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ÁNH DƯƠNG NARRATIVE REPORT

Donor	SHARING INTERNATIONAL
Implementing organizational	Ánh Dương Community Development & Support Center
Project title	Micro finance project
Project period	12 months

1. Introduction

In the discussions of the women's empowerment, the gender inequalities in Vietnam always have been addressed from the perspectives. The question is what difficulties Vietnamese single mother are facing as poverty, landless, low educational background and less practical skills to look for the stable job. These constraints are the biggest barrier for single mothers in Vietnam, especially in rural regions. With thanks to Sharing International for the gorgeous supports various programs for single mothers in Long My and Phung Hiep districts are the province of Hau Giang in the Mekong Delta. After being carried out the activities throughout the economic assisting a year for single mother to fight against poverty; here are positive impacts for each direct beneficiary throughout Sharing International funds.

2. Positive impacts

The project is better support underprivileged single mothers and children in rural regions to fight against poverty and to have a better living. As for the single mothers, throughout the International Sharing funds Anh Duong has several supports listed:

- Microfinance given to help single mother to generate family income at least 25% every year
- Scholarship deliver for children to access better education
- Bicycle for family/child is easier, safer and quicker reach to school/market

Here are the extremely positive impacts can be realized in the following the table below to

Full name	Current situations
<p>Case 1: Lê Ngọc Thơ</p>  <p>Mrs. Thơ's model & her son stranded on the left of teacher who has received a scholarship.</p>	<p>Mrs. Thơ is 27 year old a single mother and has 2 children living in Thuận Hòa commune, Long My district. After Tho's husband run away her & 2 children. She is very struggling to put food the table for 2 children as she had been an economic dependence since. She said that "I felt pressure when he was leaving the family. I didn't know how to start and what to do to earn money for my own family". As for Mrs. Thơ's family, Sharing International has assisted Tho's family a \$150 microloans and a \$25 scholarship for her son.</p> <p>After being received the micro finance of Ánh Dương with amount of 2,500,000 VND (\$120), she has 2 pigs raising and the lottery tickets selling. Last week, her son 8 year old who study at 2nd grader to obtain the scholarship to allow her son to having a chance to access better education. Ánh Dương is on the path of assisting Tho's family to help her better and sustainable livelihood.</p>
<p>Case 2: Trương Thị Mỹ Lệ</p> 	<p>Trương Thị Mỹ Lệ is a 49 year old, a single mother has 2 children, a 30 year old daughter and a 9 year old son. Her daughter current works in Ho Chi Minh city, Le has little land approx. 900 square meters to plant vegetable and rest of her time to catching fishes from river. Before Anh Duong supported, her yearly income was 7,620,000 VND (\$363) with \$15.1 per month per person. As for Mrs. My Le's family, Sharing International has assisted a 3,000,000 VND (\$150), a scholarship and bicycle given to his son. Thanks to Sharing International to help her family, until now she has received 5 rounds of loan, a 3,000,000 dong (\$150). One week ago, Anh Duong has assisted a scholarship and bicycle for her son.</p> <p>Thanks to Sharing International to help her family, with your supporting. Mrs. Le's family has positive impacts to generate income are 11,734,000 dong (\$558) with \$</p>



23.2 and agricultural diversifications are planting vegetables, raising ducks, and sewing. The most importance thing is her son has a better access to school by bicycle.

Case 3: Phạm Thị Hoa



A 40 year old, Mrs. Pham Thi Hoa is living in Phuong Binh commune is the district of Phung Hiep. She has 2 children; oldest son is an 18 year old and youngest daughter is an 8 year old. Since 2012, Hoa's husband has run away because of the symptoms of Spinal Muscular Atrophy. Before supporting, her yearly family income was earned \$500 from daily labor and from the fish catching with \$10 per month per person.



Thanks to Sharing International to help Hoa's family a loan and scholarship. As for a loan, she current utilizes to plant vegetable, rice and to raise fishes. Until now, her yearly income \$700 with \$19 per month per person. She is on the journey of 6th loans with amount 2,500,000 dong (\$125) Anh Duong also has achieved to provide a scholarship to her daughter to help her as contribution to access a better education.

Case 4: Le Thi Thanh Dung

Mrs. Le Thi Thanh Dung is 35 years old; a single mother living with her daughter is 14 years old living in Phuong An hamlet is the commune of Phuong Binh in Phung



Hiep district. In July 2013, Anh Duong has visited to her family to survey to decide whether she was matching our priority; her previous income was US\$ 385 per year with \$ 16 per month per person. With her constraints situations; thanks to Sharing International has assisted Dung's family with loans and scholarship for her daughter.

Anh Duong has provided microloans a US\$ 75 in August 2013 for raising ducks and for planting vegetable. After being cooperated with her family in 5 months; our staff found that she is very hard work and motivated to generate income to ensure giving her daughter a chance to access better education. We then has upgraded amount of loans to US\$ 100 at second loan for Dung in March 2014 to continuous planting vegetable and raising ducks. After a year providing loans; her yearly family income has generated US\$ 503 with US\$ 21 per month per person. She is on the path of waiting to receive third loan in this month. Anh Duong also has achieved to assist a scholarship to her daughter.

Case 6: Nguyễn Thị Khoa



Mrs. Khoa is a 31 year old single mother living in Thuận Hòa with 2 sons; oldest is a 10 year old and youngest one is a 3 year old. She has no land to doing paddy field to generate her family income. Before Anh Duong supported the microloans, Khoa's family yearly income 11,400,000 VND (\$US 542) with \$ 15 per month per person. As for Khoa's family, Sharing International has assisted a \$150 for micro loans, scholarship given to her oldest son and to rebuild new house.

Thanks to Sharing International to support Khoa's family a 3,000,000 VND (\$150) for microloans to raise pigs and to grow mushrooms. Because she wanted to enlarge her planting mushrooms, she has decided borrowing a \$500 from her neighbor. However, she was failure to plant the mushrooms and then she could not afford to refund for the money lender. With the request of the money lender, she has to refund quickly. And two months ago, she was difficultly decision making



to immigrate with her youngest son to Ho Chi Minh city to look for a job in the purpose of refund to the neighbor. Mrs. Khoa's oldest son current lives with grandmother; Anh Duong has just presented a scholarship to her oldest son. After a year being supported Khoa's family, her average income has increased a 13,907,000 VND (\$662) with \$18.4 per month per person. Up to date, Anh Duong has achieved to support Khoa's family for the micro finance and a scholarship given. As for the building a new house, Mrs. Khoa and local authority are hardly the contribution raised a two third of the budget. Therefore Anh Duong could not afford to assist the building new house.

Case 6: Đỗ Thị Tím



Mrs. Đỗ Thị Tím is 48 year old living with her daughter, 10 year old in Vinh Vien commune. Before Anh Duong supported Mr. Tím's family; her family income was 7,200,000 VND (\$343) per year with 300,000 VND (\$ 14.3) per month per person. Every early morning, she went around her area to look for natural vegetable to sell at the market to earn approx. \$5 per day to aim at putting little food on the table for her daughter. With the Sharing International funds for Mrs. Tím's family is the microloans given, a scholarship for her daughter and bicycle given. As the micro finance she plants vegetable & coconut to directly consumer; make the coconut water roof to sell for neighbor and to harvest rice for neighbors. After one year, her total family income 8,175,000 VND (\$390) with \$16.2 per month per person.

She plans to enlarge her model to raise chickens and ducks to generate more income. However, she cannot reach out her initial plan, she said that "I really want



to raise chickens and ducks but I cannot afford my planning because someone often steals my stuff such as clothes, ducks when my daughter and I were away". The question given to Mrs. Tim of her expectations; she said that "I wishing my family could install the electricity so that my daughter could be able to study at the evening".

Upon the assistance of Sharing International, Anh Duong has achieved to provide a 2,000,000 dong (\$100) for micro loans, scholarship given and bicycle given to her daughter for a better education access.

Trinh HUYNH, October 7, 2014