



CARE Australia  
Lvl 8, 406 Collins St,  
Melbourne, 3000  
tel 03 9421 5572  
fax 03 9421 5593  
ABN 46 003 380 890  
info@care.org.au  
care.org.au

## Impact Brief

# Supporting ethnic minority women and their communities in Vietnam

*From July 2013 – June 2017, CARE's Ethnic Minority Women's Empowerment Project worked in 52 villages across two provinces in north-western Vietnam. The project worked closely with women farmers to ensure that: the crops and livestock they farm can endure the impacts of climate change; they have access to basic financial services such as saving money and accessing loans; and they develop the knowledge and confidence to participate in decision-making processes in their homes and communities.*

### **Context**

Vietnam has had incredible economic growth over the past decade but many women in remote ethnic communities have been left behind. They are among the poorest and do not have the same job opportunities as others due to remoteness, language barriers, and persisting cultural norms about what women can and cannot do. The climate is also changing – it is becoming drier, colder, and flooding more often. Ethnic minority women and their families have limited options to adapt their farming practices and earn a living as changes in the climate occur. Women also often have a limited say in decisions that affect them – within the household, the community and within government decision-making.

For the majority of Australians, we save money in the bank for safe-keeping and to earn interest. Many women in rural parts of Vietnam cannot do the same – men make the major financial decisions within families. They also live far from banking services and often do not speak the language of the people working at the bank. Having no opportunity to save and earn interest leaves women vulnerable with no savings to call upon in times of need. They need another option to give them some financial security.

### **What is CARE doing?**

CARE's Ethnic Minority Women's Empowerment project (EMWE), supported by Australian Aid and the Australian public, worked with women from these remote ethnic communities to overcome some of these challenges.

### **Building resilience to changes in the climate**

CARE worked with local government and community groups to help prepare for and respond to the impact of climate change. CARE established Livelihood and Rights Clubs (LARC) which are groups of about 25 women who came together every fortnight to save and loan money, learn financial and leadership skills, and discuss other topics of interest to them. The LARC also provided a forum to share information about better farming and livestock management practices. This included encouraging farmers to vaccinate their chickens to prevent disease and use rice husks as floor covering to keep the chickens warm. Linking farmers to weather forecasting information also allowed them to plant and harvest their crops better.

## Accessing financial services

CARE established Village Savings and Loans Associations (VSLA) to provide people with a safe place to save their money and access small loans. Members of these self-managed groups contributed to a pooled fund through regular small savings. The funds can be loaned to members at a suitable rate of interest, and the interest earned is returned to group members. The approach is characterised by a focus on savings, asset building, and the provision of credit proportionate to the needs and repayment capacities of the borrowers. VSLA also enabled members, who are all women, to come together to discuss issues or learn new skills including new farming practices, public speaking or negotiation techniques.

*"Before VSLA, it was very difficult for me to get a loan because my income is low. Now, as a member of a VSLA group, I can get money quickly if I need it and have already had three loans. I used the loans for pig feed, fertiliser for my rice crop, and to pay for my son's school fees."*

- Hom, 31-year-old single mother of one,

## Helping women to play a greater role in communities and have their voices heard

Through LARC meetings, ethnic minority women came together to discuss issues that collectively affect them. They also learned how the government planning process works and how to influence it. Women discussed household or community needs and priorities in a women's-only group and group leaders then shared this with the local government authorities. CARE facilitated ethnic minority women to participate and have a voice in government planning meetings – something they would not have otherwise.

Finally, CARE worked with government officials and male family members (including husbands) to support women to join community meetings and maintain a living. Whether that be helping with the housework while she is at a LARC meeting, looking after children together, or working side-by-side on the farm. The project worked with men to understand and question how and why women are not treated as equal citizens, through CARE's Social Analysis and Action methodology. This innovative approach prompts men to question their own perspectives and biases and take action to ensure women are equal.

### *What has CARE achieved?*

- **Women's income has increased and they are using this to pay for children's school fees and expanding their livelihoods:** Introducing new animal husbandry techniques has helped women increase their savings from USD10 per month to USD20 per month. Providing rice farmers with meteorological advice on when is best to plant based on the seasonal forecast, has achieved 40-60% increased rice yields while being resilient to changes in the climate – a win-win!
- **Village Savings and Loans Associations mean women can save money and access cash in times of need:** 2,025 women now have access to basic financial services and are saving for the first time for their children's education, for their families' healthcare, household items, or to increase production on their small farms. The VSLA model has been so successful that CARE's partners are now replicating them on their own with 26 groups, including 715 members, set up between January 2016 and May 2017.

*"We definitely will replicate the LARC model to the 11 remaining villages because of its effectiveness."*

- President of the Ban Phang

- **The Vietnamese Government is responding to the needs of ethnic minority women:** in 2016, 625 ethnic minority women participated in local level planning discussions for 2016-2020 for the first time. Women are more confident to participate and speak about their concerns in public meetings. They are voicing their needs and concerns via LARC and being heard. For example, women raised the need for seedlings, and irrigation channels to be upgraded to avoid the annual floods that destroy their crops. The Government has listened and these are now being actioned.
- **Women are having a say in household decision-making and men are supporting women to be equal citizens:** Men are increasingly supporting women. Small but significant changes of husbands' behaviour were observed including husbands caring for children while wives are at LARC meetings, husbands cooking and cleaning more at home, and encouraging wives to expand their livelihoods, e.g. increasing the number of vegetables they grow. These may sound like small changes but they are significant steps for these ethnic minority communities. Women want to have more equal opportunities and are now being supported to earn a living.

#### *Who is CARE working with?*

CARE implemented the Ethnic Minority Women's Empowerment project with two national Vietnamese organisations to strengthen local capacity and ensure the project is sustainable. CARE worked with these organisations to implement project activities with participants.



The **Vietnam Women's Union** promotes women's affairs, voice, economic empowerment and the development of women's groups. In Bac Kan, the Provincial Women's Union leads the implementation of this project.



The **Centre of Community Development (CCD)** is a local organisation with a strong track record in community mobilisation and promoting market-oriented livelihood options. CCD leads the implementation of this project in Dien Bien.