Food for Thought
Children of Vietnam, Vietnam
May 2012

Theme: Single Mothers Empowered through Individualized Approach

Monthly Theme and Discussion

According to the most recent World Bank statistics (2008), 43.8 percent of people in Vietnam live on less than two dollars a day. The widespread poverty strikes women harder than men. According to The World Factbook from CIA, female unemployment rates are 1.25 times that of men. An added factor: Men can obtain a divorce far easier than women, and the women are left on their own to support their families.

Children of Vietnam’s Empowering Foundations for Women & Their Children (EFWC) focuses its efforts on empowering single mothers of Da Nang city to make their own living through microfinance, healthcare services, housing improvements, and education and job training. Because of the uniqueness of this approach, we take an in-depth look at this model.

Prioritizing EFWC’s Services

To help determine where services should be prioritized within the community, Children of Vietnam uses an impressive and extensive “Household Circumstances” survey to learn the level of need within each family.

The survey includes observations of circumstances and questions completed by both the mother and an outside observer. Point values are assigned to the responses based on the severity of the woman’s situation. The survey covers factors ranging from income level and housing needs, to family medical expenses. Examples of survey questions and observed information include:

- What is the condition of the house?
- What household equipment and assets does the mother possess?
- What is the household’s monthly income?
- How many people are in the household?
- How many generations live together in the household?
- What are the expenses paid for the education and medical care for the child/children in the last 6 months?
- Does the single mother have to borrow money to cover expenses for education and medical care?
By closely examining such a wide range of factors, COV can more effectively determine which families are in most dire need of its services. These barriers women face trap them in poverty.

“Substandard housing begets poor health, which reduces income and increases living costs .... and limits the amount of children’s schooling, particularly girls.”

Through a powerful combination of services, EFWC then provides a holistic and individualized approach tailored to the needs of each woman and her children. The goal of this empowerment plan is to create self-sufficiency for each woman and her family.

**EFWC Services**

**Microloans**

EFWC provides collateral-free credit to single mothers to open small businesses such small food stands, hairstyling, and variety store businesses, and to purchase cows and pigs to raise and sell. With past microloans, 60 percent were used for infrastructure investment (shop stall, motorbike, washing machine, etc) and 40 percent on raw materials. One of the greatest strengths of the microfinance model is that these single mothers can make investments they could not have otherwise made. The business can create long term income for their family, and COV reports that over 97 percent of the loans are repaid to start the microloan cycle again for other women.

**Healthcare**

Good health is an asset that allows single mothers to work and children the opportunity to learn. The cost to medical treatment can be devastating and keep a family in the cycle of poverty. This creates hunger, which leaves the family vulnerable to disease and continued ill-health and the cycles continues. \(^2\) EFWC will provide medical services if a condition is inhibiting women from working.

**Housing**

Wind blowing through bamboo walls, rain leaking through rusted metal roofs, damp mud floors and no toilets for sanitary waste disposal are daily challenges many single mothers face. These poor conditions can increase the risk of poor health, parasite infections, impact the mother’s ability to work and increase children’s absence from school. Addressing their housing conditions will improve their situation.

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**Job Training and Education**

Vocational training for the single mothers prepares them for employment and business opportunities. The EFWC curriculum consists of six months of daily instruction including actual on-the-job training or practice. Examples of training programs include sewing, tailoring, embroidery, beauty salon services, hotel services and computer training.

EFWC also provides educational scholarships for children. Mothers are required to keep their children in school as part of this program. The goal is to help women understand the need to keep children in school and expand their future opportunities to break the cycle of poverty. After 12-18 months, it is expected that mothers will be able to pay school fees without EFWC support.

**The causes of poverty are multi-faceted and interrelated.** Single services are often not enough to overcome the barriers these women face. An empowerment plan collaboratively tailored for each woman will resolve immediate needs, develop life-long skills and provide tools for self-reliance.

**Millennium Development Goals**

*The Millennium Development Goals (MDGs) are eight objectives designed by the UN to improve social and economic conditions in developing countries by the end of 2015. Each month we focus on the MDGs impacted by our theme and our featured project.*

This month *Children of Vietnam* addresses two of the UN’s Millennium Development Goals: to “Promote gender equality and empower women” and “Eradicate Poverty and Hunger” by 2015.

**Goal 1: Eradicate Poverty and Hunger**

Income levels in Vietnam are alarmingly low, and economic growth has been stagnant, especially with the financial crisis globally. By encouraging women to start small businesses and educate themselves to obtain better jobs, *Children of Vietnam* not only improves the situation of the women, but the economy as a whole.

**Goal 3: Promote gender equality and empower women**

Women in Vietnam often play an active role in bringing home an income to support their family, and as a whole, do not suffer from extreme income inequality. As income is low for both men and women in Vietnam, this creates a situation in which the family becomes reliant on both parents’ income. Because of divorce laws, the families of single mothers are hit extremely hard when the father leaves. *Children of Vietnam* offers mothers the chance to earn an income capable and support their families by starting a business of their own.
Discussion Questions

1. In addition to microcredit for businesses, COV also funds education and job training for single mothers in Vietnam. What are the advantages and disadvantages along with the risks for women starting their own business versus seeking a job in the traditional job market?

2. Why is it imperative for EFWC to do an extensive assessment survey of the mothers it serves? Do you think the empowerment plan available through EFWC services is the solution for these women?

3. Each mother goes through an assessment of ‘Household Circumstance’, example found on the DFW program web page for COV, www.diningforwomen.org/node/1067. Review the questions and consider answers to your situation. Although we do not have the scores for the mothers assessed, what are your thoughts about the questions? How do you think your answers compare to some of these single mothers’ answers? Do you agree with the holistic approach to helping these women versus for instance just providing them with improved housing or medical services?

Source Materials:
• Children of Vietnam website
• Material provided by Children of Vietnam