I gave birth to a child. We live a very hard life because I don't get any income. When I was given a loan from the project, the first thing I thought of was how to use the loan effectively. Firstly, I raised chickens; the profit from this has helped my family to improve our living standard.

I sold chickens for meat, but I kept some of them for eggs and for chicks. I used eggs for my child. The project staff also advised me that I could use land around the house to grow vegetables for family consumption. Thanks to the training provided by the project, we were able to grow vegetables and to utilise every piece of land around our house for vegetables. We can grow different kinds of vegetables for different seasons. We have vegetables to eat around the year. Before, we had to buy vegetables that some businessman brought from Hoai Duc or Phuc Tho, now we can grow many kinds of vegetables. We are no longer afraid of vegetables contaminated by chemical fertilisers. We now can use food from our home such as eggs and vegetables. Our life is better than before, thanks to the IWDA project and direction given by higher level WUs. We are able to use the loan effectively to improve our life. We have better food to eat and better clothes to wear and our children can go to school like their peers. That results from loans we borrowed from the project. I am finished.

Is there any change?

I think since we became involved in the IWDA project, we have the chance to attend different kinds of training such as formal training and panel discussions. Firstly, I think that our life is better than before. Secondly, our status is different from before. We were so poor before, but thanks to the loans we are able to invest in our production and increase our household incomes. If you visit my house now, you cannot say that we are poor. Because our incomes are bigger, our economy is better. My children have better hopes of finishing secondary school. They are now at junior and high schools. My children are good at studying, though we could not teach them to study at home. My four children get awards from their schools every year. My status and role at home also improved as well as in the community. When I go out, people look at me with different eyes and greet me with nice words.

At home, I always try to do something new. For example, I try to grow a new variety of rice. Other women came to see me to ask for the experience because they saw that my rice field was good. And it is the same for other kinds of vegetables and fruits. When our economy is better, we are braver in investing in new varieties.

Changing kinds of production and animal breeding, then improved family meals. What else?

My children are in better conditions in which to study because my family economy is better. Before, my children were also busy helping us to do household work, but they are now more relaxed. Our children have more time to study, and we can afford to pay their school fees as well as study materials. It is changed.

Through the group meetings, women are closer to each other and their solidarity is strengthened. Can you specify how women help each other?

Specifically, we have panel discussions every month. While the project is ongoing, we have very regular discussion every month. But since loans from the Netherlands came, they reduced meetings to once in every two months. In our savings group, every month we have a group meeting, plus one meeting organised by the Women's Union. In total, we have two meetings in a

month. At the meeting we have some activities, for example, for those involved in an interest group such as a rice group. We deposit savings to help women in difficulty who need to borrow money to invest in small scale business because savings are also small. It is around 100,000-200,000 VND.

Another example, we have meetings of our borrowers' group. We have a schedule to have meetings at a different time from the interest group meeting, because for this meeting we collect interest and savings. We also visited women at risk to give them more encouragement. Those women who have children who are good at school, we also visit them to encourage them, or those families whose old people die. Those women who give birth to children we also visit them. Through these activities, the relations between villagers and neighbours are closer and there is more solidarity.

Since being involved in an IWDA project, what do you think about your workload in comparison to the time before the project?

Actually, since the beginning of the time we received the loan, our workload increased, because when I got a loan from the project, the spring crop was almost finished. We had to take this opportunity, therefore we had to work harder at that time, but now I have more leisure time. I am not as busy as before.

You have said that at the time you got loan, you had to work more because you wanted to keep up with the season?

At that time I had money, and I wanted to use that money to grow the spring crop. We had to do this quickly to keep up with the season, especially since we had to prepare land. But after clearing land, and buying saplings, we are no busier, because we only need to tend the crop.

For example, before the project, what did you do in the morning and at noon? And what about in the afternoon and evening? And after the project came, what did you do in the morning? Can you specify?

Before the project, we only worked in the field. For example, in our village, we only do planting and animal raising. In the morning I got up and had breakfast and then fed the chickens and pigs. I organised housework as follows: I don't need to cook in the morning because my first child will cook breakfast. My third daughter feeds the pigs; I don't do this work. I get up and clear the house and wash the teapot and cups. And then I go to work in the field. At noon, those who come back home earlier will cook for lunch. Normally, I only work in the field for two to three hours, then I come back home to prepare lunch. And then my children also come back from schools, we have lunch and take a rest for around two hours. My husband also takes a rest for two hours. Then we continue our work in the field.

My children do not go to school in the afternoon. One of them takes care of the buffaloes, one helps mother to work in the field. The other takes care of housework such as feeding pigs and chickens and preparing dinner. My husband does business (buying and selling saplings). He is busy all day. After being involved in the project, my husband gets up early to water the garden, while my children and I do the same work as usual.

In general, after being involved in the project, you have better division of labour in the family, is that right? What about the relations between you and your husband since you became involved in the project?

Our relations are the same because we are free to get married. So far we always discuss with each other when we want to do something for our family. Our relationship has always been close and intimate since the beginning of our marriage.

Since being involved in the IWDA project, has your family economy changed? Can you specify? When I look at you I see the change, but can you be more specific about the changes you have made in terms of economy?

Before being involved in the project, my family land was a piece of bare hill and infertile land. But since being involved in the project, we have capital to invest in production. We need capital to do business. Secondly, we have a chance to gain knowledge to apply in gardening. My garden already produces fruits such as litchi. Every year we harvest litchi as well as persimmon and guava. Other fruits such as wampee, cumquat and mangoes also produce harvest; therefore my family living standard is improving.

Can you tell us how do you make a production plan? When you were involved in the project, you were provided with a training course on planning, then back home, you made a plan. What do you include in this plan?

The first thing we include in the plan is how to use 500,000 VND borrowed from the IWDA project. For example: we invested 400,000 VND in pig raising and another 100,000 VND for planting vegetables to feed the animals. We used our savings and the loan funds for planting and animal husbandry. We also obtained more knowledge of agricultural techniques, so we know how to spray chemical pesticides on our rice field. We know how to grow vegetables for animals and for family use. The project also taught us how to grow different kinds of vegetables such as gourd, pumpkin, etc. If I don't go to the market we still have vegetables to eat from our garden. Even the sweet potato leaves we normally use to feed pigs only, is also a good kind of vegetable. We can also sell vegetables to buy more fish and meat or other things that we hadn't grown in our garden for our daily meals.

Is there any other opinion?

I want to say something. Yes, please. I want to say that when we were given 500,000 VND, the District WU provided us with training for planning. They taught us in a very detailed way. I have applied that knowledge for making a family production plan. I invested one million VND in gardening. I used 500,000 VND loan from this project and another 500,000 VND I borrowed from women in the village. Because the loan provided by the project is not enough for my business, I had to borrow from a neighbour. Then I made a production plan.

For example, now I grow 10-20 litchi trees. It costs around 10,000 VND per tree. In total, I paid around 100,000 VND to 200,000 VND for litchi saplings. And I grow ten persimmon trees. It costs around 15,000 VND per tree. In total I spent 350,000 VND for litchi and persimmon growing. I also grow other kinds of fruit trees such as papaya, banana, mandarin and Vietnamese apple. I grow many kinds of fruit trees that require a large investment. I have to make a plan for that.

How much does the women's group lend you and how much more do you need, more that you don't have?

I borrow the amount that the women's group has given. I make a plan to buy saplings with the money that I have. But we have to balance labour in the family because my husband is doing business buying and sell saplings. He travels a lot. He goes to Tich Giang or Xuan Mai to do his business.

If we do not choose good kinds of sapling, maybe after five years we have to cut the trees off and plant other saplings. Therefore we have to carefully choose the variety. For instance, if I visit your house and you are growing a fruit tree. You say that this is a good variety; it produces good quality fruit and it is very productive. Then I may buy some saplings from you. Or when I visit another woman who grows a good kind of litchi, then I also may buy some saplings from her garden. Therefore, in order to choose a good variety, we have to visit other families around the village or commune and talk with many people to get good information, and we also have to visit a sapling centre to choose varieties of sapling.

For example, lemon trees that I recently bought. We have to buy saplings many separate times when we have money or when we can borrow from other women. Because we don't have money available so we have to buy them many times.

You borrowed money from the project. How is your family life now? How has it changed?

I want to say something. Because at the time we were given loans from the project we were so poor. But when we borrowed money I was provided with knowledge and the opportunity to attend the panel discussions. We learnt a lot from the meetings with other women in the village and commune.

For example: If one woman had a productive kind of business, she could share with other women in the group, both negative and positive sides of this kind of business. From this sharing we learnt and we drew practical experiences for ourselves. We applied these practical lessons in doing business for our families. Since then, our family economies are better. If someone visits my house, they will not see it as a poor household.

Can you tell me that after your families made changes, how are relations in the family, such as relations with your husband and your children? Do your husband and your children show you more respect? And what about the relations with other people in the community, for example some of you said that before, people looked down on you because you were poor. Now what do they think of you, and how do you feel when you meet people in the community?

I would like to share my story with you and other women in the group. Before borrowing money, we were the poorest people in the village. There are three kinds of families in the village (well-off, fair and poor), and we were in the third rank. Because we were poor, we were given a loan of 500,000 VND. I could not imagine what I should do with this money. I hadn't borrowed 500,000 VND before. We have two children. We don't have a big piece of land. And we don't have anything with which to build stables for raising animals. My husband is not well, so *de facto* I am head of household. I have to manage the household work.

Because my husband is not well, I became the breadwinner. I borrowed 500,000 VND and I invested in animal husbandry. I built two pens for animal raising and bought a sow. And the rest of money I spent for animal food. Every month, I made calculation on how much I spent for pig food. After five or six months, I deducted 120,000 VND for piglets. I sold pigs for 1,200,000-1,300,000 VND. I deducted all expenses related to pig raising. I also kept records of daily family expenses.

When all these kind of expenses were deducted, I reinvested the profit in pig raising. For several reinvestments I got bigger savings. I also used this profit for my children's schooling. In addition, I attended the monthly panel discussions organised by the project and women's savings group meetings every month. At the meetings, we share a lot of things with each other, such as how to behave with our husbands and children and parents-in-law and siblings. We also learn about the regulation of the group. We applied all these things to our daily life; therefore, there is no disagreement in my family. I always discuss family affairs with my husband, but the final decision will be made by the breadwinner. That means I will make the final decision on family issues.

We have opportunities to share with each other on many things related to daily life, as well as production. Those who know better can share with those who know less. We help each other. We are more confident and we are happy.

I just told you about my family situation. My family has changed a lot.

What about others, have you any opinion?

I would like to say something, please. I want to say that thanks to the concern given by the higher levels of the VWU, we were able to borrow a loan of 500,000 VND.

I used this money for planting and pig raising. For the first year I bought a piglet, and when I got 500,000 VND, I bought another two piglets. I raised them for five to six months, then I sold them. I calculated and found that I got 1,000,000 VND. I also raised chickens. Before, we have a thatched house with three rooms, we don't have a brick yard and besides that we don't have anything of value. After several years, we have a cement yard, because we got profit from selling some items.

Since I borrowed money, I invested in animal husbandry. My children are grown up they can help me. My life is getting better. We had our house built. It is a tiled house with four rooms and sanitary facilities. In my village now there are only two to three thatched houses. Before I never thought that I would have a tiled house to stay in, but now my children are grown up and our life is better.

My family economy is better. Before the Commune WU visited me and they said my house is in poor condition, I dreamt of a tile house and now my dream has come true. In terms of fruit trees, because I do not have much capital, I can only buy lemon trees, custard apple, and guava. Last crop I sold 1,600 kg of pigs. I recently bought some piglets to raise.

You just spoke about profit. What do you understand by 'profit'?

Yes, that means I bought piglets for 150,000 VND (for 10 kg). I raised them for five to six months, then I sold them and I got profit and reinvested in pig-raising again.

Yes. Specifically, how do you calculate profit? And other women in the group, how do you calculate profit? What is profit?

In terms of profit, personally I calculate in this way: as I said before, I bought a sow for 300,000 VND. I also made a plan for pig raising, including how much I would spend for pig food (vegetables and bran). I can produce the vegetables in my garden, so I calculated that every day I spent only 500 VND on vegetables for pigs.

I bought five chickens to raise for meat at 12,000 VND /chick. I raised them for one month. They eat 15 kg of paddy rice per month. After one month, I sold them and got an amount of more than 100,000 VND. I deducted the investment of 60,000 VND, and I got 40,000 VND. I do this business in succession: that means if I want to sell this brood of chickens, I will buy another brood before I sell the last brood.

Before, we didn't have enough rice, but after one or two years we got a profit. We used this profit to buy a bike for my children or to repair the house.

You got profit, you invest in production or for your children. If you have daughters, do you send them to schools, do you give attention to your daughters?

I would like to tell you that we are poor women, therefore our life is very hard. But after attending the training provided by IWDA as well as receiving loans from the project, I also do like other women in my group are doing. Since we borrowed loans from this project, our life is better because we got a profit from our production. Gradually my children are growing up, and thanks to the loans provided by the project we have chances to share and learn from other women. Our knowledge has improved. Our life is better in many respects.

Our meals are richer. We have more vegetables to eat. Before in my family we didn't have vegetables, sometimes we ate only rice and peanuts with salt. But now things are better. Before, if you visit our village, you would see many families leaving their garden wasted (deserted). But now these families grow vegetables for family use.

At that time, when the WU visited the village and they said it was a pity that there was plenty of land, but people didn't grow vegetables. I still remember the comment. Now, every family has a kitchen garden, they grow different kinds of vegetables. We also raised and sold chickens and we used this money for daily expenses. Many women also raise chickens, which their children and family members eat to compensate for their hard work. I just share with you about our situation now. If you had visited my house previously, you would have seen how poor we were. But now our economy is much better. Of course thanks go to the loans and knowledge provided by the project and concerns given by the central, provincial and district WUs. They provided us with a basic foundation to develop. Although loans provided by the project are small, we also got a lot of knowledge. We would not know anything, if we hadn't had the chance to attend meetings and panel discussions.

We are so happy about this. We now know how to select better and high quality variety of rice and other crops as well as animal breeding. Almost every family raises them because they can use pig manure for planting and fertilising the rice field. However, if those families raised about ten pigs they would get a bigger profit. And chickens and ducks also bring profit. Through this kind of business, our life is better.

What about others?

I want to say that I use loans properly so they bring me a profit. I use this profit firstly for enriching my family's diet. Secondly, I use the profit for my children's schooling. Thirdly, I used the profit to buy some items for the family, such as a bike to use as a means of transportation, or a water pump to use in the field so that we can save our energy.

Others?

I want to say that since we got profit from this loan I have dreamt of how to create the best conditions for my children to study. I could not get higher education, so I want my children to have higher education so that they will have a good profession. I dreamt of being a teacher, but because my parents were so poor and we were in a big family, they could not afford to pay for my schooling.

But now we have better conditions to make our life better. We can use the loan to re-invest in production and business to improve our economy. We can use the profit to upgrade our house and yard. We can also upgrade the pigsty. And one of my burning dreams is to provide better conditions for my children to study well, so that they will become useful people to serve their village as well as their country.

Our village is starting to develop. I hope that my children will have a better future.

Well, you showed much concern for your children's education. If you have daughters, will you give attention to their education, or do you just want to focus your attention on your sons?

I think that previously our older generation was more concerned about sons. They respected men and disregarded women. But at our age, like all of us sitting in this room, we see sons and daughters as the same. We don't discriminate against daughters, because they are our children. We gave birth to them. We don't have any discrimination in the family. Women in this room are members of clubs. All of us have either two daughters or two sons. We don't discriminate against a child of any sex.

As club members, we were provided with knowledge on gender awareness.

You just talked about the effectiveness of loans and how to use loans properly. Can you tell us about the relations and your role and status at home and in the society (community)?

I think that we have the capacity to develop our economy. When our economy is better, of course our status will not be as before. Simply speaking, in the past the bank was afraid to give us a loan because we are so poor, but the IWDA project provided us with a loan. Even if we needed money we could borrow from poor women in the village, but not from the better-off families. They were afraid of lending us money. We didn't know why they did not want to lend us money, whether they thought badly of us, or whether they were worried that we could not pay them back. But the situation is different now. Our economy is better, women have equal status at home and in the society. When I go out, people treat me as they treat other women who are leaders or richer. Our children also have better opportunities to study. Our house is now in good condition. We also have money to buy some items for the family. On a scale of 1-10, we are at 5-6 now.

Yes, thank you.

Can you tell us one more thing? After several years' involvement in the project, what do you think about the project procedures? Are they appropriate, and what about the group meetings, savings and panel discussions?

I think that through being involved in this project, we were provided with the loans and could attend the panel discussions to gain more knowledge and agricultural techniques. We have applied this knowledge in production and business. We also obtained more information about women's health and girl children. We think that the meetings and panel discussions are suitable and fit with our needs.

What about others? Can you tell us whether project procedures are appropriate or not?

Before the project, our knowledge was poor and limited. After some time involved in the project, we were provided with knowledge and we are so happy/satisfied with this because thanks to the project, we are more confident. We are also happy because the project provided an opportunity for us to share and exchange information and ideas with each other. Our knowledge and understanding about social issues and relations improved. If there were no project, we would not have either loans or knowledge, or closer relations among women in the village. I don't know about other women, but for me I feel it is perfect, I don't have anything to recommend.

Yes, others please!

I want to say something about the project procedures. I borrowed money from the IWDA project. The project procedure is to attend monthly group meetings to share and learn from each other about production and how to use the loan effectively. And we also practice savings every month to form a saving fund to help each other. I see the solidarity among women in the group strengthened. For me, I didn't know how to sing a song before, but since joining the women's savings group I sing. This has made me feel happier. Secondly, if one family has old people die, or any sad news, we come to share with them. We now have the IWDA group to share and help each other. We are closer to each other. We share good news and bad news with other group mates. For example, if one family member of our group mates gets sick, we can buy one kg of sugar for them, to show our sentiments and solidarity to them. We now feel more confident and no longer feel inferior.

We learnt a lot from panel discussions. In terms of loan size, as I said before, it is a small amount. The interest is not high. But the profit and interest we got in terms of knowledge from what we learnt is very big. We understand about the importance of nutrition, and how to behave well with other people among other things. I should confess that before we grew papaya, when it was ripe we didn't eat but sold it for glutamate, but now we don't do like that. Thanks to IWDA for all of these things.

Recently, we didn't know why the funds were not coming to this commune anymore. We are now using funds from Thailand or the Netherlands. It's been a long time since we saw you, we miss you a lot ... [laughing]... Why don't you spend some time to visit us to attend our meeting? If we don't have this meeting, we don't know and don't have a chance to meet with WU leaders. Now we have something to look forward to, we are so happy to meet you here.

Anyone else?

We want to say that joining the IWDA project we have a chance to improve our knowledge and agricultural techniques. This brings benefits for our life and contributes to improving women's status at home and in the community.

I think some other women want to say something, please.

I also share ideas with other women in this room, because by joining this group we are able to attend the meetings and were provided with training. We can borrow loans and invest in production and business and I was provided with knowledge. We think that our status improved. I no longer feel less confident in front of other women.

We were just informed that some of you are satisfied with the project procedures, what about other women, have you any recommendation or any suggestion?

I think that I borrowed money from the IWDA project, the project procedures tell us that we can practice saving. Secondly, every month we have a panel discussion. Thirdly we have a monthly group meeting to pay interest and savings. These three things are from project procedures, and I think they are appropriate and practical for me. I think the loan is small, short term and the interest charged by the project is a little high. Therefore, I would like to suggest that we would like to borrow bigger loans on longer terms and lower interest [laughing]... because we need a loan of one million VND or two million on lower interest and longer term.

Can you specify how much you want to borrow?

I personally think that the loan of two million VND is OK for me.

What about the interest?

If we cannot lower interest to 0.5% as the rate charged by Bank for the Poor, we could lower to the rate that other poor families borrow from the bank of 0.7%.

What about the loan term?

I want to borrow a loan for two years. Thank you.

I would like to say that we are pleased to meet with you today. Through these discussions, we got a lot of information. Thanks for your active participation in this discussion.

On behalf of the group, I would like to thank you for your time. Before saying goodbye, I would like to wish you and your family good health and hope to maintain closer relations with the WU.

Appendix 7: Vietnam Government poverty policy

National strategy for poverty alleviation (2001-2005)

Objectives

Make efforts until the end of 2005 to achieve the following specific objectives:

1. Reduce number of poor households to below 10%. On average, a reduction every year of 1.5-2% means that 280,000-300,000 households will escape from poverty, there will be no household suffering from chronic hunger.
2. Ensure that the poor communes have basic infrastructure (small-scale irrigation, school, health clinic, clean water, electricity, market).
3. Provide employment for an additional 1.4-1.5 million workers every year.
4. Reduce the unemployment rate in urban areas to less than 6%, and increase labour time used in the rural areas to 80% by the year 2005.

Orientation

In the field of poverty-alleviation:

1. Develop the economy together with sustained poverty-alleviation

The State focuses on the development of key economic industries and dynamic economic regions to achieve high economic growth. Dynamic economic areas, key economic industries and rich localities should take responsibility to assist and provide support to poor localities, and actively participate in the Program for Poverty-Alleviation. Reform policies and mechanisms to promote commodity-oriented employment opportunities, develop economic development models, improve productivity and increase incomes for the poor.

2. Provide opportunities and conditions for the poor; poor communes to have access to basic production and social services

To ensure support services of production and product-consumption, to build agricultural, forestry and fishery industries. Loans, education, health and cultural services to reach the very poor households and poor communes in order to provide opportunities for the poor to increase productivity and educational level. First, take appropriate measures to support the poor, with access to programs on literacy, primary education, primary health care, health check-ups, family planning, etc. Increase numbers of the poor to benefit from basic social services and gradually improve quality of services.

3. Mobilise and allocate resources with an emphasis on targeted areas and priority activities

The targeted areas are the poor, in mountainous, remote and coastal communes (some 700 communes). Four prioritised areas are Northern Mountainous, Central Highland, Central Northern and Central Coastal areas. Investment is needed in infrastructure for these areas, first to invest in building facilities/premises to meet people's basic needs, and to ensure the conditions for economic development and stabilise their lives, such as irrigation, schools, and a health clinic.

Prioritised activities are: credit provision; provision of skills for production; training to improve capacity for staff to contribute to poverty-alleviation; especially to provide training for trainers and commune staff including trainers sent by higher levels to help in communes; and provide support to invest in developing infrastructure.

4. Promote internal sources and strengthen and promote international cooperation

Very poor households and poor communes should make their best efforts to overcome difficulties to escape from poverty. The State plays the role of supporter. The State focuses its assistance on the targeted and difficult areas. At the same time, the plan should be to mobilise resources, involve and encourage the participation and support from all walks of life, sections at all levels, mass organisations, and socio-economic organisations to support the very poor households and poor communes. Extend international cooperation in terms of experiences, techniques and financial strategies, to hasten the process of poverty-alleviation.

Policies for the poor

1. Health care support.
2. Education support.
3. Policies to support ethnic minority groups with special difficulties.
4. Policies for safety net to support vulnerable groups.
5. Support the poor for housing.
6. Support production tools and land for cultivation for the poor.

Poverty-alleviation projects

Groups of poverty-alleviation projects in all poor communes

Project 1: Credit project to provide loans for poor households to develop production and business.

Project 2: Provide the poor with the skills for production and the knowledge necessary to develop agricultural, forestry and fishery industries.

Project 3: Develop models of poverty-alleviation in poor communes.

Groups of projects to alleviate poverty for poor communes outside Program 1.35

(A poor commune is defined as a commune in which 25% or more of the households are poor and lacking basic infrastructure premises)

Project 4: Build infrastructure for poor communes.

Project 5: Support production and occupational development in poor communes.

Project 6: Provide training and education for staff who are involved in poverty-alleviation and staff in poor communes.

Project 7: Stabilise neighbourhoods, and develop new economic areas in poor communes.

Project 8: Create permanent agriculture and permanent settlement for poor communes.

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