



PROMOTING WOMEN'S

ECONOMIC EMPOWERMENT

WITH ETHNIC GROUPS

IN THE MEKONG

A VIETNAM CASE STUDY





This case study report formed part of CARE's 2015 strategic evaluation into our Women's Economic Empowerment programming in the Mekong. The evaluation was jointly funded by CARE and the Australian Government through the Australia NGO Cooperation Program.

This report is one of three reports to emerge from this evaluation, the other two reports being the Evaluation Synthesis report¹ and the Laos Country Case study report².

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The views in this report are those of the author alone and do not necessarily represent those of CARE Australia, its partners or the Australian Government.

CARE would like to thank the numerous men and women in the villages who took part in the focus groups and interviews and were so open with their opinions and experiences.

¹ <https://www.care.org.au/what-we-do/lessons-impact/>

² <https://www.care.org.au/what-we-do/lessons-impact/>

Summary

Although Vietnam has undergone a socio-economic transformation in terms of its development over the last 20 years and is now categorised as a lower middle income country, the poverty rate among the country's ethnic minority groups has increased over that period. The incidence of rural poverty is spatially correlated with the distribution of ethnic minority populations across the country and so is particularly high in the Vietnam's northern highland and mountainous regions. Women in ethnic minority communities in Vietnam experience multiple deprivations which take the forms of: limited access to education and training; limited or lack of voice in decision-making within their households and communities; limited engagement and visibility/recognition in the public sphere; limited access to productive resources such as land and credit; limited mobility outside the household, heavy workloads and an extended working day and high levels of domestic violence.

This evaluation is based on a desk review of programme documents for four programming initiatives implemented by CARE in Vietnam since 2004 combined with an ex post field study of one of the initiatives reviewed - the Thai Nguyen Women's Economic Collaboration for Development (ECCODE) project. The interventions reviewed included two projects implemented specifically to promote the economic engagement of poor ethnic minority women and men in northern mountainous regions, which both involved targeting strategies focussed on women, and two larger-scale programmes designed to promote improved livelihood security and community-based initiatives for sustainable natural resource management and economic development, which were implemented through a set of coordinated components. Although the sectoral focus and approaches adopted by these initiatives varied, all four included activities focussed on building women's agency – including activities to promote women's access to credit/ micro-finance - and on redefining norms and institutions through capacity-building work with partners and community-based organisations. The more recently implemented projects, including ECCODE, were characterised by an explicit focus on strengthening market linkages for rural producer groups.

The combined approach outlined above has been successful in promoting positive outcomes in terms of both women's economic advancement and power and agency. The qualitative evidence available consistently indicates that women have benefited from their participation in groups in terms of various forms of increased knowledge, greater confidence and social capital. By applying new knowledge and skills in productive activities (agriculture, livestock husbandry and forestry) they have – in some cases – been able to generate increased income, which they are able to use to meet their basic household needs, purchase household assets, and make longer-term investments (e.g. paying school fees, improve housing). Membership of informal savings and credit groups such as VSLA has facilitated women's increased engagement in productive activities by ensuring greater access to credit, albeit through small loans of limited duration. The VSLA approach was rapidly taken up in the later stages of implementation of the ECCODE and SIEED projects, despite not having been included in the original designs of those projects. Women's increased economic contribution at the household level was consistently reported to have led to increased influence on household decision-making and, to some extent, increased participation in social events and planning processes at the community level.

However, the experiences of the projects reviewed also show that there are significant challenges to be addressed in terms of building effective market linkages for poor rural producers in remote communities, and changing power relations with duty-bearers at the household level and beyond. Social norms defining women's roles and status as subordinate to men in terms of decision-making and ownership of assets are persistent and slow to change.

To strengthen the impact of CARE Vietnam's programming to promote women's economic empowerment, future projects should ensure a greater focus on analysing market opportunities and building market linkages; strengthen provision of training in business development skills; incorporate approaches for engaging men and boys in exploring and challenging social norms that constrain gender equality; and strengthen work on advocacy, policy feedback and civil society strengthening. Options for the further development of the VSLA model to promote linkages of VSLAs to formal financial institutions should be considered. The monitoring and evaluation of projects needs to include both quantitative and qualitative

approaches for impact evaluation. Quantitative data collection should include the measurement of a consistent set of indicators for women's economic empowerment, including income, asset ownership, and attitudes and behaviours reflecting aspects of relations (e.g. women's influence in household decision-making) and structures (e.g. the extent to which women's participation in local planning processes influences resource allocation outcomes).

Acronyms

AFRDC	Agricultural and Forestry Research and Development Centre
CASI	Civil Action for Social Inclusion
CBO	Community-based organisation
CCD	Community Centre for Development
CDN	Community Development Network
CEFM	Community Empowerment for Forest Management
CODE	Cooperative Development in An Giang
COS	Community Organisational Strengthening
ECCODE	Thai Nguyen Women's Economic Collaboration for Development
ENABLE	Effective Networking for a Better Learning Environment
EOP	End of project
FGD	Focus Group Discussion
FU	Farmer's Union
ICRW	International Centre for Research on Women
IGA	Income generating activity
LARC	Livelihoods and Rights Clubs
MO	Mass Organisations
NGO	Non-governmental organisation
PACODE	Participatory Community Development project
PWM	Participatory Watershed Management
RBA	Rights-based approaches
SEDP	Socio-Economic Development Plan
SIEED	Social Inclusion Economic Enterprise Development
VND	Vietnamese Dong
VSLA	Village Savings and Loans Associations
VNCB	Vietnamese NGO Capacity-Building
WDG	Women's Development Group
WEE	Women's Economic Empowerment
WEEM	Women's Economic Empowerment of Ethnic Minorities
WU	Women's Union

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1. Introduction

This country case study for Vietnam is part of a regional ex-post evaluation of projects working with women from the different ethnic groups of the Mekong region. The aim of the overall evaluation is to provide evidence of impact towards women's economic empowerment and to contribute to learning on how to design and implement approaches that will contribute to women's economic empowerment. This country case study also provides recommendations to CARE International in Vietnam (CARE Vietnam) on a strategic approach to women's economic empowerment across their projects. The evaluation in Vietnam consisted of a desk review of four CARE Vietnam programming initiatives and a field study of one of these initiatives.

1.1 The Vietnam context for Women's Economic Empowerment

Vietnam has undergone a socio-economic transformation in terms of its development over the last 25 years and is now categorised as a lower middle income country, ranking 127 out of 187 in terms of the 2011 Human Development Index³. Economic growth in Vietnam averaged 5.8% over the period 2010-2014 and the national level poverty rate declined from 58% in the early 1990s to 14.5% by 2008 and was estimated as being well below 10% by 2010⁴. However, poverty reduction in rural areas, where 71% of the population of 89.7 million live, has been slower than in urban areas, and the persistent poverty of ethnic minority groups is a major concern. Although Vietnam's 53 ethnic minority groups make up less than 15 per cent of the population, they accounted for 47% of the poor in 2010, as compared with 29% in 1998. Existing data show that 52% of the nearly 10 million people who are classified as ethnic minorities continue to experience poverty, hunger and food insecurity, while ethnic Vietnamese (known as *Kinh*) and Chinese households experience a poverty rate of only 10 percent⁵. The incidence of rural poverty is spatially correlated with the distribution of ethnic minority populations and so is particularly high in the Vietnam's highland and mountainous areas, especially in the northern regions of the country.

The four CARE Vietnam programming interventions reviewed here were all implemented in areas where ethnic minority groups make up a high proportion of the population. Three of the four interventions, namely the Thai Nguyen Women's Economic Collaboration for Development (ECCODE), the Social Inclusion Economic Enterprise Development (SIEED) project and several components of the Civil Action for Socio-economic Inclusion in Natural Resource Management (CASI) II programme were implemented in the northern mountainous regions of Vietnam, while the Participatory Community Development (PACODE) programme was implemented in the southern provinces of An Giang and Soc Trang, which have a large Khmer population. The northern mountainous provinces of Vietnam are home to a range of remote ethnic communities, including the Tay, Nung, Hmong, Dao and Thai, with diverse cultures, languages and customs. Some of these groups (e.g. the Tay and Muong) have achieved higher levels of assimilation with the *Kinh* ethnic majority and have similar lifestyles (e.g. patriarchal societies, lowland cultivators and good Vietnamese language skills) and so have been able to make more developmental gains than others⁶.

Since the late 1990s the Government of Vietnam has implemented a series of programmes designed to address the poverty and marginalisation of ethnic minority groups. So, for example, Socio-Economic Development Programme for Ethnic Minority and Mountainous Areas Programme 135 Phase II (P135-II) for communes in mountainous and remote areas with special difficulty specifically targets the eradication of hunger and poverty reduction among Vietnams ethnic groups, by means of activities relating to preferential credit, agriculture production, provision of productive land for poor ethnic households,

³ UNDP (2013), Human Development Report.

⁴ World Bank (2015), Vietnam Overview: (<http://www.worldbank.org/en/country/vietnam/overview>)

⁵ Ibid. p 19

⁶ Baulch et al, *Ethnic minority development in Vietnam: a socio-economic perspective*. World Bank Policy Research Paper. Washington, DC: World Bank. 2002

agricultural-forestry-fishery extension, vocational training, access to social services (health care, education, housing and clean water, legal support), infrastructure development and capacity building for community participation. Policies and legislation incorporating values of gender equality and participation, such as the National Plan of Action for the Advancement of Women and the Grassroots Democracy Decree have also been developed.

The existence of this supportive policy and legislative framework notwithstanding, women in Vietnam remain disadvantaged in terms of poverty incidence both as household members and as heads of female-headed households. Women have fewer opportunities of access to technology, credit and training, have less right in family decision-making and are paid lower than men for the same work, while often bearing a disproportionately heavy burden of housework. Women with limited levels of education are at greater risk of infant and maternal mortality. Domestic violence is widespread to the extent that over half of all women (58%) experience physical, mental or sexual violence at some point during their lifetime⁷.

Gender inequality is recognised as one of the key underlying causes of poverty among ethnic minority groups, as a result of socio-cultural practices which define and compound the vulnerability and marginalisation of ethnic minority women and girls. Among many ethnic minority groups women's status is largely defined by their reproductive, caring and household roles. Gendered social structures and strongly patriarchal norms and practices (including cultural norms around marriage) mean that ethnic women experience multiple deprivations which often take the forms of: unequal access to education and training; limited or lack of voice in decision-making within their households and communities; limited engagement and visibility/ recognition in the public sphere; limited access to productive resources such as land and credit; limited mobility outside the household, heavy workloads and an extended working day and high levels of domestic violence.

⁷ National Study on Domestic Violence against Women released in 2010 cited in UN factsheet on women

2. Evaluation Methodology

2.1 Literature review



Caption: Ethnic Minority Women's Project, Northern Vietnam. © CARE

As part of the overall regional ex-post evaluation a desk review of project evaluations in four countries was undertaken (Lao PDR, Vietnam, Cambodia and Myanmar). Project documentation was assessed for:

- Quality of gender context analysis and the use of this information in project design and overall approach
- Quality of data collection and reporting available from each project – in particular the evaluation methodology and reports
- Women's economic empowerment results achieved by the project

Table 1 sets out the conceptual framework for recording results and progress towards women's economic empowerment that was used to systematically record findings from the project and program documents reviewed. This framework uses the ICRW definition of women's economic empowerment⁸ in combination with the three domains of change from the CARE women's empowerment framework. The combined framework articulates the kinds of changes in agency, relations and structures that determine how and to what extent women are able to participate in and benefit from economic activities and opportunities. As

⁸ ICRW (2011) Understanding and Measuring Women's Economic Empowerment. Definition, Framework and Indicators. Anne Marie Golla, Anju Malhotra, Priya Nanda, Rekha Mehra. ICRW

such it can be seen as a means of “unpacking” the broader domains of change from CARE’s existing WEF in a way that focusses attention specifically on the economic aspects of women’s empowerment.

Table 1: Evaluation Analysis Framework - Women’s Economic Empowerment

Economic Advancement	
Economic activity	Increase in sources of income and income earning activity
Income	Increase in income, who earns and controls the income (including activity and decision making around sales)
Asset ownership	Land, livestock, equipment Whether owned by husband, wife, family or both
Access to financial services	Credit, savings, insurance, VSLA
Employment opportunities	Working for others, MSMEs, formal/informal
Household wellbeing	Changes in children’s education, nutrition, health
Power and Agency	
Agency (Power within)	
Knowledge and skills	Understanding of business, sales, marketing, or even basic arithmetic for recording income and expenses. Knowledge of and ability to use national language
Confidence and self esteem	Ability to speak up, be assertive and to make decisions. Belief in own abilities and value.
Aspirations	Ability to see beyond the current situation and aspire to increase economic activity or to generate different types of activity.
Ability to take advantage of opportunities	Sense of power and self-determination and authority to see opportunities and act on them
Relations (Power to, power with and power over)	
Decision making	Economic decision making around assets, income and expenditure; life and household decisions (including, for example, use of family planning).
Control of financial, physical or knowledge based assets	Sole or joint decision-making power over assets. Ownership of assets
Ability to organise with others	Ability to enhance economic activities and rights
Household relations	Including violence against women, men’s engagement with and contribution towards household chores and childcare, male household members’ and family support for and positive appreciation of women’s engagement in economic activities.
Structures, resources and social norms	
Village social norms	Social norms, attitudes and behaviour in relation to women’s economic activities and inclusion of women in decision making at village level (including and listening to their voices)
Institutional social norms	Including government institutions and organisations

Access to resources	Agricultural inputs, water, power, training and education resources
Markets and value chains	Inclusion of women in new roles (e.g. sales and marketing), social norms and information, leadership
Changes in the physical environment	Including time saving infrastructure and equipment, and physical changes and resources to improve security (e.g. UXO clearance)
Laws and policies	Changes in relevant laws and regulations to improve women's rights – particularly in relation to ownership of assets, business and access to finance.

The four interventions reviewed for the Vietnam country case study were:

- The Thai Nguyen Women's Economic Collaboration for Development (ECCODE) project
- The Social Inclusion for Economic Enterprise Development (SIEED) Project
- The Participatory Community Development (PACODE) programme
- The Civil Action for Socio-economic Inclusion in Natural Resource Management, Phase II (CASI) programme. The review of the CASI II programme focussed particularly on the Livelihoods and Rights Clubs (LARC) component of that programme.

2.2 Fieldwork

The Vietnam fieldwork focused on the ECCODE project in Dinh Hoa district, Thai Nguyen province in the northern mountainous region of Vietnam. Data collection for the field study involved a combination of focus group discussions (FGDs), key informant interviews (KIIs), and collection of stories of change (SOCs). The field work was designed to be complementary to the desk review and to contribute to an overall analysis of change that has taken place by giving more in-depth detail of the changes that have taken place for ethnic minority women who had been involved in one of the programming initiatives reviewed. The desk review framework informed the development of the following research questions:

- i) What have been the long-term economic impacts of participation in ECCODE activities for women and men members of cooperation groups?
 - Have the cooperation groups been able to sustain their income generating activities since project close-out? Have some cooperation groups been more effective than others in promoting economic empowerment for poor ethnic minority women?
 - Have there been changes in women's income earning and economic opportunities as a result of their participation in the cooperation groups?
 - Have there been changes in women's ownership of assets, access to resources or wider aspects of household well-being (e.g. food security or children going to school)?
 - How have these changes come about and what has been the contribution of the project to the process of change?
- ii) How has the project impacted on women's power and agency? (Covering agency, structures and relations)
 - How have women's capacity, self-esteem, knowledge and skills changed as a result of the project?
 - How have women's relative power and voice within the community and the family changed as a result of the project?

- What has enabled these changes – e.g. networks, links with organisations, income, men’s attitude change, more time, etc?
 - How have community and institutional social norms and attitudes changed as a result of the project or other activities?
- iii) How have local institutions, committees, and groups changed to become more inclusive of women and facilitate women’s economic development?
- Do women hold leadership positions in village committees/cooperation groups?
 - Are their voices heard and acted upon in the committee meetings?
 - Are government institutions and policies supportive of women’s inclusion and participation in income earning activities? How does the Women’s Union support women?
- iv) What are the social, economic and environmental barriers to progress in women’s economic empowerment?
- Do women need their husband’s permission to join a cooperation or VSLA, engage in economic activities or sell what they produce?
 - Is time a limitation in earning an income?
 - Are women supported by family members, husbands or other people in the village?

Data collection for the case study of the ECCODE project was carried out in four of the eight communes of Dinh Hoa district where the project had been implemented. The communes and groups that were visited during fieldwork were selected to follow-up on the findings of the project’s 2012 final evaluation for certain groups (the mushroom and tea cultivation groups) while also seeking to ensure coverage of some groups not previously visited for the evaluation. The selection of communes and groups for interview during the ex post evaluation also took into account criteria of:

- Remoteness/ distance from Dinh Hoa town.
- Type and gender composition of cooperation group present in the commune, the intention being to ensure coverage of both informal interest groups and formally registered cooperation groups.
- Type of economic activity/ livelihood model practiced by groups with ongoing activities (e.g. VSLA, tea, goat-raising, mushroom, rice noodle, chicken) in the commune.

Table 2 below shows the groups that were established by the ECCODE project in these four communes, their reported status at the time of the fieldwork for the ex post evaluation, and the coverage of different group types during fieldwork.

Table 2: ECCODE project activities in communes visited for WEEM evaluation

Commune	Bao Cuong	Trung Hoi	Son Phu	Phu Tien	Phuc Chu fieldtest
Distance from Dinh Hoa	Near: 1 km	Near: 4km	Far: 25km	Far: 15km	Near:5km
N. FGDs held with women participants	2 (VSLA & Goat-raising gp)	2 (VSLA & Pig-rearing gp)	2 (VSLA & Pig-rearing gp)	2 (Mushroom cultivation & Pig-rearing)	1 (VSLA)
N. FGDs held with women non-participants	1	1	1	1	0

N. FGDs held with men participants/ husbands of VSLA participants	2 (VSLA husbands & Goat-raising gp)	2 (VSLA husbands & Tea cultivation)	2 (VSLA husbands & Goat-raising gp)	2 (Mushroom cultivation & Duck and fish-raising)	1 (VSLA husbands)
N. FGDs held with men non-participants	1	1	1	1	0
Total N. FGDs held	6	6	6	6	2
Majority ethnic groups represented	Tay, Kinh	Tay, Kinh	Tay, Kinh	Tay, Kinh	Tay, Kinh
Minority ethnic groups represented	Dao, Nung	Nung	Dao, San Chi, Cao Lan		

Four FGDs with project participants were carried out in each commune – two with women and two with men. Two additional FGDs (one with women, one with men) were also held in each commune with nonparticipants of the project. Men and women respondents for the FGDs and KIIs were identified by village leaders and the Women’s Union (WU) representative of each commune and village several days in advance of the arrival of the evaluation team in the field, according to a fieldwork schedule drawn up by CARE Vietnam in consultation with the Women’s Union.

A participatory diagramming techniques called “Spokes” was used during the FGDs. This involved the identification of key change areas that were then analysed by the group using a graphic representation to demonstrate the extent of change and the importance of each change (see Annex 1 for full explanation of the Spokes technique). Key informant interviews were undertaken with: commune and district level Women’s Union representatives, farmer trainers who had been involved in the delivery of project activities, village leaders and, where possible, individual members of the cooperation groups visited. Tools for the focus group discussions and the interviews are available in Annex 1.

2.3 Limitations

Overall the research process and logistics for the fieldwork in Vietnam worked well. The following challenges and limitations to the quality of the research should however be noted:

- **Sampling:** The unit of sampling for project participants was the cooperation group⁹. The intention of this approach was to hold FGDs with women and men participants from a range of groups practicing VSLA and different IGAs (called ‘livelihood models’ in the terminology of the ECCODE project), and including a mix of both informal interest groups and formally registered collaboration groups. FGDs were held with women participants of VSLAs and their husbands in three communities. However in most cases it was not possible to hold FGDs with women and men participants of cooperation groups in the same communities. FGDs were held with women and men cooperation group members in a further seven communities. The findings of this analysis must therefore be understood as an assessment of project impacts for the participants of the groups visited but are not necessarily generalizable for the communities in which those groups were located.
- **Selection of non-participants:** It was originally intended that FGDs with non-participants would be held in the same communities as those where FGDs with participants were held. However, this did

⁹ Note: The term “cooperation group” was used by the ECCODE project to denote both informal interest groups and formally registered collaboration groups.

not happen. Instead the respondents for FGDs with non-participants were mobilised by the Women's Union from eight villages that had not been targeted by the ECCODE project. As such the data from non-participant FGDs does not necessarily provide a basis for exploring trajectories of change experienced by people who are directly comparable to project participants. It does however provide useful information concerning the wider processes of development and socio-economic change that have taken place and are ongoing in Dinh Hoa district.

- **Scheduling constraints:** A detailed schedule of FGDs and KIIs was drawn up and arranged in advance by CARE Vietnam in collaboration with the Women's Union in Dinh Hao. This schedule had to be approved by the local authorities, and it then proved difficult to make amendments to the schedule as the fieldwork progressed. This constrained the extent to which it was possible for the team to adopt an iterative approach for the research and meant that it was sometimes difficult to address questions and gaps in the methodology that emerged during the fieldwork. In particular it proved to be a constraint on the extent to which it was possible to collect stories of change based on individual follow-up interviews with people from the FGDs. Unfortunately the Story of Change interviews were scheduled to be held immediately after the FGDs but this proved very difficult as by the end of a two hour discussion most informants were tired and unwilling to provide an additional individual interview. On the third and fourth days of the fieldwork the team attempted to address this problem by holding individual interviews in parallel with the FGDs resulting in the collection of a limited number of stories of change.
- **Translation issues:** The translators accompanying the research team were external consultants who had relatively limited experience of working with INGOs on gender issues. This, together with the fact that they were not providing simultaneous translation during FGDs and interviews, meant that some opportunities for follow-up questions were missed and some information and detail was lost.
- **Cultural norm of consensus:** During the FGDs it was observed that there was a very strong tendency for consensus and peer influencing among FGD participants. This meant that once one person (often the person perceived as having higher status within the group) had expressed an opinion, then other members of the group would echo that view. Open discussion of any possibly negative issues such as intra-household conflict also proved difficult. Although the facilitators tried hard to probe the reasons for opinions expressed it was not always possible to counteract these patterns of behaviour.
- **Limitations of desk review material:** The quantitative data available in the project reports reviewed (interim and final evaluation reports for the ECCODE, SIEED and CASI II programme and the end of project report to the donor for the PACODE programme) contained limited quantitative data that could be used to assess the overall scale and extent of their impacts on women's economic empowerment. The evaluation reports reviewed provided some information concerning the methodologies on which they were based but little or no information about the tools used, which made it difficult to assess the quality of information in the reports.
- **The influence of context and the issue of attribution:** CARE Vietnam was the first INGO to work in Dinh Hoa district at the time when implementation of the ECCODE project began in 2008¹⁰. However, since 2008 the district has experienced rapid and wide-reaching process of development and socio-economic change with a marked fall in poverty rates, although in 2011, the threshold defined by the government of Vietnam for the classification of 'poor' households was revised from 200,000 VND/month to 400,000VND/month. It was clear from FGDs with both cooperation group participants and non-participants that wider processes of socio-economic change within the district such as migration, and construction of new roads have had a considerable impact in the lives of ECCODE project participants both during the time the project was implemented and in the 3 yrs since project close-out. The analysis presented in Chapter 4 therefore seeks evidence of the ECCODE project's contribution to changes in livelihoods while recognising that those changes cannot realistically be attributed as being solely the result of their participation in project activities.

¹⁰ Personal communication, Mr. Hoai, ECCODE Project Officer.

3. Desk review Findings

3.1 Overview of Interventions



Caption: CARE has been working in Anh's community for several years to reduce the risk of natural disasters and assist with climate change adaptation Northern Vietnam, 2013. © CARE

This chapter provides a summary of the findings from the desk review of four programming interventions implemented by CARE Vietnam between 2004 and 2012 to address livelihoods, health and nutrition and natural resource management issues. The interventions reviewed included two relatively small-scale EU-funded projects – ECCODE and SIEED – and two larger-scale programmes – PACODE and CASI which have both been implemented as a series of inter-linked components. Table 3 presents an overview of these interventions based on material sourced from project or programme design documents, including an assessment of the approaches which the various initiatives took towards promoting women's economic empowerment (WEE).

Of the interventions reviewed, both the EU-funded ECCODE and SIEED projects focussed on promoting or strengthening the economic engagement of both poor rural women and men, but with a strong emphasis on women in their targeting strategies. 82% of 2,076 participants in the ECCODE project and 71% of 2,675 participants in the SIEED project were women, the great majority of whom were from ethnic minorities. The overall objectives of these projects were articulated in terms of promoting economic engagement, which, together with the explicit focus on women in their targeting strategies, meant that they were, in effect, interventions designed to promote women's economic empowerment.

Of the two larger-scale and longer-term programmes, PACODE was designed to promote improved livelihood security for poor communities with a large Khmer population in the Mekong Delta based on delivery of a set of inter-related components relating to health, nutrition and hygiene behaviours, income

generating activities, savings and credit and a participatory approach for local development planning¹¹. The overall focus of PACODE was on improving health and access to clean water for poor ethnic minority women, as a result of which women were expected to achieve improved economic security due to reduced financial and time costs of healthcare, and through having more time for engagement in productive activities. The programme also included a specific component designed to promote enhanced access to credit, which focussed on promoting women's engagement in IGAs funded through their participation in savings and loans groups.

The CASI II programme was implemented from 2004-2009 (following on from an earlier two year design phase) and comprised a series of inter-linked and coordinated components that were implemented at different locations in both northern mountainous region and southern Vietnam. The overall focus of CASI II was on promoting community-based initiatives for sustainable natural resource management and economic development and building the capacity of service providers (including mass organisations, MOs, Vietnamese NGOs and community-based organisations) to ensure access to relevant resources and services by community groups¹². The CASI II programme was also implemented based on the delivery of a series of seven inter-related components, including a component that focussed exclusively on supporting rural women to achieve improved livelihoods and actively address rights issues through the establishment of Livelihood and Rights Clubs (LARCs). The primary focus of the LARCs was on building ethnic minority women's awareness of their rights rather than promoting their engagement in economic activities. Over time however many LARCs became involved in VSL activities in response to the demand of their members for access to small-scale credit.

Implementation of the subsequent third phase of the CASI programme (CASI III) began in 2010 and will run to December 2015¹³. The purpose of the CASI III programme focuses on enabling marginalised ethnic minorities in northern Vietnam to determine and realise their own equitable and sustainable development rather than on promoting WEE *per se*. The constituent components of the programme focus on strengthening Civil Society Organisations (CSOs) for ethnic minority voice; strengthening ethnic minority rights and voice; improving the governance of natural resources; promoting access to sustainable services for economic development; and enhancing EM capacity to cope with disasters and climate change (CC). The component relating to access to sustainable services for economic development is designed to facilitate access to sustainable, locally available and responsive service delivery systems by ethnic minority groups for improved market led economic development, social protection and food security¹⁴.

Overall, the CASI III programme can be seen to have evolved from the programming experiences of CASI II to include a strengthened focus on advocacy and building policy feedback linkages. It is a strongly rights-based programming initiative which seeks to promote improve the livelihoods of ethnic minorities, especially women and girls, whilst strengthening the capacity of CSOs and partners and promoting increased responsiveness of public institutions and policy-makers to facilitate positive development outcomes addressing the priority concerns of those groups. The CASI programme in both its second and third phases was designed to promote women's economic empowerment as a component outcome – through the LARC component of CASI II and the Access to sustainable services for economic development component of CASI III.

¹¹ CARE Vietnam (2009) PACODE "Enhanced Credit Component". Project document.

¹² CARE Vietnam/ CARE Denmark (2004) Civil Action for Socio-economic Inclusion in Natural Resource Management Phase II (CASI). Program Document January 2004 – December 2009.

¹³ Although the CASI III programme design document was reviewed as part of this evaluation, the end of programme evaluation report was not yet available for review. The assessment of programme impacts presented here therefore focuses on the achievements of the CASI II programme.

¹⁴ CARE Vietnam/ CARE Denmark (2009) Civil Action for Socio-economic Inclusion in Sustainable Development for Northern Ethnic Minorities in Vietnam, CASI III. Program Document January 2010 –December 2015.

Table 3: Summary overview of the CARE Vietnam programming interventions reviewed for the WEEM evaluation

<p>The Participatory Community Development (PACODE) programme</p> <p><u>Purpose:</u> To improve living conditions of poor communities with a large Khmer population in the Mekong Delta. PACODE especially addresses the needs and interests of poorer women by focusing on improving the health, income and access to water and sanitation for those women and their households.</p>	
<p><u>Target group:</u> Over 5000 poor, rural households in 8 communes with a large Khmer population located in An Giang and Soc Trang provinces</p> <p><u>Geographical coverage:</u> An Giang and Soc Trang provinces (southern Vietnam)</p> <p><u>Timeframe:</u> 2005-2009</p> <p><u>Partners:</u> Women's Union; Paediatric Hospital No. 1 of Ho Chi Minh city; Energy Conservation Research and Development Centre (Ho Chi Minh city NGO).</p> <p><u>Budget:</u> USD 2,890,070</p>	<p><u>Specific objectives:</u></p> <ul style="list-style-type: none"> • Women in the program area, including poor Khmer women, have knowledge and access to services and participate actively in community development processes. • Communities, the Women's Union, NGOs, and local authorities have the capacity to plan and implement participatory community development activities in areas with a large Khmer population. • An institutional structure exists for exchange and dissemination of experiences from poverty reduction in communities with a large Khmer population. <p><u>Implementation approach and focus on WEE:</u> The PACODE project worked to improve the health, income and access to water and sanitation for poor women and their households. Women participants were expected to gain increased confidence and to participate actively in community development processes through their involvement in project activities. By promoting improved health through better hygiene practices and access to clean water, it was expected that project participants would also benefit from reduced time and financial costs of healthcare, and so have more time to engage in productive activities, leading to increased household income. The project included a savings and credit component which provided financing for productive activities with small loans, as a mechanism for improving the economic situation of participant households and enabling women to become more independent and assertive as income earners. The programme was not designed to promote WEE but was expected to impact on WEE in the longer term as the result of this combination of activities. <u>Key activities:</u> Micro Finance, Health, Clean Water and Efficient Energy</p>
<p>The Thai Nguyen Women's Economic Collaboration for Development (ECCODE) project</p> <p><u>Purpose:</u> 12,000 poor women and men in eight communes in Thai Nguyen province have improved their income and influence on economic decision-making through membership of rural cooperation groups.</p>	
<p><u>Target group:</u> 12,000 working age people (2,000 households); 1,300 of 2,000 trainees will be women; 84 secondary beneficiaries from partner organisations.</p>	<p><u>Results:</u></p> <ul style="list-style-type: none"> • Interest groups, collaboration groups, and "new-style" cooperatives formed and supported to pursue production and business opportunities.

<p><u>Geographical coverage:</u> 8 communes in Dinh Hoa district of Thai Nguyen province.</p> <p><u>Timeframe:</u> March 2008 - April 2012</p> <p><u>Partners:</u> The Cooperative Alliance of Thai Nguyen province; Women's Union of Thai Nguyen province; Centre for Advancement of Community Empowerment and Partnership.</p> <p><u>Budget:</u> USD 1,344,000</p>	<ul style="list-style-type: none"> The management and technical capacity of local organisations to undertake demand-driven cooperation group development activities, credit services and policy feedback enhanced. <p><u>Implementation approach and focus on WEE:</u> The ECCODE project worked on enabling poor rural women and men to form groups to engage in income generating activities; to develop their own group-based businesses; and to access credit/ financial services based on a targeted approach for the inclusion of ethnic minority women. The project's group-based approach, which involved the establishment of informal interest groups as well as formally registered cooperation groups, was intended to promote the establishment of structures to support market-driven livelihoods diversification and development. The project also involved a focus on building the capacity of local partners (the Women's Union) responsible for supporting the groups to facilitate a more business oriented and market-based approach to development. As such the project was primarily focussed on promoting WEE. <u>Key activities:</u> Formation of formal and informal groups for the development of various income-generating activities, including livestock husbandry, tea cultivation, mushroom cultivation and rice noodle production; capacity-building for groups and partner organisations; facilitation project participants' improved access to credit through VSL groups, capacity-building for SPB and the establishment by WU of Fund for Poor women.</p>
<p>The Social Inclusion Economic Enterprise Development (SIEED) Project</p> <p><u>Purpose:</u> Poor farmers in 15 remote northern mountains communes benefit equitably from marketing of selected products regionally and nationally and sustainable farm/forest production systems. Community Centre Development (CCD), Women's Union (WU) and Farmers' Union's (FU) capacity to support community groups and their access to markets improved.</p>	
<p><u>Target group:</u> Women and men and their dependents of 8,745 households (51,715 people), of which 83.7% are ethnic minorities.</p> <p><u>Geographical coverage:</u> 15 communes in 3 districts of Dien Bien province.</p> <p><u>Timeframe:</u> July 2008 - end March 2012</p> <p><u>Partners:</u> Local NGO - Community Centre Development (CCD); Associates: Women's Union (WU) and Farmers' Union (FU)</p>	<p><u>Results:</u></p> <ul style="list-style-type: none"> Market linkages secured by collaborative groups for selected value chains with fair distribution of benefits locally. Collaborative groups managing a diversity of environmentally sound and integrated farm and forest based enterprises. Business support services established by CCD and accessible to farmers and their organisations. Women's Union and Farmers' Union responsive to demands of producers. <p><u>Implementation approach:</u> The SIEED project focused on developing market-led approaches to add value to production and processing activities undertaken by poor rural households while at same time maintaining or enhancing environmental quality. Poor women and men from ethnic minority groups were supported to form interest and collaborative groups and to engage in market-based production activities, as opposed to their traditional subsistence-based strategies. Support structures for remote communities were developed through a focus on capacity-building of the local partner (CCD - the only NGO operating in the province) to deliver a range of services. Overall the SIEED project's</p>

<p><u>Budget:</u> USD 1,350,000</p>	<p>targeted approach for the inclusion of women was similar to that of ECCODE but with a more explicit focus on market linkages. As such it was an intervention that was explicitly designed to promote WEE.</p> <p><u>Key activities:</u> Formation of formal and informal groups for economic initiatives, including initiatives relating to non-timber forest products, on-farm and off-farm production; promotion of market linkages based on participatory value chain analysis; capacity-building for partner organisation (CCD) in value chain analysis and business development services; capacity-building for WU and FU in member services and rights.</p>
<p>The Civil Action for Socio-economic Inclusion in Natural Resource Management, Phase II (CASI) programme</p> <p><u>Purpose:</u> Sustainable improvements in livelihood security of disadvantaged and natural resource-dependent people in rural areas who lack access to resources and influence over decisions that affect their lives.</p>	
<p><u>Target group:</u> Groups of poor, rural people, many belonging to ethnic minorities, and staff from partner organizations.</p> <p><u>Geographical coverage:</u> COS, LARC, CEFM and PWM components in 4 northern provinces of Bac Kan, Hoa Binh, Son La and Thanh Hoa, and CODE component in the southern province of An Giang; civil society strengthening components (VUSTA, VNCB and ENABLE) across all field sites and in Hanoi, with coordination from Hanoi-based PDCF structure.</p> <p><u>Timeframe:</u> 2004 - 2009</p> <p><u>Partners:</u> Local civil society organizations engaged in poverty reduction at various levels, including CBOs, farmers' cooperatives, non-government organizations (NGOs) and mass organizations.</p>	<p><u>Specific objectives:</u></p> <ul style="list-style-type: none"> • Mass organizations (MOs), VNGOs and CBOs are providing appropriate and relevant services to the rural natural resource-dependent poor that enable them to improve their livelihoods. • MOs, VNGOs and CBOs facilitate participation of the rural natural resource-dependent poor in decisions that affect their lives. • MOs, VNGOs and CBOs promote sustainable natural resources management based on community needs and involvement. <p><u>Implementation approach and focus on WEE:</u> CASI II worked by means of a rights-based approach in partnership with local organisations, including Mass Organisations (MOs), Vietnamese NGOs, community-based organisations and professional associations, to support the development and capacity of emerging civil society in Vietnam. The programme was structured as a series of interlinked and coordinated components designed to support community-based initiatives relating to natural resource management and sustainable economic development planning. The programme design was based on a detailed analysis of gender issues (including livelihood constraints). CASI II aimed to reach the poorest, especially women and ethnic minorities, mainly in the northern mountainous regions of the country, with a view to improving their participation and voice in their own development. The programme was also designed to increase access to relevant resources and services essential for sustainable livelihoods by building the capacity of poor community groups and local service providers. It included a specific women's livelihood component - the Livelihoods And Rights Clubs (LARCs) – see below for details.</p> <p><u>Programme components:</u> Community Organisational Strengthening (COS, 2004 – 2006); Livelihoods and Rights Clubs (LARC, 2004 – 2009); Community Development (CODE, 2004-2006); Community Empowerment for Forestry Management (CEFM, 2007 – 2009); Participatory Watershed Management (PWM, 2007-2009); Vietnam NGO Policy</p>

<p><u>Budget:</u> USD 3,539,689</p>	<p>Feedback (VUSTA) project (2004-2006) and Vietnamese NGO Capacity-Building component (VNCB,2004-2006) continued as Effective Networking for a Better Learning Environment component (ENABLE,2007-2009) and the Programme Development and Coordination Facility (PDCF).</p>
<p>The Livelihood and Rights Clubs Phase II (LARC II) Component of CASI II</p> <p><u>Purpose:</u> Poor women in Hoa Binh and Bac Kan provinces have improved their livelihoods and are actively addressing rights issues.</p>	
<p><u>Target group:</u> Women of poor rural households belonging to the Muong ethnic minority, and partner organization staff.</p> <p><u>Geographical coverage:</u> 34 villages in Lac Son district, Hoa Binh province. Later extended to 2 other districts in Hoa Binh district and replicated in Bac Kan province.</p> <p><u>Timeframe:</u> January 2007 - December 2009</p> <p><u>Partners:</u> Women's Union (Bac Kan & Hoa Binh province);; VNGOs - Centre of Legal Research and Services (LERES) and Agriculture and Forestry Research and Development Centre for Northern Mountainous Region (AFRDC).</p>	<p><u>Results:</u></p> <ul style="list-style-type: none"> • Livelihood and Rights Clubs and their activities in Hoa Binh province and in 4 communes of Bac Kan province operational, sustainable and benefiting poor ethnic minority women. • Hoa Binh and Bac Kan Women's Unions have the capacity to facilitate, support and replicate women's livelihood and rights clubs. • National women's union has agreed to upscale LARCs as a valuable model for women's empowerment. <p><u>Implementation approach:</u></p> <p>Provision of livelihoods training (what's this?) and project-funded credit scheme. Provision of trainings and legal education to improve poor women's rights awareness. Advocacy activities (which are noted to have resulted in improved access by poor women to credit programs from the local govt bank). Capacity-building for partners on participatory establishment and operation of LARC.</p> <p>Focus here is on building women's agency, enhancing access to resources (credit) and building capacity of (redefining) institutions. In this way the LARCs can be considered as an intervention that was designed to promote women's empowerment in the broader sense, but which included activities to promote WEE.</p>

3.2 Assessment of Gender and Power Analyses for Project Design

The designs of the CARE Vietnam programming interventions reviewed for the WEEM evaluation were all informed to some extent by gender analyses although the depth of analysis varied between the different interventions. So, for example, the ECCODE design drew on a broad-brush analysis of the livelihood constraints faced by the poor which identified lack of resources, including market information and technical knowledge; lack of business and organisational skills; and limited access to capital for investment. This analysis also identified specific disadvantages faced by ethnic minority women which included fewer opportunities of access to technology, credit and training. As a result the ECCODE project design highlighted the need for relevant services to facilitate women and ethnic minorities to become more involved in market-based production, as well as need to overcome the Vietnam historical tendency for the top-down formation and management of groups which had in past led to collapse of many cooperatives. The attention given in this analysis to the barriers operating to constrain women's economic activity focussed largely on aspects of women's limited agency, and structures, but with little or no consideration of the ways in which social norms and relations support or constrain women's engagement in economic activities. The project's targeting strategy specifically focussed on the inclusion of women and people of ethnic minorities as project participants.

The SIEED project design was similarly informed by a broad brush analysis of livelihood constraints faced by rural poor in the project working area, which identified lack of access to emerging rural markets as a key factor contributing to persistent poverty especially among ethnic minorities in the project's remote working area in the northern mountains, as well as lack of resources and capacity constraints. The project design noted that ethnic minorities, especially women lack confidence and skills, including technical knowledge, and outlined ways in which ethnic minority women are disadvantaged in terms of access to technology, credit and training, with a particular focus on their limited opportunities for education. The SIEED log-frame included indicators for engagement in product diversification and benefits of market access, as well as for income and profits generated by groups engaged in IGAs. These indicators were not gender disaggregated, but the project's targeting strategy resulted in the inclusion of a high proportion of women from ethnic minority groups as project participants (>70% of project participants were women and > 90% were from ethnic minorities).

The PACODE design document reviewed for the WEEM evaluation referred to the programme's Enhanced Credit Component. It was not clear from the design document to what extent the design of the PACODE programme had been informed by an in-depth context analysis of the barriers shaping women's economic empowerment. The PACODE log-frame included various indicators relating to aspects of WEE, such as women's confidence and active participation in community development processes; health related and business management knowledges; women's participation in savings groups and access to loans from those groups; as well as indicators referring to the existence and operation of structures supporting women participants of the project. As such, the programme was clearly specifically designed as an initiative to promote gender equality, although WEE was not overall the primary focus of project activities.

The design document for CASI II was based on a detailed analysis of Underlying Causes of Poverty for Vietnam which identified persistent gender gaps, including women's inferior positions and lack of influence at all levels of society, and the widespread occurrence of domestic violence, notwithstanding the promotion of gender equality by government in policies/legislation. While the indicators of the overall programme log-frame were broadly phrased, the indicators for the specific LARC component included indicators referring to women's increased earning potential, application of training/ new knowledge and formulation of action plans to follow up on rights issues – all of which are relevant to aspects of WEE.

3.2.1 Characterising the CARE Vietnam WEE 'model'

There were clear commonalities of approach across all four programming interventions reviewed, which included:

Women-focussed targeting strategies for the implementation of group-based activities: All four interventions were implemented by means of approaches which involved the explicit targeting of women from ethnic minorities, and implementation approaches involving group formation at the community level.

Capacity-building of partners: All four interventions also included a focus on building women’s agency and on redefining norms and institutions through capacity-building work with partners and community-based organisations. All four initiatives were implemented through partnerships with the mass organisations (MOs) of the Women’s Union (WU) and, in the case of the PACODE programme, the Farmer’s Union (FU). This approach was based on the rationale that in Vietnam the MOs have extensive outreach and established connections at grassroots level in rural areas and so offer a potential mechanism for linking programme target groups with higher-level decision-makers. All four interventions were implemented based on a training cascade approach, whereby a limited number of individuals – often intentionally including women – received training and these individuals were then responsible for disseminating knowledge more widely within their communities through a process of peer-to-peer learning. So, for example the ECCODE and SIEED projects and some components of the CASI programme in Vietnam were delivered through farmer trainers, while the PACODE programme built up a network of Volunteer Health Workers.

The establishment of community-based savings and credit groups: All four interventions included activities to promote women’s access to credit/ micro-finance through the establishment of Village Savings and Loans (VSL) groups (the ECCODE and SIEED projects); the credit and savings component of the PACODE programme; and the project-funded credit scheme established by CASI as part of the support provided to LARCs.

Enhancing agricultural productivity and strengthening access to markets: Three of the four interventions (the ECCODE and SIEED projects and the CASI programme in all its phases) were designed to promote income generation and livelihood security based on improvements in agriculture and food production and strengthened access to markets. There appears to have been a stronger and more explicit focus on market-driven/ market-led approaches in the ECCODE and SIEED projects than in either the CASI II programme or PACODE. It seems likely this was a reflection of learning from earlier initiatives, including aspects of CASI II final evaluation which noted weakness of market linkages for some groups as potential constraint on long-term livelihood improvements. The ECCODE evaluation nonetheless noted that first three years of project implementation focussed on establishment of cooperation groups prior to value chain analysis in Yr 4 and identified that as a weakness. By contrast with ECCODE and SIEED, the implementation approach for LARC focussed more on building women’s awareness of and capacity to claim rights through provision of legal training.

Overall therefore the “model” for WEE represented by the CARE Vietnam programming interventions reviewed here involves a combination of group-based activities targeting EM women for training (both in terms of technical knowledge relating to livelihoods activities and, in some cases, business development skills), group-based activities promoting access to credit and savings, and capacity-building of local organisations, with some interventions such as the SIEED and ECCODE projects including a focus on the promotion of market linkages. The way this model has been implemented has often included an emphasis on facilitating changes in formal structures through the adoption of participatory, bottom-up approaches (e.g. the ECCODE and SIEED focus on the formation of cooperation groups, the PACODE programme’s work to enable the engagement of Women’s Development Groups with local planning process). With the possible exception of the LARCs, it appears that less attention has been focussed on promoting changes in relations and the social norms (informal structures) that shape and often constrain patterns of women’s economic engagement.

3.3 Successful Approaches: Programming impacts and achievements

3.3.1 Women’s economic advancement

Changes in income levels: Evaluation reports for three of the four initiatives reviewed found that programming support for livelihoods enhancement or diversification had contributed towards improved household incomes for project and programme participants, the majority of whom were women from ethnic minorities (see Box 1 for examples). The evaluation reports for these initiatives do not provide a detailed assessment of the extent and magnitude of these impacts in terms of the numbers of households affected and the change in value of their incomes as they are, for the most part, based on descriptive, qualitative rather than quantitative data collected by means of FGDs.

The CASI II final evaluation recognised that the increase in income had not been massive in most cases, but the impacts identified were nonetheless seen as being an important way of helping to improve livelihood security for poor, rural households. A further commonality of the evaluation findings for the CASI II programme and the ECCODE and SIEED projects reviewed was that increases in income for participant households were in most cases achieved due to a combination of improved technical knowledge and increased access to investment capital, together enabling the timely and effective application of agricultural inputs for activities such as livestock husbandry, rice production and tea cultivation.

Access to financial services: The introduction of VSLA and access to credit was found to be an important factor contributing to both impact and wider uptake of livelihood interventions being implemented by CASI II, ECCODE and SIEED projects (see Box 2). Credit provision was not incorporated into the original design of SIEED but demand from project participants led to the introduction and enthusiastic adoption of the VSLA model at a relatively late stage of the project implementation cycle¹⁵. The VSLA model was also introduced in the final year of implementation of the ECCODE project in response to the identification of unmet need for credit among cooperation group members. By the end of the project, one year later 18 VSLAs had been established with 300 members and > VND 900 million in savings¹⁶. The Enhanced Credit Component of the PACODE programme resulted in the establishment of 327 Women’s Development Groups with 5,055 women members involved in credit and savings activities for income generation, of whom 70% accessed loans to a total value of > USD 550,000¹⁷.

The aggregate data available across the four programming interventions therefore indicates that there is high demand for informal group-based savings and credit activities offered under the VSLA model. These data do not however provide a basis for a conclusive, quantitative analysis of the impacts of VSL group membership on

Box 1: Information on women’s increased income

CASI II: The pig husbandry and raising models in Hoa Binh appear to have had an enormous impact on incomes (increases of 489% over the 3 years). ... Chicken raising models also contributed significantly to improved incomes in this livelihood activity with increases of 245% over three years. (Final Evaluation)

SIEED: During the final evaluation interviews, both groups and individuals reported increases in income. In Dien Bien Dong District 20 out of 24 of group members reported income increases from 10% – 25%, with average increase in income was about 11% per year. In Dien Bien Dong district, interviews showed four (out of four interviewed) households had income increased from 15 – 40% and nine out of ten groups reported that their financial status improved. Provincial government statistics show that over the period of the project, incomes (in rice equivalent) in Tua Chua district have increased by 26.7%, In Dien Bien Dong by 20.1% and in Dien Bien by 5.37%. (Final eval)

ECCODE: 9/10 (90%) of collaboration and interest groups reported increase in their members’ income of between 10-20% when compared with pre-project income. (REF)

Box 2: LARCs develop revolving micro-credit schemes

The LARC project in Bac Kan province has developed revolving micro credit schemes to meet small scale and short-term credit needs of local women that other commercial banks like VBARD or VBSP were not able to provide. LARC facilitators were trained in revolving fund management and village-based clubs were provided with 16-18 M VND. Additionally each LARC member contributes VND 10,000 of monthly savings and 10% of collected interest to the revolving fund. Typical loan sizes range between VND 0.5 million to VND1 million with 12 months term and an interest rate of 1% per month. Borrowers can make repayments by instalments. Hence the initial fund as well as number of borrowers has increased. 18 out of 56 members of LARC in Cao Thanh village, Nong Ha commune had small loans in September 2008 and by June 2009 27 members have got loans. ... The WU at commune level provides technical assistance to LARC in accounting and reporting. The loans were highly appreciated by club members and commune authorities as they allowed women to make small but timely investments on seeds and fertilizers and effectively contribute towards the uptake of the agricultural/forestry demonstration models and thus the improvement of beneficiaries’ livelihoods. (CASI II

¹⁵ Richardson, I (2012) Social Inclusion in Economic Enterprise Development – SIEED Project: Evaluation Report.

¹⁶ Richardson, I (2012b) Thai Nguyen Women’s Economic Collaboration for Development (ECCODE) Project. Final evaluation.

¹⁷ CARE Denmark (2010) PACODE End of Project report.

the incomes and livelihoods of the women who are participating VSL group members, although the qualitative evidence of the evaluations reviewed suggests these are positive. **Access to resources and asset ownership:** Detailed analyses of changes in women's access to resources and/or patterns of asset ownership were not provided in the evaluation reports reviewed. The CASI II evaluation report also reported improved access to various forms of capital for the rural natural resource dependent poor target beneficiaries. The SIEED final evaluation reported that the cooperation groups established had been able to make continued investments to maintain their IGAs, including the purchase of fertiliser and other inputs; as well as investing in other agricultural production and processing activities, such as the purchase of fertiliser for rice production and the purchase of a rice mill; and that participants of the groups (the majority of whom were poor, ethnic minority women) had also been able to make purchases of household goods including televisions, fans, rice cookers, other household appliances and motorbikes.

3.3.2 Changes in Power and Agency

Knowledge and capacity-building: All four programming interventions focussed strongly on building the agency of EM women participants by providing a range of training and capacity-building inputs to groups. Qualitative material cited in evaluation reports indicates that these activities have resulted in:

- Increased knowledge and skills for business management (identification of suitable business opportunities, making a simple business plan, identifying capital needs and accessing credit (PACODE);
- Increased awareness of rights relating to civil law, land law and gender equality (the CASI II LARC component);
- Improved knowledge of agricultural production techniques (CASI II, ECCODE, SIEED);
- Strengthened financial literacy (PACODE).

The application of improved agricultural production knowledge was found to have contributed to increased productivity and yields for participants of the CASI II programme and the ECCODE and SIEED projects, which has in turn been associated with positive changes in household food security and health status (see Box 3).

Both the ECCODE and SIEED evaluations reported that knowledge regarding improved agricultural production techniques was shared with non-project participants. The adoption of new practices by villagers outside the project groups reflects the positive value of new knowledge for local people in the project working areas. The final evaluation report for the SIEED project found that it was relatively easy for successful new production techniques to spread naturally within the communities, because the project focussed mainly on improving practices for existing traditional livelihood activities. For example while the SIEED project directly supported 93 households in sweet potato production groups, a further 208 households then replicated that activity without project support by asking group members for advice on how to plant and grow sweet potatoes and how to use fertilizer effectively to achieve better results.

The focus of the programming interventions reviewed on providing women with new knowledge has also meant that some women are taking on the role of teaching others within their households and communities, leading to enhanced recognition of their skills and status. Peer-to-peer learning mechanisms such as the Farmer Field Schools established by some CASI II components, and the cadres of Farmer Trainers developed by the ECCODE and SIEED projects have generally proven an effective means of transmitting new knowledge and training to groups of project participants. However projects reported difficulties in ensuring the timely provision of information and training due to the limited number of farmer trainers.

Box 3: CASI II – New knowledge and improved livelihood security

Participants and stakeholders consistently stated that improved agricultural production knowledge was the biggest strength of the interventions. ... This in turn has had positive spin-off effects on food security and health. For example two interviewed LARC Clubs in Cho Moi District stated that the increased yields had meant that there was no longer a period of hunger or food insecurity whereas in the past they had suffered an average of 1-2 months shortage. There was also sufficient food to feed livestock and thus secure one of the household's most important productive assets. Another widely quoted benefit of both animal husbandry training and sufficient food for livestock was the rate at which pigs reached maturity and ideal saleable live weights. As a result farmers are able to sell more pigs in any given year and should be able to make significant increases in income. CASI II Final evaluation report, p.25.

Confidence and decision-making: All four interventions reviewed reported that women participants had become more confident and able to raise their voice as a result of their access to new knowledge, and through discussing and sharing their experiences in groups. Evaluation reports highlight the importance of community-based groups such as the CASI II LARCs, the PACODE WDGs and the ECCODE and SIEED cooperation groups in providing safe spaces for women to identify their needs and priorities, to build greater solidarity, and to develop and practice leadership and communications skills (see Box 4).

Box 4: CBO membership builds confidence

CBOs supported by CASI II have played an important role in building the capacity and confidence of their members to raise their voices. This is especially evident in the LARCs. Through training and discussions on topics such as production techniques, land law and gender equality, members of these groups are no longer shy of speaking their mind and voicing their needs.

“If you came here a few years ago, you would not gather much information. And now you see, all of us are confident of talking to and sharing our thinking with you” Women farmer trainers, unspecified location, CASI II Final evaluation report.

With increased confidence and improved technical and communications skills women were also reported to have been able to become more involved in decision-making at the household level and beyond. In some cases this led to increased participation in local leadership structures and decision-making processes.

For example, the PACODE programme facilitated a participatory process to enable poor, Khmer women to contribute to Community Development Action Plans drawn up at village level for funding through the commune-level Socio-Economic Development Plan (SEDP)¹⁸. Examples of women LARC participants engaging in local planning processes to influence resource allocation were also identified in the final evaluation of the CASI II programme. The CASI II final evaluation reported that women’s participation had improved both in quantitative terms, with more women attending meetings which were previously almost exclusively attended by men, as well as in qualitative terms, such that *“women now actively speak their opinions, sometimes even more actively than men”* (Woman in Nhan Nghia commune, Lac Son district, Hoa Binh province quoted in CASI II Final evaluation, p.45).

Social capital/power with: Membership of groups such as the LARC clubs and WDGs etc., which has made an important contribution in terms of building social capital amongst poor women, has also had positive implications for their economic as well as their political participation. In this context the final evaluation of the SIEED project concluded that women who were successful entrepreneurs acted as role models for women’s empowerment in their families and communities¹⁹. The social capital and solidarity among women members of the LARCs was found also to have an effect by increasing the women’s confidence to take on the loans. Women’s collective interest in the revolving funds further served to reinforce the purpose and solidarity of the clubs. In other words, the experiences of these interventions indicate that there is an interconnection between social and financial capital.

Overall the findings of the literature review are broadly supportive of an underlying theory of change whereby changes in agency (women’s economic advancement) also work to promote changes in relations if group-based approaches are introduced. However, while the consistent reporting across all four interventions of positive impacts in terms of women’s enhanced agency and increased role in decision-making suggest that such changes are possibly fairly widespread, in the absence of rigorous quantitative assessments, it is not possible to comment here on the numbers or proportions of women participants who have experienced these kinds of changes as a result of CARE Vietnam programming interventions based on material review.

3.3.3 Changes in Structures and Social Norms

Capacity of formal institutions to facilitate WEE: In combination with the establishment of groups or CBOs at community level, the four interventions reviewed have also focussed on promoting the establishment and/or strengthening of higher-level structures to support women’s economic empowerment. These activities have included: tailor-made capacity-building support to VNGO and MO partners on both technical and organisational

¹⁸ *Ibid.*

¹⁹ Richardson, I (2012) Social Inclusion in Economic Enterprise Development – SIEED Project: Evaluation Report.

development issues including farming techniques, microfinance, RBA, advocacy, information systems, project management, and proposal writing; the establishment of a Community Development network as a space for dialogue and learning by NGOs and state organisations working in the Mekong Delta (PACODE); and the development of commercial market linkages for some of the cooperation groups established (ECCODE and SIEED).

Improved capacity of the Women's Union as a key partner for provision of relevant services at grassroots level was reported as an impact of all the interventions reviewed, with – in some cases – endorsements from local government authorities. Examples of the Women's Union replicating approaches developed through work in partnership with CARE Vietnam are reported for the SIEED and ECCODE projects as evidence of this strengthened capacity.

The SIEED final evaluation report also noted that the Centre for Community Development (CCD) - the local NGO, which managed and implemented the project, had subsequently been engaged by other development projects in the region, on a fee-for-service basis, to implement the SIEED approach for establishing and supporting cooperation group and livelihood models. The evaluation concluded that this was a strong endorsement of the SIEED approach and an excellent example of the scaling-up of the project to new people and into new areas²⁰. This scaling-up was identified as being due to the local NGO partner's enhanced skills and organisational capacity for providing support to community-based groups engaging in market-driven production activities, which had been developed over the course of the organisation's involvement in implementation of the SIEED project.

The Community Development Network (CDN) established by the PACODE programme provided a forum for the introduction of successful poverty reduction models to policy-makers and implementers, and the waste management model developed by the programme was replicated in 6 other communes of An Giang province through the SEDP for that province.

Market linkages: The ECCODE and SIEED projects both included a specific focus on promoting improved access to markets for cooperation group participants, most of whom were poor ethnic women. The SIEED project in particular incorporated the use of value chain analysis (VCA) to promote improved financial sustainability of the cooperation groups established. The final evaluation report for the project highlighted the practical application of knowledge generated by the deep VCAs to identify and marry unique local varieties with consumer markets as a particular strength of the project's approach (see Box 5). However the evaluation found that there were price, production and environmental risks associated with some of the value chains being promoted, noting that *"Encouraging the increased production of a commodity may result in over-supply and falling prices if market demand is not sufficiently large and growing. In the case of the sweet potato group, prices have fallen in 2012 as a result of falling demand, impacting income"* (SIEED Final evaluation report, p.11).

The final evaluation report for the SIEED project also found that *"Group members interviewed for the project's final evaluation reported increased capacity to negotiate with other members of the value chain. This finding was considered to increase the likelihood that farmers, traders and end users will maintain relationships and interactions after the project ends, contributing to financial sustainability"*. However, some of the cooperation SIEED groups established by the project were found to be reliant for market linkages on the commercial business arm of the local NGO involved for project implementation, which was highlighted as a risk in terms of the long-term sustainability of those groups.

Social norms: There was limited analysis of changes in social norms around gender equality and women's roles in the community in the evaluation reports covered in the desk review. The CASI II evaluation however states that *"Internal gender reports to CARE from both the COS and PWM components for example, which both featured gender*

Box 5: SIEED – using Value Chain Analysis to develop a unique product

The Value Chain Analysis (VCA) carried out by the SIEED project identified black bone chickens sourced from the remote district of Tua Chua as a unique product, for which there was high and sustained demand from restaurants. The uniqueness and demand for black bone chickens formed the basis for the establishment and development of several cooperation groups, whose successful production activities have resulted in significant positive impacts on the livelihoods of their members. SIEED Final evaluation report: p.10)

²⁰ *Ibid.*

training, indicated shifts in men's behaviours towards women and a slightly more equitable division of household labour as a result of gender training activities." The evaluation team also observed that impressions from the field in the CEFM component indicated high levels of female participation in traditionally male-oriented activities such as agriculture and forestry models. (Final evaluation, p.32). The evaluation nonetheless concluded that "while the evidence suggests that some change in practice, behaviour and approaches from duty bearers (at household and village level) has been achieved through CASI approaches (e.g. RBA interventions such as advocacy and gender equity training), however limited, changes in power relations have been much more difficult to bring about."

3.4 Challenges and Limitations

Economic advancement: In relation to women's economic advancement the *difficulty of building and/or strengthening effective market linkages for poor households* in remote areas was identified as a key challenge for the SIEED project and the CASI II programme. Evaluation reports for these initiatives highlighted the need for more thorough sub-sector and marketing analyses to identify market opportunities with significant economic potential for targeted marginalised groups to really lift themselves out of poverty in ways that would be sustainable in the long term. As illustrated by the experiences of some of the SIEED and CASI II producer groups, the risk is otherwise that as production of successful "livelihood models" based on specific agricultural products expands, the local market reaches saturation point and prices fall.

The mid-term review of the ECCODE project similarly raised a concern that the project had focussed more attention on raising productivity than on developing market linkages up to the third year of its implementation, and so questioned the long-term sustainability of some of the livelihoods models/ economic activities being promoted. The final evaluation report for this project also questioned the appropriateness of some livelihood models for poor due to the level of capital investment required.

Power and agency: Delivery of training by farmer trainers has proven to be a useful and effective approach as a means of building the capacity of cooperation groups and empowering a cadre of women as farmer trainers. However both the SIEED and ECCODE projects faced challenges in ensuring timeliness of delivery of training on improved agricultural production techniques via farmer trainers. So for example the mid-term review report for the ECCODE project noted that: "Unfortunately, there have been several instances where training or information has not been provided in rapidly enough leading to the loss of livestock from disease". The review accordingly flagged the risk that the project's effectiveness was being undermined by the late delivery of training and/or inability of farmer trainers to provide information and techniques in response to urgent need, which had in some cases resulted in the loss of crops or livestock for poor project participants to the detriment of both their economic stability and confidence²¹. The need for a stronger training focus on the development of business skills and marketing was also identified for these projects and in reference to some components of the CASI II programme.

Also while women's participation in economic activities and planning/ decision-making processes is reported to have increased across all four interventions, it is not very clear to what extent or on what scale this increased participation has led to meaningful, larger-scale changes in resource allocation. The EOP report for the PACODE programme presents data for a logframe indicator relating to increased capacity for the preparation and implementation of participatory village and commune plans, which states that about 75% of 334 community priority projects were implemented out of which 179 were integrated into the commune socio-economic plan²². However, detailed data regarding the nature of the community projects implemented and thus the ways in which they have (or have not) been relevant to women's needs and priorities and increased women's access to resources and services is not presented in that report. For the other interventions reviewed the impacts of women's increased participation are documented in the form of specific examples (such as that for the CASI II LARCs) but it is not clear to what extent these cases are representative of wider trends for change.

Structures: The experiences of the interventions reviewed here consistently found that grassroots CBOs such as cooperation groups and the LARCs had played an important role in underpinning the success of both livelihoods interventions and the creation of an improved enabling environment for pro-poor development.

²¹ Richardson, I (2012) Social Inclusion in Economic Enterprise Development – SIEED Project: Evaluation Report.

²² CARE Denmark (2010) PACODE End of Project report.

However, the final evaluation of the CASI II programme concluded that the power and impact of those groups “... remained generally limited to local or commune levels, and that whilst awareness and participation may have increased, the demanding of rights and services and holding duty-bearers accountable had not increased significantly. (CASI II Final evaluation, p.5) The challenge of engaging duty-bearers in terms of advocacy, lobbying, policy feedback and in meaningful attempts to genuinely demand rights and services from state duty-bearers and/or make them accountable for their actions or lack thereof was also identified in the final evaluation of the CASI II programme. In this context, it was noted that the WU is inherently limited in its role as a CSO by the fact that its staff receive their salaries from the state and that their activities must be approved by the state. The position of those organisations in their relatively newly defined role as providers of policy feedback to the government is therefore somewhat contradictory. Overall therefore a question remains as to what extent power relations have changed or are changing for ethnic minority women in terms of their ability to influence the actions of duty-bearers²³.

²³ CASI II Programme Final evaluation report.

4. Evidence from field work

Project Background

This chapter of the report presents the findings of an ex post field study of the ECCODE project which was implemented from March 2008 to April 2012 across 8 communes of Dinh Hoa district in Thai Nguyen province.

Thai Nguyen province is located in Northeast Vietnam, which - at the time of the ECCODE project's design - had seen low levels of reduction in poverty, with Dinh Hoa district having the highest incidence of poverty among all districts in the province. In 2006, the province reported that 39% of households in the district fell below the poverty line (according to the (lower) poverty line based in income used by the Ministry of Labour, Invalids and Social Affairs). The ECCODE project design document identified limited economic alternatives to the predominant livelihoods based on rice and tea cultivation, together with farmers' lack of technical knowledge and lack of investment capital as key causes of poverty in the district.



Caption: Members of Yang Luongti Village harvest highland sticky rice from the mountainside of Northern Laos. CARE formerly worked in their village. They collect 40 baskets a day of rice, which will sustain families for the years to come. Photo: © Josh Estey/CARE

The ECCODE project was accordingly designed to contribute to poverty reduction for the rural population of Thai Nguyen province by enabling poor rural women and men in 2000 households in the project's Dinh Hoa working area to improve their income and influence on economic decision-making through the establishment of group-based businesses to support their members' engagement in various productive activities. The specific objectives of the project were:

Result 1: Interest groups, collaboration groups and "new-style" cooperatives were formed and supported to pursue production and business opportunities.

Result 2: The management and technical capacity of local organizations to undertake demand driven cooperation group development activities, credit services and policy feedback were enhanced.

In recognition of the need for the project to overcome Vietnam's tradition of top-down group formation and management, which resulted in the collapse of most of the cooperatives established in the past, formation of the ECCODE economic cooperation groups was based on the principles of *voluntariness* and *autonomy* in decision-making. The project vision was that in the general absence of civil society organisations in rural areas, the economic cooperation groups would become organisations that could represent their members' interests and provide needed services to members. The project initially aimed to facilitate and support group-based rural businesses at three levels:

- *Interest groups* which were the simplest and most informal group type, and which required little commitment from farmers. The interest groups were considered particularly suitable for those farmers who were still wary of the risks of cooperation as well as the poorest farmers with few resources.
- *Collaboration groups*, which were formally registered at the commune level but which were also relatively small groups that require little in terms of investment and commitment.
- *Cooperatives* which were required to comply with certain official requirements and so needed relatively complex internal organisation and management structures, as the most "advanced" form of cooperation group²⁴.
- By the end of the project implementation cycle 98 interest groups and 32 collaboration groups (but no cooperatives) had been formed, with the involvement of 2321 participants of whom 1379 were identified as poor. In this way the project managed to facilitate the participation of 20% of the approximately 6911 people in Dinh Hoa district who were identified as poor at the start of the project's implementation. 80.6% of project participants were women and 80.8% were from ethnic minority groups. Poverty rates fell in Dinh Hoa District and Thai Nguyen Province over the period of the project. Interpretation of the trend at district level is however complicated by the fact that the threshold income levels for the government's classification of 'poor' households was changed in 2011 from 200,000VND/month to 400,000VND/month in 2011.

4.1 Successful Approaches

Overall, the findings of the field study indicate that the ECCODE project contributed towards increasing women's economic empowerment in rural ethnic minority communities in Dinh Hoa District, and this may be partly due to the dramatic and positive socio-economic change that the region was experiencing at the time of the project. The project's approach involved a combination of activities that were designed to promote women's economic advancement, to strengthen their power and agency, and to create a more supportive enabling environment for their engagement in economic activities by addressing structural barriers to their participation. This section of the report presents an analysis of the kinds of changes that project participants identified during FGDs in response to questions relating to their activities in the cooperation groups and VSLAs, the processes of decision-making concerning their participation in those groups, and what they perceived as the outcomes of their participation.

The changes that women and men participants of the ECCODE project prioritised during the SPOKES exercise in response to the question "What do you think has been the most significant change(s) in your life/ lives since you joined the VSLA/ cooperation group?" are summarised in the chart below. The data presented shows the % of all votes allocated to the changes identified across all FGDs with project participants.

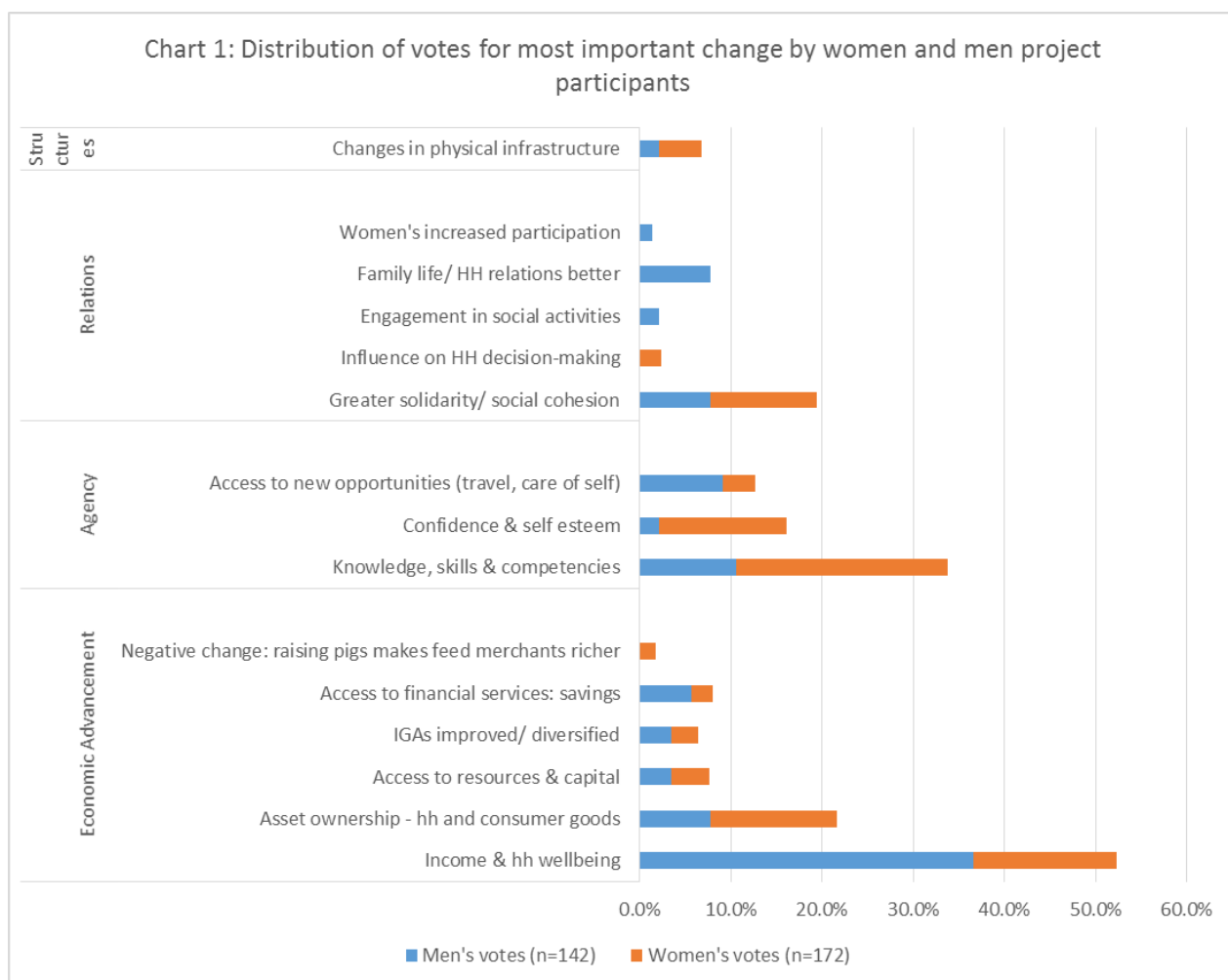
Points of note from the chart are that:

- Changes referring to increased household income and wellbeing were most widely prioritised in the voting exercises as being important, but more so by men than women.
- Other changes that were widely prioritised as having been important included asset ownership as an aspect of economic advancement; increased knowledge skills and competencies, increased confidence and

²⁴ Note: The term "cooperation group" was used by the ECCODE project as a generic term for all three group types.

self-esteem, and access to new opportunities as aspects of power and agency; and greater solidarity and social cohesion as a change in relations.

- Although changes in aspects of relations referring to women’s increased involvement in household decision-making were widely discussed during FGDs with both women and men participants as having taken place (see section 4.2.2 below), those changes were less frequently prioritised during the voting exercises. This is interesting and perhaps indicates that those changes have been relatively limited in nature. By contrast, changes referring to greater solidarity and social cohesion were relatively frequently identified and prioritised by both women and men participants.
- Changes in structures were relatively rarely identified or prioritised during the SPOKES exercise. The changes in structures that were identified referred to improvements in village infrastructure and transport links as well as changes in technology (the construction of biogas digesters by households involved in pig-raising, and the increased use of labour-saving equipment in agriculture).
- It is also interesting to highlight the differences in patterns of voting between men and women participants. Women participants were more likely to prioritise changes in knowledge, skills and competencies, changes in confidence and self-esteem (i.e. aspects of agency) and increased solidarity (an aspect of relations). By contrast men participants prioritise changes in household income and well-being. It was also striking that when men prioritised changes in women’s agency, it was mostly with reference to them being able to travel and look after themselves in terms of dress (the response category ‘access to new opportunities’).



4.1.1 Economic advancement

- What have been the long-term economic impacts of participation in ECCODE activities for women and men members of VSL and cooperation groups?
- Have women's income earning and economic opportunities improved as a result of their participation in the cooperation groups?

Engagement in IGAs: The Women's Union reported that the great majority of cooperation groups established during the implementation of the ECCODE project were still active at the time of the ex post evaluation in 2015, some 3 years after project close-out. Based on FGDs held with participants from a sample of both informal interest groups and the formally-registered collaboration groups it appears however that the informal interest groups are active in the sense that their members have continued with their livelihood activities such as pig- or goat-raising on a small-scale, household basis, but they are not necessarily active as organised groups or rural enterprises. This finding is consistent with the assessment of the project's final evaluation that the interest groups had provided an effective mechanism for the delivery of training inputs but that they were not necessarily expected to sustain beyond project close-out as entities for collective action²⁵. That said, participants of several interest groups did comment that they continued to benefit from the solidarity/ social cohesion that had developed among the members of their groups, and that, in some cases, this was beneficial to them in situations when their livestock were sick or when they needed to negotiate sale prices for their production with traders.

It must also be recognized that almost all of the groups established by the ECCODE project, apart from the mushroom cultivation group, focused on traditional or previously-practiced household livelihood activities. While on the one hand this has meant that the project did not contribute much to the diversification of economic activities practiced by ethnic minority women in Dinh Hoa district, it was undoubtedly also a factor that has contributed to the sustainability of the activities practiced by the interest groups, the economic benefits of which are discussed below.

The collaboration groups in which members have shared economic interests (i.e. shared investments and formal arrangements for profit-sharing) have developed as organized business enterprises with defined procedures for planning activities based on collective investments, production and marketing and formal accounting procedures (see Box 6). Two examples are the Lang Chung tea cultivation group in Trung Hoi commune and the Mushroom cultivation group of Village 5 in Phu Tien commune. Women were actively involved in leadership roles in both those groups – as the leader of the Mushroom cultivation group and as the Treasurer/ Secretary of the Lang Chung tea cultivation group.

²⁵ Richardson, I (2012b) Thai Nguyen Women's Economic Collaboration for Development (ECCODE) Project. Final evaluation.

Engagement in VSLA activities: Fourteen of the 16 VSLAs established during the final year of the ECCODE project's implementation are also reported to have sustained their activities with minimal or no external support. It is interesting to note that the two VSLAs that ceased operation were both mixed sex groups – anecdotal evidence from a former ECCODE project staff member suggests that the failure of these groups may

Box 6: A successful small enterprise – the Phu Tien Mushroom Cultivation group

The Mushroom cultivation group was formally registered as a collaboration group in June 2011 with a membership of seven people from six households, four of which were classified as poor. The group has been under a woman's leadership since its establishment and was identified as a model illustrating women's empowerment and gender equity by the ECCODE project's final evaluation. At that time the group had not managed to generate sufficient income from mushroom cultivation to cover the high initial investment costs associated with the model, which had been raised through a combination of member contributions (the purchase of shares) and a 100 million VND bank loan from the Cooperative Alliance at the provincial level. The evaluation however suggested that strong demand and short supply of mushrooms in the local market would mean that returns to the group should be forthcoming in the longer term. The group has since developed as a successful small business, has managed to repay the initial loan, while expanding production to include a second type of mushroom. Group members reported achieving annual profits of 200 million VND (30 million VND per member household) in 2014 and were keen to talk about their aspirations for further expansion in future. The women involved in the group reported increased household incomes and well-being, as well as emphasizing the advantages of having stable employment and being able to work from their homes (see quotes below). Their husbands agreed there had been significant positive economic changes as a result of their households' participation in the group, as well as identifying improvements in family relationships ("spiritual life"). The success of this group appears to reflect a combination of dynamic leadership, and the strong market demand for the group's produce due to the absence of other groups cultivating mushrooms in Dinh Hoa district. The husband of the group's woman leader, whose household is the main shareholder of the group, had had some previous experience in mushroom cultivation, and is clearly also deeply committed to the venture. The group also appears to have benefited from the pre-existing social network of one of the participating households (where the husband was a party cell secretary), which group members reported to have facilitated the group's access to a loan from the Social Policy Bank.

"I joined the group since its beginning but I had no money to contribute so I worked as hired labour. Every day, I worked and was paid for that day. Until now, I have job every day so I am paid every day. In general, mushroom cultivation is much more stable than rice farming and brings good profit for participating households. Our income has increased a lot and is more stable. Now people eat more. Before people did not dare to eat but now many people eat so it is better. » (Woman mushroom cultivation group member, Phu Tien commune).

"I have time to take care of my baby because I work close to my house. Before I worked in a garment company but since becoming involved in mushroom cultivation I am at home to plant mushroom and so have time to take more care of my family life." (Woman mushroom cultivation group member, Phu Tien commune).

"Our thought is more comfortable. We feel more enthusiastic in work compared to before. We encourage each other. We work to gradually improve the effectiveness because we have more experience." (Woman mushroom cultivation group member, Phu Tien commune).

have been due to difficulties in terms of gender relations within the groups²⁶. Several of the cooperation groups visited had established VSL groups to provide a source of funding for their income-generating activities. The VSL group associated with the Lang Chung tea cultivation collaboration group in Trung Hoi commune has continued to be an important element of the group's collective activities. Such linkages between membership of the VSLAs and the cooperation groups established by the ECCODE project were widely reported to have been beneficial in terms of supporting the productivity of the income-generating activities undertaken in the cooperation groups. Examples of spontaneous replication of the VSLA approach, were also identified as described by one woman participant during the field test of the FGD methodology in Phuc Chu commune (see Box 7). These cases demonstrate the level of interest in and demand for these kinds of informal savings mechanisms, and the increased influence within their families that participation in the VSLA can bring for its women members.

Increased income: In terms of economic advancement, women and men participants of some cooperation groups (most notably the tea and mushroom cultivation collaboration groups and the goat-raising interest

²⁶ REF: Personal communication, Mr. Hoai.

groups) reported that their household incomes had increased significantly as a result of increased productivity and/or quality of their income generating activities relating to agricultural production (rice and tea cultivation) and livestock husbandry. The FGD material generated for this evaluation does not provide a clear sense of the magnitude of the increases experienced by the different cooperation groups from the FGD material, as it was clear that informants were often not comfortable discussing the details of their income in a group setting. The qualitative information that is available (see Box 8 for example quotes) suggests that there has been considerable variation between groups and between participating households in the levels of income they have been able to generate from their productive activities.

Members of the Trung Hoi tea cultivation group reported that their yields per *sao* (a local unit of area used for agricultural land) had increased by 50% following application of improved production techniques, and that – based on the sale of dried tea rather than fresh leaves – overall income had potentially increased by around 55%. The group however highlighted the lack of a reliable market for the tea they were producing as a constraint on *actual* household incomes generated. Information from FGDs with the goat-raising interest groups indicate that some members of those groups have managed to generate annual returns of 12-13 million VND, and/or by amounts sufficient to cover costs of children’s education and/or healthcare costs. The members of the mushroom cultivation group reported that group members were receiving at least 30 million VND annually.

When considered in relation to the revised household poverty threshold of 400,000 VND per month in Dinh Hoa district, these latter examples suggest that for some members of some cooperation groups the income increases accrued through participation in the ECCODE project have been at levels sufficient to make a meaningful difference to participants’ livelihoods and well-being. WU representatives and Farmer Trainers also reported that project participants had experienced significant increases in income, with several of these key informants estimating that participants’ incomes had “more than doubled”. However, participants from the informal interest groups focusing on the pig-raising livelihood model as well as many participants from the VSLAs tended to report only limited income increases, as a result of the high input costs involved in that activity and the variable market demand for pigs raised (see section 4.3 for further discussion). VSLA members also commented on the limited value of loans as a constraint on the extent to which they had been able to increase their incomes.

Assets and well-being: A range of positive impacts on household economic status and broader well-being as a result of improved household income were consistently reported by women and men, with some FGD participants reporting that their households had moved out of poverty as per the government categorization since the time of the ECCODE’s project’s implementation. Women and men group members reported using the income generated from their activities for investment in further productive activities (e.g. purchase of agricultural inputs associated with rice and tea production, livestock husbandry); for housing construction and the purchase of household goods, including productive assets such as ploughing machines, and other labour-saving appliances; and for covering household expenses relating to healthcare and education. Women highlighted the advantages of expenditures on labour-saving equipment in terms of their reduced workload.

Box 8: Changes in household income levels, well-being and asset ownership reported by VSL and cooperation group members

Box 7: VSLA can increase women’s voice within their families

My husband’s origin family is in Dai Tu. My husband has five brothers so in our big family, there are six sisters-in-law. My parents-in-law asked me to inform about the VLSA model and we established a group among our family members. On the second day of each new year, my parent-in-law and all of their children (incl. us) contribute to make a fund. Each couple contributes VND1,5 mil, and our parents-in-law contribute VND1 mil. Then each year all big family members contribute totally about VND10 mil. After several years, we have some tens of million. We deposit at a bank to get interest, or some of us can use for other family stuff and pay for the interest similar to bank interest. In later time, e.g. if our parents-in-law get sick, we can use that money to cover medicine cost. I have a good voice in my husband’s family. Women VSLA member, Phuc Chu commune.

Increased agricultural productivity: *“My family raises duck, pig and fish on around 1 mẫu of land (3,600 m²). Initially, it cost me 8-10 million VND to buy different fish breed. I raise them for between 10 months to a year and then sell them. We sell about 1 ton/year, harvesting once per year. We sell them ourselves (as a household) which makes us approximately 30 million/year. Besides that, I also raise pig,*

duck and bees. This year, I have about 20 pigs and 5 bee hives. I raise bees for honey, currently honey selling price of about 150-200 thousand VND/liter. I also raise about 100 chickens for meat. I have just sold about 200 chickens for 1.2 million VND at a price of 60,000/kg). That chicken delivers in 1 to 1.5 year will be sold. Before, I raised goats.” (Male participant of fish/ duck/ pig-rearing interest group, Phu Tien commune).

Livestock husbandry as an IGA: “My family borrowed money from the group to buy goats. The result is that at the beginning of last year, I borrowed 2 million VND to buy a goat ; up to now, it has born 4 more goats. The she-goat gives birth to a baby goat every 6 months. Then I raise the born baby goat and sell it when we need money. If we haven’t needed money yet, I will raise the baby goat until it weighs 15-16 kilograms, then I will sell it.” (Woman VSLA member, Son Phu commune).

Reduced production costs: “For me, the benefit is that I don’t have to pay interest when buying foodstuff for my animals. We raise animals in my household and so I need to get money to purchase foodstuff. Without money, I can buy foodstuff in advance (i.e. on credit) but the price includes interest. So it costs 350.000 dong/bag, but with money available through a loan from the VSL group, I pay 320.000 dong only when buying foodstuff. It saves money and helps to enhance income for the family.” (Woman VSLA member, Bao Cuong commune)

Paying for healthcare: “It is difficult to get money in the rural areas. But selling a goat is easy. If we need money, we can sell our goats. When I was sick, I sold goats to take money for disease treatment. Last year I suffered from cancer disease, I sold 10 goats for medical treatment and afterward I was recovered.” (Woman member of goat-raising interest group, Bao Cuong commune).

Improved socio-economic status: “My house used to be certified as poor household. But since 2014, they did not classified my household as poor household as we have a herd of 20 goats. (Woman member of goat-raising interest group, Bao Cuong commune).

Increased asset ownership: “Women did their own things without the VSL group. When there is the group, they attend meetings to discuss economic activities. We learn and apply good practice from other people. For example, in the first year, my wife attended a meeting; she came home and told me to borrow money from the group to buy goats to raise. I agreed, borrowed 6,000,000 VND and bought 2 goats. One year later, they bore 11 baby goats. I have just sold them and just kept 2 goats. I see that it is very successful. I have sold the goats and got the profit at 16,000,000 VND. It was good to follow my wife’s suggestion.” (Husband of woman VSLA member, Son Phu commune)

Overall there was a consensus of opinion among project participants that their participation in the VSLAs and cooperation groups had contributed to improved material well-being at the household level, and increased asset ownership, particularly in terms of livestock holdings. Access to VSLA loans was widely reporting as a mechanism for enabling improved and/or diversified IGAs, albeit at relatively small-scale. From the explanations of women and men project participants (see, for example, the quote from the husband of a Son Phu VSLA member in Box 8), it is clear that the income-generating activities of the ECCODE cooperation groups were in most cases to be undertaken as household-level enterprises rather than as separate women’s enterprises, with women and men sharing responsibility for the labour involved and earnings being accrued at the household level. The extent to which women have been economically empowered through these activities therefore depends on the extent to which they are able to influence the process of household-level decision-making concerning the use of these monies (see section 4.2.2 for further discussion).

Access to credit and savings: The value of the VSLA as a flexible and readily accessible source of credit was consistently recognised by both women members and their husbands. Although the loans offered by the group are relatively small, they can be taken out more easily and quickly than loans on offer through formal financial institutions. This accessibility is advantageous to small-scale farmers as it enables the timely purchase of inputs at key points of production cycle. The importance of VSLA membership as a mechanism for savings was also consistently highlighted as a positive change and something that had previously been difficult for women to achieve. Women often talked of being happier and “more comfortable in their minds” because they are now able to use their savings from the VSLA for periodic household expenditures such as school fees and social events such as the celebration of Tet, and/or for travel and outings with the group. Some FGD participants also talked about their membership of the VSLA as a way of helping poorer community members – the sense here being that membership also fulfils a social function. The existence of the mutual fund for helping people in

times of hardship/ distress as a kind of community-based insurance fund was seen as part of this.

Box 9: Views concerning the accessibility, use of and benefits from VSLA loans.

"The income increases inconsiderably (i.e. a small amount). Before the group's establishment, I got a loan from the bank but the formalities were complicated. Since participating in VSLA group, I can access loan from group more easily but just get a small loan." (Woman VSLA member, Son Phu commune)

"I do not borrow loan from a bank because I can get loan from VSL group without any formalities and it is fast." (Woman VSLA member, Bao Cuong commune)

"The loan is used for raising livestock and growing tea, which leads to increased value. Buying fertilizers to grow tea helps increase the value of tea and the productivity compared to those last year. Borrowing money from the group is easy because it is not necessary to complete many complicated forms and papers." (Woman VSLA member, Son Phu commune)

"When WU informed of VSL group, I decided to participate and encourage my daughter-in-law to join. Joining the group to do savings. We would have spent 10, now we spend less in order to have money for savings. At the 1st year, I saved 3 million VND, and then I add a certain amount to that savings to buy gold. For the 2nd year, I bought a gas cooker, for the 3rd year, I saved 4.4 million VND and add some more to upgrade the floor with the total value of construction work of 7 million VND." (Woman VSLA member, Bao Cuong commune)

"I save 20,000 - 50,000 VND from each time I go to market; then at meetings, I use this saved amount to buy the shares. It's lucky for me that this group is set up because I can save money; if not, it's very difficult to save money. It's not possible to save money without any reason." CHK source

"That fund helps us in the hard times or in the case when we want to raise animal but without money. Last year my household saved 2 million VND and the interest we received was nearly 200.000 VND/year." (Husband of VSLA member, Trung Hoi commune).

In short, the evidence of the FGDs suggests that participation in ECCODE activities has contributed to long-term economic impacts of in terms of increased income, household well-being, asset ownership and increased access informal, community-based financial services through the VSL groups. However, it appears that these impacts have accrued predominantly at the household level rather than to women as individuals as a result of the focus on traditional, household-level production activities such as tea cultivation and livestock husbandry and, in some cases, have also been influenced by wider processes of economic and social development in the district.

4.1.2 Power and agency

- How have women's knowledge and skills, confidence and self-esteem changed?
- How have women's relative power and voice within the family and the community changed?
- What has enabled these changes – e.g. networks, links with organisations, income, men's attitude change, more time, etc.?

Knowledge and skills: Men and women reported that membership of the VSLAs and/or cooperation groups had increased women's knowledge, and/or given women access to new knowledge. The most widely reported changes in women's knowledge and skills were increased technical knowledge of agricultural production methods relating to livestock husbandry and tea cultivation and improved organizational and communications skills..

Although the FGDs with ethnic minority women participants of the project were carried out in Vietnamese without any need for translation into the languages of the ethnic groups involved, a woman from one of the VSL groups visited in the more distant commune of Son Phu commented that her Vietnamese language skills had improved through her participation in the group, which she saw as an important benefit that had contributed to her increased confidence (see Box 9).

Women's financial management skills were also widely recognized to have improved, particularly among participants of VSL groups and their spouses. Women members of VSL groups and their husbands referred repeatedly to "being more disciplined" as a function of having to abide by the (strict) procedures enforcing regular and timely attendance at the VSL group meetings, which comment appeared to reflect a sense of women being better able to manage their time and household finances.

Although a few focus groups with project participants also mentioned increased knowledge of formal business management procedures, these references came mostly from the officially registered cooperation groups, which received more capacity-building inputs on those issues over the course of the project's implementation. The only interest group to refer to formal business planning procedures was the Phu Tien duck and fish production group which was exceptional in terms of the larger scale of production being undertaken by its members. Several of the informal interest groups visited however mentioned that their knowledge of product pricing and how to negotiate with traders had improved as a result of their collective sharing of experiences with other group members.

By applying knowledge acquired from trainings offered by the project and subsequent commune-led events, women (and men) participants often reported that they have been able increase their productivity and/or the effectiveness of their management of household finances. This was a broadly reported trend, although inevitably some project participants also experienced challenges along the way in terms of their application of new knowledge. The most commonly reported challenges were incidents of disease among livestock and difficulties in loan repayment. However, the fact that women were the primary focus of trainings offered by the ECCODE project was overall considered to have been a transformative approach (see Box 10) in that it gave women opportunities not only to improve the effectiveness of their income-generating activities (IGAs), but also to take on the role of transmitting their new knowledge of improved production techniques to their husbands, resulting in increased status and authority within their families and communities.

Box 10: Women attending training - A factor contributing to social norm change

'In the past a woman stayed at home and did not attend training and other village activities. The woman stayed at home because her role was seen to be in the house only and as such her knowledge was quite limited. However through the project women started attending training directly – not through their husbands – and that meant they had more knowledge and were more effective in their earning activities – this means that their income has increased and when women's income is greater their voice is greater' WU representative, Bao Cuong commune.

Box 11: Women's increased knowledge takes different forms

Technical knowledge of production methods: *"Our economic situation is better than it used to be. By participating in the group, I have gained experience and learned from my exchanges with other group members how to do farming effectively to get the highest possible productivity. I have bought some furniture in the family."* Woman participant, VSLA, Son Phu commune.

Organisational and communications skills: *"I am more confident in communicating. Before I was very out-of-date, I didn't understand much. When attending a meeting, I just listened and didn't dare to raise my voice. It is the same when I go out of my house, I didn't know much so I didn't communicate much."* Woman participant of VSLA, Trung Hoi commune.

Financial management skills: *"My wife has gained more knowledge. She didn't know anything before. Now she know how much she submits and how much profit she earns."* Husband of VSLA member, Trung Hoi commune.

Business management knowledge: *Women are now aware of production enlargement and promotion. They know about doing business and applying technological science in production. Households have business plans and production direction.* Male participant of Duck, Fish and Pig-raising interest group, Phu Tien commune.

Language skills: *"Before I went to the market every 5 days, so the chance to practice Vietnamese language (Kinh language) was limited. Now attending more meeting, I speak Kinh language more and*

that is why my Kinh language improves. Therefore I feel more self-confident.” Woman VSLA member, Trung Hoi commune.

Social capital and confidence: The VSL and cooperation groups have clearly also served an important social function for their women members as safe spaces where women can come together, interact and share experiences. This included new experiences such as travel organized through the groups, which was something that was widely referred to as one of the positive changes in women’s lives. Many women VSL and cooperation group members expressed the view that they had become more confident as a function of membership of the groups, and that, within certain limits (see Box 11), this was helping them to take on more active roles both within and beyond their families. Women attributed their increased confidence to:

- their increased ability to earn income and so be able to contribute to household expenditures;
- their improved communications, social and leadership skills developed through their sharing of experiences within the cooperation groups; and
- the support available to them from their relationships with other group members.

Another aspect of women’s individual agency and increased confidence, which was most frequently commented on by men, was that women were taking better care of themselves in terms of their clothes and appearance (see Box 13). It was interesting that women VSL and cooperation group members themselves did not often identify this as a change associated with their membership of the groups. This finding, together with the finding that women in several of the non-participant focus groups did identify this change, suggests either that the trend for women to take more care of themselves may actually be part of the wider process of economic development and markedly improved standards of living experienced in Dinh Hoa district over the past 5-10 years. Alternatively this finding may be at least partly a reflection of the influence of social norms favouring the use of income generated by the activities of cooperation and VSL group members for productive purposes, rather than for spending on what were clearly considered more “frivolous” consumption items.

Household decision-making: In Vietnam there is a widely held social norm that the woman of the household is the “cashier” in charge of keeping household funds, although this does not mean that women have decision-making authority over the household finances. With increased agency, women VSL and cooperation group members at several locations reported that they were able to take on a more active role in household decision-making. Nonetheless, there was a widespread consensus of opinion that most household financial decisions regarding the taking and use of loans from the VSL group, the sale of agricultural produce, the buying of household assets, had to be discussed by both husband and wife, and that it was usually the man who had the final say on more important and substantive decisions.

In some cases, it was clear that women saw this process of discussion with their husbands as a strategy for risk management/ avoidance, i.e. by ensuring their husbands buy-in to or approval of their proposed use of VSL loans, they would not get into trouble with their husbands if they later had difficulties with loan repayment. The taking and use of loans from the VSL group was considered by both women and men to be a means of funding household-level production activities undertaken for the common good, rather than as a means for women to generate their own incomes independently.

Box 12: Women’s views of their increased confidence

“Before the group’s establishment, I had little knowledge. I could not dare to talk to strangers much and if somebody asked me something in a discussion like this, I felt very nervous. Nowadays I feel much more confident, I no longer feel nervous, I attend more meetings and talk openly to lots of people. However, although we are confident to communicate in our village, if I was attending the meeting at the commune and district village, I might be still tense and nervous.” Woman participant, Son Phu VSL group.

Box 13: A man’s view of women’s increased agency

“I see that my wife has changed a lot since her participation in this group (a VSL group). She dresses more neatly and talks with a softer voice. Previously when there was a party in the village, I used to go as her husband (i.e. on behalf of the household). But now she is interested in going to the party in her own right. If they were not participating in this group, women would not be able to keep up with the development of society.” Husband of Trung Hoi VSL group member

It was also clear that the level of women's influence in household decision-making varies between households with some women being more empowered than others in this respect. That said, it was not unusual for women to report taking responsibility for independent decision-making on smaller expenditures. Women participants in several focus groups reported that their influence on the process of household decision-making had increased both as a result of their improved skills at negotiation/ persuasion, and as a result of their increased economic contribution to household finances. The focus groups also provided some evidence of changes in men's attitudes towards greater recognition of women's voice and economic contribution but there is clearly still a way to go for equal sharing of decision-making responsibility to be the accepted social norm.

Box 14: Women and men's views on the household decision-making process

"I am more decisive. Sometimes, I discuss with my husband but he doesn't agree so I have to explain a lot until he agrees. Without negotiation skills, I can't persuade him. In some cases, if my husband does not agree, I would make decision by myself. Thanks to having savings, I have more money and have become more confident to manage our expenses. I now don't have to worry much when going to the market. Additionally, with that money, I myself can decide what I should buy and don't need to ask my husband's opinion." Woman VSLA member, Trung Hoi commune.

"Both husband and wife should talk over (decisions on loans). But the final decision is for myself if it is a small issue. The men manage bigger issues. This issue in the family is small so the wife can decide. In general, everybody here discuss with their husband before taking loan or using loan from VSL group." Woman VSLA member, Bao Cuong commune.

"The wife is the one to keep money, but she needs to discuss with her husband when she wants to do something. I borrow money for common use, not for my own use. The main thing is to discuss together before accessing the loan. Before spending on anything, one should let the other know." Woman VSLA member, Son Phu commune.

"It (use of loans) needs to be discussed with the husband. If I decide by myself, later, my husband discovers and asks where this money comes from or why I decide it alone. That would cause trouble for myself. Or if I get loan to generate income, but in case it loses, my husband would know and scold me and then would not give me money for paying debt." Woman VSLA member, Trung Hoi commune.

"When we sell goats, my wife keeps and manages the money. But any sale would be discussed with my wife as afterward when I need money to go to the party or buy wine, I would ask the money from her. So she should know everything and when I need money, she will give me to spend. My wife gives me money to go to the party automatically because it is a kind of social activity that the family should go to." Man from Goat-raising interest group, Bao Cuong commune.

"It is difficult to ask my wife to give me 20.000 dong to have noodles as she would say "no" because she has to save money to put in the fund of the VSL group." Husband of VSLA member, Trung Hoi commune.

"There is a proverb "Seeing eye to eye, husband and wife can scoop the East Sea". The couple needs to have a consensus in other that his wife is able to participate in VSL group. It is necessary to have an agreement between husband and wife. Because I am involved in social activities and I know how the democracy works." Husband of VSLA member, Trung Hoi commune.

Household relationships: Women and men in participant focus groups identified improvements in intra-household relationships as one of the most significant changes experienced since joining a cooperation group, saying that levels of conflict had decreased and that their families had become “spiritually happier”. In one of the focus groups with women participants of a goat-raising interest group in Bao Cuong commune, two women members of the group talked openly about their experiences of domestic violence which they said had decreased in their households since the time they had joined the group. These positive changes in household relations were attributed mainly to improved economic status. Women participants who talked about having experienced violence also mentioned that their knowledge and communications skills were enabling them to relate better with their husbands, but – notably - did not refer to changes in their husbands behavior towards them (see Box 15) indicating that the issue of violence against women is still likely to be an important one for future programming interventions to address.

Box 15: Managing household relationships

“I feel more confident. My husband is hot-tempered so I have to be tolerant. Before he beat me a lot. In the evening I sometimes went to my neighbour’s house to avoid being beaten from my husband. I am still alive so you can see how strong I am. I now know how to talk and please him.” Woman member of goat-raising group, Bao Cuong commune.

4.1.3 Changes in structures and social norms

- How has the project contributed to changes in local and community institutions, including social norms and attitudes?
- How have local institutions and committees changed to become more inclusive of women and facilitate women’s economic empowerment?
- Do women hold leadership positions in village committees and groups? Are their voices heard and acted upon in the committee meetings?

In the three years since the ECCODE project’s close-out, some of the cooperation groups established during project implementation (most notably the VSL groups and those other groups formally registered as collaboration groups, such as the mushroom cultivation group) have become institutions that appear to be making a contribution in their own right to promoting WEE. Several of the cooperation groups visited for the evaluation, including some of the informal interest groups, reported that over time the benefits of group membership had come to be more widely recognised in their communities, resulting in some cases in expanding membership and sometimes even unfulfilled demand for membership (e.g. the tea cultivation group). Some of these cooperation groups have been publicly commended for their achievements by the local authorities (the People’s Committee) at the commune level, and several examples of the spontaneous replication of interest and cooperation group activities were identified by both FGD participants and key informants at the commune and district levels.

The VSL groups were considered by WU representatives to have had particularly significant impacts on household incomes and well-being, as a result of the opportunities they offer for their (mostly women) members to readily access small loans which can be invested in agricultural production activities in a timely manner, and in contributing towards other key areas of household expenditure (e.g. school fees, construction costs). All of the WU representatives interviewed for the evaluation, including the WU Director for Thai Nguyen province, expressed a strongly positive interest in the scale-up or replication of the VSLA model to other communes and villages, while also highlighting that the WU currently does not have the resources to do so either financially or in human resources. The fact that fourteen of the eighteen VSL groups established by the project have sustained their activities with minimal external support since project close-out in March 2012 provides compelling support for this positive assessment.

Men's acceptance of and support for their wives' participation in the VSL groups, as widely expressed in the FGDs with the husbands of women VSL group members, was also identified by WU representatives as a significant achievement and a real change in mind-set, given men's initial resistance to the idea of their wives joining these and other groups. Members of the Trung Hoi tea cultivation collaborative group, which has

Box 16: The expansion of VSLA groups as local institutions

"In several formal meetings, our VSLA group has been introduced as a good reference model for other groups in terms of household economic production and the commune has already established another VSL group".

Woman VSLA member, Bao Cuong commune.

"At the beginning, I felt a bit worried. I was afraid that when I had sent my money there (to the group), I could not take it back. At the beginning, there were few people participating, but now more people have joined this VSL group". Husband of VSLA member, Bao Cuong commune.

"At the beginning of the project husbands were not supportive of women joining the VSLAs or the interest/cooperation groups. The husbands thought it would take time away from a woman's household chores and the children and they wanted to know what women were discussing in the groups – they thought it was just women gossiping and not fulfilling their duties around the house...the WU worked very hard to visit each household and explain the project and each group and encourage the husbands to let their wives join'. 'After 1 year the women received their first share-out, many women used this to buy an asset – something like a television – and then their husbands views started to change – when they saw what the wife could achieve by being a member and so then they were more willing to let their wives go and of course other men started to let their wives join...it's like that". WU representative, Bao Cuong commune.

established an internal savings and loan fund for its members based on the VSL model, commented that in their group women are more active than men in buying savings shares. This is an interesting observation which, when taken in conjunction with the finding that three of the four VSL groups that did not sustain were those involving men, suggests that the VSL approach is possibly more advantageous to women than to men. This could be because it provides a mechanism for women to begin to exert greater control over household financial resources, in a way which is consistent with the prevailing social norm that women can only take decisions independently of their husbands for relatively small expenditures.

Women's involvement in the cooperation groups was reported to have led to various changes in women's and men's behavior. These changes, which appear to be indicative of a wider process of change in social norms around gender roles, included:

- **Women's attendance at training events** represents a point of departure from the cultural norm whereby men were previously expected to attend community meetings and social events outside the household.
- In some of the formally registered cooperation groups, including groups with both male and female members, **women have taken on leadership roles** as chairperson, deputy chair or treasurer. So, for example, the FGD with the Trung Hoi tea cultivation group, where the chair is a man but the treasurer is a woman was conducted with a mixed group of men and women members and it was notable for the fact that the women present took an active part in the discussion.
- Husbands and families were consistently reported by women and men participants of the FGDs as being supportive of women's participation in cooperation and VSL groups. While this in itself appears to be a positive finding, comments by some women participants suggested that having the support of their husband's is usually a necessary condition for a woman to join a group. This raises the question as to what proportion of women were unable to obtain their husbands permission to join the groups.
- Women and men participants of cooperation groups (including VSL) also reported that **men are helping more with housework**, although this was seen as something that had happened to some extent prior to the project's implementation. Comments by VSL women participants, for whom attendance at regular meetings is obligatory as absence incurs fine, indicate however that men's growing recognition of the value of their wives' participation in training and economic or VSL activities has encouraged them to take on responsibility for household chores to enable their wives to attend meetings.
- **Women are participating more often in social events**, including those organised by the commune or WU in commemoration of events such as International Women's Day and/or parties held by households to celebrate weddings etc. within their communities. This change can be understood as being partly the

outcome of wider process of increased social capital within communities associated with improved economic conditions in the region but was also identified as an outcome of women's increased confidence and social skills.

- Several focus groups and key informants also reported **increased presence of women in leadership positions in local-level institutions**. It was clear from the composition of focus groups that WU representatives were key members for some of cooperation groups. This may well have been a factor contributing to the achievements and sustainability of those groups, which in some cases appears to have resulted in a virtuous circle whereby those women progressed to higher positions. So, for example, one of the Farmer Trainers in Bao Cuong commune, who had previously held the position of WU Deputy Chair at commune level, has since been elected as the Village Leader of her community (Thon Ty village). Several other examples of women leaders at village and commune levels were also identified during the focus groups, although this change must also be understood as the result of the effective implementation of government policy which mandates that a certain % of local government posts must be held by women.

Box 17: Project participants' views on changes in social norms

Attitudes of husbands and families: *"My husband fully agrees to let me participate in this group. Sometime, when I am busy, my husband helps to do the housework and prepare the meal. It is essential for me to receive the support of my husband to be able to participate in the group".* Woman VSL group members, Trung Hoi commune.

Household division of labour: *"Sometimes men do household tasks. People now understand that learning is to gain knowledge and technique to limit risks in raising. Husbands also understand, so they help".* Woman pig-rearing interest group member, Son Phu commune.

"Here it is quite equal, that men sweep the floor is normal. When wives are not at home, we certainly do these works – it is unavoidable. If wives do another thing, we have to help - there is no reason for not doing so". Man group member of duck-fish-pig raising interest group, Phu Tien commune.

Women's increased participation in community social events: *"People did not do karaoke in the past because life was hard. Now the economic situation has improved, so they can buy karaoke system home to use. Women are confident to take the microphone to sing; they are no longer shy as they were".* Husband of VSL group member, Son Phu commune.

Women's in leadership positions: *"Some women have been voted into leadership positions: one woman is the head of the women's union branch, and one is the secretary of the village. The secretary (Ms. Xuyen) shares that she gets the financial resource (75 million VND) to construct the road and mobilizes local people to construct the road by themselves to save the costs and make use of the internal resources in the village".* Woman pig-raising interest group members, Son Phu commune.

The material from the FGDs indicated the following as important drivers for these ongoing processes of change in social norms, some of which are still at a relatively early stage of development (see section 4.3 for discussion of challenges and limitations):

- The ECCODE project's women-focussed targeting strategy which aimed to ensure that the majority of cooperation group participants were ethnic minority women from the poorer sections of their communities. Inclusion of women in this way enabled them to develop greater expertise in a range of traditional economic activities thereby promoting their increased contribution to household economies through improvements in production.
- The project's group-based approach which appears to have been an effective way of building women's technical, communications and leadership skills, as the groups provide safe spaces for women to exchange experiences, practice and build communications and leadership skills and grow in confidence.
- The approach of working with husbands and male participants - although not a major strategic focus of ECCODE project - also appears to have been an important element of creating the necessary conditions for women to participate effectively in the cooperation groups. Although gender training does not appear to have been a particularly strong focus of the capacity-building support provided to cooperation groups through the ECCODE projects, given that it was rarely referred to in the FGDs with project participants,

several of the WU representatives interviewed for the evaluation emphasized that they had initially worked hard to convince men of the potential benefits of their wives' participation in cooperation group activities, especially for the establishment of the VSL groups, as that approach was a completely new concept that was introduced by the project

- Men's realisation of the household-level economic benefits resulting from women's participation in the cooperation groups has been a positive motivating factor for changes in men's attitudes and behaviours. Men consistently commented on their wives' new knowledge, skills and confidence and the fact that women are managing and making a greater contribution to household budgets, which in turn seems to have opened spaces for women to wield greater influence in processes of household decision-making.
- Comments from several key informants, including Village Leaders and WU representatives, indicate that gender training provided by the project to village leaders, farmer trainers and WU staff resulted in increased awareness and understanding of the importance of gender equality, thereby creating a more supportive enabling environment for WEE in key local institutions.
- WU representatives also consistently expressed the view that the organisation's experience of implementation of the ECCODE project had resulted in enhanced capacity to support women's engagement in economic activities, and a positive interest from the organisation in the scale-up of the VSL methodology to other communes and villages (Box 18).
- It is however important to recognise that these changes in social norms, have undoubtedly also been influenced by wider processes of economic development in Dinh Hoa district, which have resulted in a dramatic overall improvements in levels of household well-being over the past 5-10 years. So, for example as a corollary of increased income, many households have invested in labour-saving machinery such as ploughing machines, domestic appliances etc. which has led to reduced agricultural and domestic workloads for women.

Box 18: Organisational capacity of the WU

'Working with the CARE project has changed the way the WU works with women in the communities. Working with women is now much easier because we ourselves know how to plan and manage a project and we have developed our confidence and skills in using computers and creating documents that help us with managing project. We also have better communication skills and know how to talk with women in the communities and how to share information a better more participatory way'. Bao Cuong commune, Women's Union officer.

Box 19: Livelihoods as a focus of the village development plan

"The changes (we have identified) come not only from the tea cultivation but also from other economic activities. The Resolution of this village has 4 development objectives including promoting tea and paddy cultivation, animal husbandry and forest development in order to develop household economy in Chủng village. Additionally, trading in the market also contributes the village development but not much. Forest development is the most favourable; up to 70% of land area is forest hills". Member of Tea Cultivation group, Lang Chung village, Trung Hoi commune.

At the same time, improved communications across the district in the form of better roads were also recognised to have had positive livelihood implications as a result of improved market linkages. Improvements in agricultural production methods or tea and paddy cultivation and the promotion of other livelihood activities such as animal husbandry and forestry have been a particular focus of village development plans (see Box 19). In this context, one of the village leaders interviewed for the evaluation commented that knowledge of improved agricultural production techniques had been shared beyond the original membership of the rice production, tea cultivation and pig-rearing cooperation groups established in his village, and that this had contributed to a general improvement in living standards and reduced inequality within the community²⁷.

²⁷ KII with Village leader, Bao Cuong commune, 06/02/15

4.2 Challenges and barriers

As part of the discussion spokes exercise FGD respondents were asked what challenges they had experienced in association with their participation in the VSLA or cooperation groups, and what constraints they experienced in terms of the progress of the changes identified. Exploring these ideas of challenges and barriers proved difficult during the FGDs as many respondents were clearly reluctant to raise negative and possibly sensitive issues and there was a marked tendency for groups to follow and confirm each other's statements rather than expressing different viewpoints. In a couple of FGDs where there clearly was dissension among the people present, a tendency for leaders or people having higher status to close down the expression of differing views was observed by the facilitators. This meant that it was not possible to quantify or aggregate the frequency of reporting of different challenges across the FGD dataset and so what is presented here must be understood as a qualitative analysis of descriptive data for patterns and trends.

4.2.1 Challenges relating to economic advancement

Poor returns on production: With the exception of the mushroom cultivation group, the ECCODE project did not really lead to development of new employment or IGA opportunities, but rather focused on improving traditional production activities mostly related to agriculture and livestock husbandry. As noted in the ECCODE project's final evaluation there were production challenges with some of the activities for which cooperation groups were established, especially with regard to the pig-raising livelihood model. The high input costs and fluctuating market returns of pig-rearing were a source of almost universal complaint from the interest groups involved in this activity that were interviewed during the fieldwork for this study (see Box 20). The problems identified reflect the situation that the pig-raising model based on small-scale household production has expanded to the point of saturating the local market, leading to falling prices, while producers are still not operating at a scale large enough to meet the demands of contract buyers who would provide a secure market.

Weak or limited market linkages: Weak market linkages were also widely reported by members of cooperation groups, particularly for those engaging in tea cultivation, as a critical challenge and barrier to production. Most of the informal interest groups are still producing at small-scale and do not undertake any collective buying of inputs or marketing of production. They accordingly rely on selling their produce to traders from their homesteads, and so are often in a weak position for negotiating favourable terms of trade, particularly in situations when they are dependent on those same traders for the purchase of inputs. Even formally registered collaboration groups such as the Lang Chung tea cultivation group identified the lack of reliable market linkages as a constraint on their group's production.

Limited access to capital and credit: Limited or lack of access to capital and credit was also widely identified by cooperation group members as a significant constraint on economic activities. For example, a woman participant of the pig-raising interest group in Village 4 of Phu Tien commune explained: *"The most difficult barriers are the lack of capital and market. I need capital because we otherwise have to take on debt to raise (our pigs). The more pigs we raise, the more debt we take on. We need to have a guaranteed market to do that"*. Although it was not unusual for cooperation group members – both women and men - to report having taken loans from formal financial institutions (principally the Social Policy Bank and Bank of Agricultural and Rural Development), which institutions provide lower interest rate loans to households categorised as poor, some members of informal interest groups reported having had difficulties managing repayment of those loans, especially when their loans had been used for house construction rather than investment in productive assets. Some households that had graduated out of the government-defined

Box 20: Production difficulties of the pig-raising model

"Raising pigs this year does not bring the profit. But in the previous years, we gained. We get 1-2 million/cycle (of raising pigs) and it takes 6 months for each cycle. The income we get is not much. But because the local people here do not have additional jobs, they have to raise pigs. In general, recently we gain less and are no longer interested in this job. I raised 5 sows (this year) but made a loss. The quality of the sows were good but the selling price at that time was so cheap - maybe because of mass raising. As they say "Many people in a boat would make the boat sink"." Woman participant of pig-raising group, Trung Hoi commune.

category of poor households to being near- or non-poor, reported that this had made it more difficult for them to access credit as they were no longer eligible for the lower interest rate loans offered by those institutions. Even the formally registered collaboration groups which had taken out larger loans on a collective basis to invest in their production activities (e.g. the Mushroom cultivation group and the Lang Chung tea cultivation group), and which had managed repayment of those loans, identified the lack of access to capital as a key constraint on the further expansion of their activities.

Limitations of the VSLA model: Although VSLA group members were quick to point out the positive value of having flexible access to even small amounts of capital, the limitations of VSLA loans in terms of the small amounts that could be borrowed were also frequently raised as an issue. The limited size of loans available from the VSLA tends to mean that group members can only take the development of their business or IGA to a certain scale, after which they require access to greater capital than the VSLA can provide. Limited access to larger scale loans from formal financial institutions, as a result of factors of risk, distance and collateral, was frequently reported in the FGDs as a key constraint on the further development of women's and men's economic activities.

In the case of the interest groups for duck, fish and pig-raising in Phu Tien commune and for goat-raising in Son Phu commune, both of which groups had predominantly male memberships, VSLAs established by those groups failed to sustain due, it was reported, to declining interest and so lack of capital rotation. While we cannot provide a definitive explanation for what went wrong in these groups, it is possible to speculate that men perhaps have less than women to gain from the VSLA in terms of social benefits, which means that, given limited financial benefits, they have less motivation to commit to sustained engagement in VSLA activities, and perhaps this finding can also be understood as a reflection of widely accepted cultural norm that Vietnamese women are more effective in the role of "cashiers".

That role notwithstanding, a further limitation of the VSLA model identified from the FGDs was the widely-remarked tendency for husbands to wield significant influence over decision-making regarding the taking and use of VSLA loans. Although some women reported that they were able to take their own decisions regarding the use of VSLA loans, the most commonly reported response was that husbands and wives should discuss and agree the use of loans. While this in itself is not necessarily a negative finding, the comments made by men and women in several FGDs (see Box 21) suggest that in some cases the VSLA is being largely controlled by men rather than the women members themselves. This is an important finding which raises a concern regarding the extent to which VSLA membership is really enabling women's increased control of financial resources.

Box 21: Men's control of decision-making regarding VSLA loans

"We receive loans to do business. I am the decision maker. When my wife attends the meeting and realises that funds are available and no one wants to borrow, she would call me if I want to take a loan or not. My wife is a loan borrower only." Husband of woman VSLA member, Bao Cuong commune.

"There has to be discussion (re. taking a loan) first. My husband says what he wants to do and how much money is needed. Then I borrow money from the group and give it to him, and he uses it for what he wants. Discussion just happen at the beginning, then the money is used without being discussed." Woman VSLA member, Son Phu commune.

4.2.2 Challenges relating to Power and Agency

While in general women participants of the VSLAs and cooperation groups consistently reported that their knowledge and skills had increased, men from some groups identified women's lack of literacy and technical knowledge as a key barrier to their effective engagement in economic activities. Women participants did sometimes report that the training they had received had been insufficient – in some cases because their husbands had attended the training sessions in their stead - and often expressed interest in building their knowledge and skills further through additional training.

The experiences of the various cooperation groups with which FGDs were held for the evaluation also suggest there is a need to build the capacity of groups for business management, including skills in terms of planning and the identification of market opportunities. While some cooperation groups – mostly those formally registered as collaboration groups, such as the Lang Chung tea cultivation group and the Phu Tien mushroom

cultivation group, have clearly established formal procedures for enterprise management, the majority of informal interest groups had no business plan or collective strategy for marketing their produce. Even the formally-registered groups identified the need for further capacity-building to enable them to effectively brand and market their production as a challenge that they would need to overcome to effectively expand their production.

4.2.3 Challenges relating to Structures

The constraints of social norms: While some changes in social norms favourable to women's economic empowerment were reported to have taken place, particularly among women VSLA members and their husbands, it was also clear from the FGDs that patriarchal attitudes and values persist and appear to be accepted to a large extent by women and men in ways that impose significant constraints on women's access to and control of resources. Men are generally considered to be responsible for more important household decisions; to be the owners/ title-holders of major assets such as houses, land; and to be the people who need, in the first instance, to attend public events such as community meetings. Women's roles are still associated with the domestic sphere, although this was reported by at least one women's FGD to be changing as a result of the widespread trend for out-migration from the district by younger women going to work in factories.

Violence against women: Despite the emphasis on consensus-based household-level decision-making articulated by women and men participants of FGDs; their descriptions of women's and men's joint contributions to processes of agricultural production; and the strong tendency for FGD participants to deny the existence of any intra-household conflict, the occurrence of domestic violence was raised by several key informants as a problem that had declined as a result of the improvement of standards of living in Dinh Hoa but that still needed to be addressed. This was clearly a sensitive issue that informants felt uncomfortable discussing. Consequently it was not possible to build much sense of the incidence and impacts of domestic violence on ethnic minority women during the limited fieldwork carried out for this study. It is important to at least recognize the existence of such problems, as a potentially significant constraint on women's empowerment as a starting point for further investigation to inform the design of future programming interventions.

Contextual challenges: Local government institutions have limited resources and capacity and have been unable to provide much support other than by means of "spiritual" (i.e. encouragement) and some further technical training to cooperation groups. The district and provincial WU leaders expressed considerable interest regarding the potential for scale-up of the VSLA model, while also pointing out that the WU at present lacks the financial or human resources to do so.

5. Learning from the CARE Vietnam WEE approach

Learning question 1: To what extent do CARE’s approaches and models achieve sustainable economic participation and empowerment outcomes in the lives of women from ethnic groups? For example, are strong member-based associations an effective way to promote the rights of ethnic minority women so they can advocate for change? Does raising marginalised women’s awareness of their rights and entitlements to available resources and challenging discrimination lead to economic empowerment?

The findings of the desk review and fieldwork for this country case study that are documented in Chapters 3 and 4 indicate that the four CARE Vietnam programming interventions reviewed have all contributed to promoting ethnic minority women’s increased engagement in economic activities - mostly by increasing women’s participation in small-scale household level agricultural production activities. In addition to evidence of these improvements in women’s economic advancement, the country case study also found evidence of positive impacts in relation to women’s power and agency, with ethnic minority women being reported to have developed new skills and knowledge, as well as confidence in applying those new skills and knowledge, leading to changes in relationships within and beyond their households.



Caption: Members of Yang Luongti Village harvest highland sticky rice from the mountainside of Northern Laos. CARE formerly worked in their village. They collect 40 baskets a day of rice, which will sustain families for the years to come. Photo: © Josh Estey/CARE

Consideration of the impacts identified in Chapter 4 in relation to the programming approaches identified in Section 3.2.1 highlights the following learning points concerning the effectiveness of the CARE Vietnam ‘model’ for promoting WEE:

Women-focussed targeting strategies have been an important positive driver of change for increasing WEE by ensuring women’s active and central participation in project and programme activities, including activities to promote increased economic engagement. The provision of training by peer women trainers relating to livelihood activities in which ethnic minority women were previously engaged has – for some economic activities - proved an effective way of addressing an important barrier to ethnic minority women’s economic

participation, namely their lack of knowledge of improved agricultural production techniques. With regard to more structural changes, the approach of focussing training on women has been important as a starting point for transformative changes in attitudes and social norms concerning women's roles, capabilities and levels of participation in processes of household decision-making and public life.

Group-based approaches: The positive value of group-based approaches as a mechanism for strengthening the agency of ethnic minority women based on increased knowledge, skills and confidence was very strongly evident in the findings of both the desk review and fieldwork. The findings also highlight the benefits of establishing women-only groups as safe spaces which foster the sharing of experiences, increased solidarity and strengthened social networks among women. The learning here is that building social capital among women provides a foundation for promoting women's economic and political participation. So for example the CASI II programme and PACODE included activities with groups that were explicitly designed to raise women's awareness of their rights²⁸, which in several cases resulted in groups taking successful actions to influence planning processes with local government authorities. These experiences provide examples of strong member-based associations acting as an effective mechanism for promoting the rights of ethnic minority women through their increased participation in public life.

Promoting access to informal financial services: The establishment of community-based savings and credit groups following the VSLA model emerged as a stand-out success of the programming interventions reviewed in Vietnam, with two of the four interventions (ECCODE and SIEED) adopting the approach spontaneously in response to grassroots demand for those services. The experiences of VSLA members documented in the ex post field study of the ECCODE cooperation groups suggest that the delivery of training and skills enhancement in combination with the establishment of small-scale revolving funds is a particularly effective way of promoting women's increased economic engagement, promoting financial literacy and building agency. The practical value of VSLA membership as a means of achieving improved access to credit, albeit on a relatively limited scale, is recognised by women and men, and so women are usually supported by their families and communities to engage in VSLA activities.

The finding from the field study of the ECCODE project that the majority of VSLAs and cooperation groups established by the project were managing to sustain their economic activities to at least some extent with minimal external support almost three years after project close-out is in itself compelling evidence of sustainability.

The wider benefits of VSLA membership for women, as explained by an officer of the WU who had been involved in supporting the VSLAs established by the ECCODE project in Dinh Hoa district, are that VLSA membership "*...is not just a way to save money for women. In the VSLA they also learn about how to budget, how to negotiate, how to work as a groups, how to speak in public, how to plan and work towards a goal – all of this combined with the money a woman saves and receives at share-out time leads to changes in her confidence*". The findings from the ECCODE field study suggest that for many women, these changes in their individual agency combined with the existence of the VSLA as a supportive social structure, have led on to positive changes in their relationships with their husbands and families, and sometimes beyond. In this way, the VSLA programming approach has provided a starting point for addressing some of the key structural barriers to WEE, namely women's heavy burden of housework, limited voice in household decision-making, limited recognition of women's role and contribution by their husbands and communities, and limited engagement and visibility in public life. It was however clear from the findings of the ECCODE field study that social norms relating to men and women's roles continued to constrain the progress of these social change processes, to the extent that in some cases women's husbands or male relatives were actually the *de facto* decision-makers of the VSLA. This finding will need to be taken into account in the development of future VSLA programming interventions by CARE Vietnam (see Section 6).

Enhancing agricultural productivity and strengthening access to markets: The CARE Vietnam interventions implementing this approach (i.e. CASI II, ECCODE and SIEED) have mostly focussed on promoting women's engagement in pre-existing household level production activities resulting in increased income being earned "for the family" with relatively few examples of women engaging in new employment opportunities or IGAs in their own right. The advantage of this approach is that it provides a direct positive incentive for men to accept and support women's engagement in those activities as a means of increasing overall household

²⁸ The Women's Development Groups (WDGs) of the PACODE programme and the LARCs of the CASI II programme.

incomes and well-being. The risk of this approach however is that it may result in an increase in women's workload without necessarily enabling their increased control of income and assets.

Overall, the effectiveness of this approach to promoting WEE in the programming interventions reviewed appears to have been mixed. Some examples of cooperation groups run by entrepreneurial women becoming established as profitable and expanding businesses were identified (e.g. the Phu Tien mushroom cultivation group established during the ECCODE project and the Black Bone Chicken group established by the SIEED project). The findings of this review indicate that the more successful cooperation groups tend to be those producing products which are in high demand for specialised/ niche markets. The women leaders and members of these successful cooperation groups potentially represent positive role models for other women in their communities. However, we do not have quantitative data regarding the numbers of women-led enterprises that have sustained over the longer term. Cases of cooperation groups experiencing reduced income or even losses due to the over-production of some products resulting in the saturation of local markets were documented for all three interventions implementing this approach, and were found to reflect the weakness or absence of market analysis to guide the development of the economic activities being undertaken. Overall, the findings of this country case study suggest that the programming interventions reviewed have struggled to facilitate ethnic minority women's improved access to markets, especially in the case of interventions working in remote areas.

Learning question 2: How does gaining increased access to, and control over, economic resources, lead to socio-cultural changes at the individual, family, community levels? For example, can women's economic empowerment help challenge dominant myths around the economic participation of women (e.g. in many countries women are viewed as not being capable of managing small-scale business)? Does promoting women's economic empowerment through increased skills, access to credit and increased awareness of economic/employment opportunities lead to both economic advancement and increased agency?

The findings of the desk review and fieldwork support the theory of change that gaining increased access to, and control over, economic resources, can lead to socio-cultural changes at household and community levels (to some extent at least). The experiences of the four CARE Vietnam programming interventions consistently show that as women begin to take on a more active role in economic activities and so begin to earn income and contribute more to household finances, so they are also able to begin to play a more active role in decision-making processes of their households and communities, thereby achieving further agency. These kinds of changes are driven by a combination of women's increased knowledge, confidence and therefore strengthened voice, and changes in social norms defining how women are seen by others – including their husbands, families, neighbours and communities. As men (and other women) begin to see women as skilled and capable income earners, so they tend to respect and value women's views and contributions more, in what has the potential to become a mutually-reinforcing “virtuous circle” process of social change.

However, the experiences of these programming interventions also indicate that there are limits to the progress to be made and impacts that can be achieved by programming interventions designed to promote WEE by working with women alone. Involving women in training and capacity-building activities, enabling them to build stronger social networks through group membership structures, and facilitating their access to IGA opportunities are important ways of promoting women's economic advancement, power and agency, but are not enough to bring about the structural changes in formal and informal institutions required to create an enabling environment to facilitate and sustain advances in women's economic empowerment over the longer term.

A key conclusion to be drawn from the experiences of the four interventions reviewed here is that transformative processes of social norm change take time and require the on-going engagement of women, men and community leaders in processes of dialogue and collective action. The finding from the ECCODE field study of the widely accepted social norm that women are only able to take independent decisions about small household expenditures whereas men usually have the final say in decisions relating to larger expenditure is a case in point, which perhaps highlights the need for future programming interventions to explore and challenge this social convention by engaging men and women in questioning why that should be the case while also encouraging women to “think bigger”. Similarly, comments by women members of VSL groups that appear

to suggest it is sometimes their husbands who are leading the household decision-making process regarding the taking and use of loans, also indicate the need for programming interventions to work with both men and women to explicitly explore and challenge social norms defining gender roles. Changing social norms by challenging dominant myths around the economic participation of women requires organisations such as CARE to design WEE initiatives that involve working by means of community- and couple-based approaches designed to promote men and women’s improved understanding of gender relations.

Learning question 3: What examples of ‘good practice’ can be identified from CARE’s economic empowerment work that demonstrate effectiveness and sustainability in addressing economic participation and empowerment in the lives of women from ethnic groups?

Examples of good practice that have been identified from this review of CARE Vietnam programming interventions which could be built upon to inform the development of future WEE initiatives by CARE Vietnam include the following:

- The use of the VSLA model of informal savings and credit groups as a flexible programming platform in combination with training and/or awareness-raising activities (as illustrated by the experiences of the CASI LARC component, the PACODE WDGs and the ECCODE cooperation groups). The VSLA model provides a powerful and sustainable mechanism for promoting women’s economic empowerment through a rights-based approach. In addition to the financial benefits of having access to savings and small-scale credit, the VSL plus approach offers opportunities for women to develop their understanding of key issues (e.g. healthcare and nutrition practices in the case of the PACODE WDGs, rights and legal entitlements in the case of the CASI LARC component) that form the broader context for their economic activities, and to build the social and leadership skills to act on their improved understanding.
- The use of in-depth market analysis to identify opportunities for developing livelihood interventions based on productive activities that can offer sustainable returns to increased local-level production. That said, it must be recognised that agricultural and consumer market analysis is difficult and prone to numerous uncertainties associated with changing production conditions and fickle consumer demand. In this context, the experience of the SIEED and ECCODE projects suggests that good practice requires *“cautious implementation that allows beneficiaries to continue to access a diversity of income sources, coupled with technical assistance to tackle production and market risks can support change within tolerable levels of uncertainty”*²⁹.
- The use of peer-to-peer learning mechanisms, such as Farmer Field Schools, farmer trainers, and/or cross-visits as effective approaches for promoting the uptake of technical knowledge relating to livelihood interventions, enhancing local ownership of such initiatives, building confidence amongst target beneficiaries and promoting the empowerment of the individuals taking on the key farmer/ farmer trainer roles. The effectiveness and sustainability of these mechanisms is however dependent on a combination of factors including the capacity of key farmers, the interest of beneficiaries, choices of varieties, connections to markets and the level of engagement with duty-bearers.
- Working with Mass Organisations as partners by means of a participatory approaches: The experiences of the CASI programme and the ECCODE and SIEED projects of working through the WU has demonstrated that Vietnam’s mass organizations have the potential to be an extremely important component of the country’s emerging civil society and can also play an important role in some aspects of technical service provision. The final evaluation of the CASI programme highlighted the finding that, following project-led capacity-building in participatory approaches, the WU in Bac Kan and Hoa Binh provinces were changing their approach, and had become enthusiastic in facilitating and organizing project activities. Similarly, the WU leadership of Thai Nguyen province expressed a clear interest in the scale up of the VSLA model as a result of their experience of implementation of the ECCODE project. With a more socially inclusive approach the potential outreach of the mass organisations as programming partners in Vietnam is enormous.

6. Recommendations

²⁹ REF: SIEED Final evaluation report



Caption: Mr. Moth, 45, has nine children and five grandchildren. "I have seen my wife change since being in the women's group. Our home is cleaner and we eat better." Kham, 21, is partially blind and deaf. Liang, 47, is the wife of Moth. "We learned about what foods to eat and the five food groups. I have learned about nutrition and that there are some things we can't give our grandchildren. Before the women's group I didn't know to pre-wash my vegetables before cooking." Photo: © Josh Estey/CARE

This section of the report presents a series of strategic recommendations which have been drawn from the findings of the literature review and field study.

- i) **Ensure WEE focus projects include efforts to analyse market opportunities and enhance market linkages.** Programming interventions which aim to promote women's economic empowerment in rural ethnic minority communities need to focus as much **attention on developing market linkages** as on raising the productivity of income generating activities. The selection and promotion of potential IGAs for poor women in remote rural areas needs to be informed by **strategic analyses of market opportunities** to ensure the sustainability and impact of such activities for the groups being targeted. This may represent a considerable challenge for programming interventions working with the poorest households in remote rural areas with limited infrastructure.
- ii) **Ensure WEE programming interventions also include a focus on building women's capacity for business planning and management and/or financial literacy** to maximise their chances of developing as successful entrepreneurs. For formally registered groups, capacity-building inputs in the form of specific trainings in business, book-keeping and marketing may be useful. However, for informal producer groups, the VSLA model has been found to provide an effective, practical way of building financial management skills.
- iii) **Develop the VSLA model to promote linkages with formal financial institutions.** Given the critical importance of access to capital for women engaging in small- to medium-scale economic activities, and the limitations of existing options for credit in rural communities in Vietnam, the option of developing the VSLA model further to promote linkages of mature (i.e. self-sustaining) VSLAs to formal financial institutions on a demand-driven basis is one that should be considered by CARE Vietnam as a possible component of future WEE programming interventions. The experiences of VSLA initiatives, such as the

CARE Rwanda Sustainable Access to Financial Services for Investment (SAFI) project, funded through CARE's Access Africa programme have shown that the focus of the VSL methodology on building financial literacy and business development skills means that VSLA members are good potential clients for formal sector financial institutions and that, given access to appropriate financial products, mature VSLAs will almost always choose to link to formal financial institutions to obtain additional liquidity of funds for investment purposes.

- iv) **Promote a deeper understanding of the incidence of gender-based violence and how it may be related to and influenced by women's engagement in economic activities.** The occurrence of GBV was reported by project participants and key informants of the ECCODE project field study as a problem widely faced by women, but GBV did not appear to have been an issue that was explicitly addressed by any of the interventions reviewed. Given the recognition within and beyond CARE that women at risk of violence cannot become meaningfully empowered economic actors, this is an important gap in the programming model that will need to be addressed in future interventions designed to promote WEE. Programming interventions designed to promote women's engagement in economic activities need at the very least to understand how women's engagement in economic activities may influence their risk of experiencing violence to ensure they are able to adopt a Do No Harm approach.
- v) **Incorporate approaches for engaging men and boys in challenging social norms.** The programming interventions reviewed in this report have focussed primarily on working with women to promote women's economic empowerment – sometimes by means of activities targeting women exclusively. While these approaches have brought some changes in the formal and informal institutions that shape women's access to resources and services and their engagement in economic activities, it is clear that ethnic minority women in rural areas still face significant structural constraints to their economic empowerment, particularly in terms of prevailing social norms shaping intra-household decision-making processes. It is therefore recommended that future women's economic empowerment initiatives, including those based on the VSLA programming approach, should incorporate specific approaches for engaging men and boys in ways that seek to explore, challenge and change the social norms that currently define women's status as being subordinate to men in terms of their ownership of assets and level of influence in household decision-making. Potential approaches for engaging men, which have been implemented successfully by CARE programmes in a range of other contexts (as illustrated by the experiences of the SCLSP project in Myanmar) could include the identification and promotion of role model men as champions for women's empowerment at the community-level, couple-based dialogues and/or gender training (the latter approach – it must be recognised – has already been adopted in some of the programming interventions reviewed here).
- vi) **Facilitate the active engagement in and ownership of duty-bearers at multiple levels** (i.e. commune, district and above) as a key factor determining the sustainability and replicability of WEE programming interventions. Regarding this recommendation it is recognised that the existing top-down policy and implementation framework of government approaches for socio-economic development and natural resource management in Vietnam presents a challenging context in which to do this. Programming interventions that have been designed based on a process of open-ended participatory engagement with duty-bearers, such as, for example, the PWM component of the CASI II programme, have proven to be successful in some instances. Future programming interventions will need to incorporate, adapt and build on the learning from those experiences.
- vii) **Ensure a stronger focus on advocacy, policy feedback and civil society strengthening** to enable CSOs from the community level upwards to demand rights and services from state duty-bearers and ensure their accountability for their actions.
- viii) **Strengthen project and programme-level design, monitoring and evaluation (DM&E) processes based on appropriate mixed methods approaches.** The material reviewed for this evaluation suggests

that programming interventions which aim to facilitate WEE need to be designed in response to gender and power analyses identifying the barriers constraining women's economic advancement and power and agency, including aspects of relations and structures such as social norms. It also suggests that it could be useful for CARE Vietnam to work towards establishing a set of standardized outcome-level indicators to be measured across programming interventions which share a common focus on women's economic empowerment. Indicators would need to be defined to reflect changes in women's economic advancement (e.g. income, expenditure and asset ownership), and power and agency, and so would include attitude and behaviour indicators defined to measure aspects of relations (e.g. household decision-making, incidence of domestic violence) and structures (social norms). The consistent use of these indicators in baseline and endline surveys would enable a more detailed, quantitative assessment of the extent and nature of programme achievements across the country office portfolio. The role of qualitative evaluations would then be a complementary one of exploring how and why change has taken place, resulting in an overall more compelling body of evidence concerning the effectiveness and programming approaches.

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Annex 1: Tools

ECCODE EX POST EVALUATION - FOCUS GROUP DISCUSSION WITH VSL GROUP MEMBERS

NOTE FOR FACILITATORS: Questions in bold below are your opening questions. Opening question 5 is for women group members only. These opening questions are designed to encourage discussion and story sharing by the FGD participants. Questions as bullet points are specific ‘probing’ questions that you can use flexibly to find out more information based on participant’s initial responses.

Ask for specific examples as much as possible – do not take “yes” or “no” or one word responses for an answer – ask for more information. Record quotes that can be used to illustrate a point.

FACILITATOR INTRODUCTION TO PARTICIPANTS

Thank you all for coming to meet with us today and for sharing your time to discuss the work in your village.

I am XXXX and this is the focus group note taker XXX

We are here today to better understand the experiences of people who are participating in the VSL group and to talk about how your lives may have changed through working with the group. The ideas we talk about today will help CARE Vietnam understand the work of the group is affecting people’s lives and incomes and what needs to be improved or expanded further. This information will be used to report back to the donors who funded the ECCODE project.

Everything that we discuss today is confidential. Though we will be writing notes in order to remember the main points, no information will be presented by name in the final report. It will all be anonymous. We would like to have a conversation and I will start this by asking questions. There are no ‘right or wrong’ answers and we will not be judging each other during the discussion. I just want to hear about people’s different experiences. If there are questions that anyone does not feel comfortable answering, they do not have to answer. .

There will be refreshments at the end of the meeting. If you have not already filled in all of your information on the participant sheet, please do come and fill in at the end. We expect the discussion will take 1.5 to 2 hours.

FACILITATOR QUESTIONS for VSL GROUP participants

Main question	time guide	Probing questions
<p>1. Introductions – please tell the group your name and what you do for a living/ as your main occupation.</p>	<p>10 mins</p>	<ul style="list-style-type: none"> • Do you farm or have a kitchen garden? • Do you sell produce in the market? • Do you rear any livestock (chickens, goats, pigs)? • Any other activities?
<p><u>For women group members:</u></p> <p>2.1 Can you tell us when and how the VSL group got started? (10 mins)</p> <p>2.2 Did you decide to join the VSL group by yourself or did you need permission from your husband or other family members to join?</p>	<p>10 mins</p>	<ul style="list-style-type: none"> • Why did you decide/ want to join the VSL group? • Can you tell us how you get the money you need to save as a member of the group? • What savings does the group now have? Has anyone from the group taken out a loan from a bank or other credit fund? <p><i>Note: Ask different people about the strategies they use to get money for savings. Ask whether different women use different strategies (e.g. earning it themselves, saving from household expenses, get from your husband).</i></p>
<p><u>For husbands of women group members:</u></p> <p>2.1 Can you tell us about how your wife became a member of the VSL group?</p>	<p>10 mins</p>	<ul style="list-style-type: none"> • Why did your wife want to join the VSL group? • What did you think about her joining the group? Did she ask your permission to join?
<p>3. Can you tell us about the income generating activities that VSL group members have become involved in by using loans from the group?</p>	<p>15 mins</p>	<ul style="list-style-type: none"> • Use of loans: What do women use their loans for? What do men use their loans for? • What is the income (estimated weekly, monthly or annually) earned from those activities? Have the group members' incomes from those activities changed over time? How do VSL group member incomes now compare with incomes when the group had just started? • What outside support do you get for the activities of the VSL group? (e.g. support from a farmer trainer/ the Women's Union/ government extension agents)
<p>3. <u>For husbands:</u> Can you tell us about the income generating activities your wife has become involved in through her membership of the VSL group?</p>		<ul style="list-style-type: none"> • Use of loans: How does your wife use the loans taken from the VSL group? • What is the income (estimated weekly, monthly or annually) earned from those activities? Have the group members' incomes from those activities changed over time? How do VSL group member incomes now compare with incomes when the group had just started?

<p><u>For women group members & husbands:</u></p> <p>4a) Can you tell us how you make decisions about the loans you/ your wife take(s) from the group?</p>	<p>10 mins</p>	<ul style="list-style-type: none"> • Who in your household makes decisions about how to use the loan from the VSL group? • If people in a house have different ideas about how to use a loan, who makes the final decision? • Use “open-ended stories” to encourage people to share more ideas: <ul style="list-style-type: none"> ○ Imagine there is a woman who joined the VSL group but she still has not taken a loan (even though she has contributed enough money to do so.) What are some of the reasons she might not want to take a loan? ○ Imagine there is a woman in VSL group who wants to take a loan to grow and sell green beans. But her husband thinks this is a bad idea and refuses to support her. What happens?
<p><u>For women group members & husbands:</u></p> <p>4b) And how you make decisions about the things you/ your wife buy with your loans?</p>	<p>10 mins</p>	<ul style="list-style-type: none"> • Who owns the things you buy with your loan? For example, if you buy a goat with your loan, who owns that goat? If you buy a bicycle, who owns that bicycle? • Who decides what to do with the things you buy? Do you decide by yourself or with others? • Who gets the profit from selling things? What about things that have a lot of value (e.g. land)? • What happens if people in the household have different ideas about selling the things you buy- who decides?
<p>5. <u>For women group members:</u> What does your husband and/or your family think of your membership of the VSL group?</p>	<p>10 mins</p>	<ul style="list-style-type: none"> • Does your husband support you in your membership of the group? If yes, did he always support you? In what ways/ how does he support you? • Do your family support you being part of the VSL group? Were they always supportive? In what way/how do they support you?
<p>5. <u>For husbands:</u> What do you think of your wife’s participation in and activities as a member of the VSL group?</p>		<ul style="list-style-type: none"> • Are you involved in supporting or helping your wife in her income generating activities in any way? • What do you about your wife’s participation in the group? How has your wife’s membership of the group affected your family’s life at home? • Do you think her membership of the group has caused any problems or difficulties for you or your family?
<p><u>For women group members:</u></p> <p>6. Have you experienced any challenges or difficulties associated with your participation in the VSL group? What things make it difficult for you to participate in the VSL group?</p>	<p>10 mins</p>	<ul style="list-style-type: none"> • How do you cope with your other household duties, when you start doing work with the VSLA? Are you doing activities you didn’t do before? Who helps you with the workload? • Are there any income generating activities that you want to do as a woman, that the community thinks you should not do? (And as a man?) • Does this ever cause any challenges in your household? With your communities/ neighbours?

		<ul style="list-style-type: none"> Imagine there is a woman who joins VSLA and is very successful and earns some money. Could this ever cause her difficulties or problems in her house or with her neighbours?
<p>SPOKES exercise</p> <p>7. What do you think has been the most significant change(s) in your life/ lives since you (for husbands: your wife) joined the VSL group?</p> <p><i>Note: Discussion in response to question 7 will form the basis for the SPOKES exercise. The note-taker should continue taking detailed notes of the discussion for 20-30 mins as the basis for helping the facilitator to identify what are the main changes that will be represented by symbols for the SPOKES exercise (see accompanying instructions).</i></p>	45-60 mins	<ul style="list-style-type: none"> Have your income or earnings changed? Have your savings or access to credit changed? Have you been able to use the income you have earned since joining the cooperation group to make any major household purchases (e.g. land, livestock, motorbike, bicycle, TV etc.)? Who owns those items (you, your husband or family, the group, other community members)? Have you changed in terms of your own knowledge/ skills? What about changes in linkages or relationships with people or organisations outside the community (e.g. market linkages)? Have there been any changes in your relationships with your husband and/ or family – e.g. how you are able to influence decision-making? Have there been any changes in your relationships within the community – e.g. participating and speaking up in village meetings? Do you feel you are able to influence processes of community decision-making? How do you think the attitudes of the community towards women involved in VSL groups are changing? Use “open-ended stories” to encourage people to share ideas: If your friend was unsure about whether to join a VSL group, what three reasons would you give to convince her to join? What are the three main benefits of belonging to a VSL group that you would tell her to help her decide?

FACILITATOR QUESTIONS for COOPERATION GROUP participants

Main question	time guide	Probing questions
1. Introductions – please tell the group your name and what you do for a living/ as your main occupation.	10 mins	<ul style="list-style-type: none"> Do you farm or have a kitchen garden? Do you sell produce in the market? Do you rear any livestock (chickens, goats, pigs)? Any other activities?
2. Can you tell us how your interest/ collaboration group got started? <u>For women group members:</u> Did you decide to join the cooperation group by yourself or	10 mins	<ul style="list-style-type: none"> Before joining the group what did group members do to make an income? Did any have their own farm / land / livestock/ business? Why did you decide to join the cooperation group?

<p>did you need permission from your husband or other family members?</p>		<ul style="list-style-type: none"> • What investments did group members have to make to start the group? How/ where did they get the money they needed to invest?
<p>3. Can you tell us about the income generating activities of the cooperation group (crop production, livestock husbandry, processing)?</p>	<p>15 mins</p>	<ul style="list-style-type: none"> • What is the average monthly (or annual) income earned by the group (or group members)? • <u>For collaboration groups only</u>: How is the income generated by the group's activities divided/ distributed? • Has the level of income generated by the group's activities changed over time (i.e. since the group was established)? How do group earnings now compare with income earned when the group had just started? Why has the income of the group changed? • Does the group have any savings together? Or any group loans?
<p>4. Where do you sell your produce/ products? How do you decide what you will do together as a group? Has that process changed in any way since the group started?</p>	<p>10 mins</p>	<ul style="list-style-type: none"> • Are all members of the group able to influence the process of group decision-making or are some people more influential than others? Which members of the group have most influence? Why is that? • What support do you get from external organisations for the group's activities nowadays? (e.g. support from government extension agencies/ a farmer trainer/ the Women's Union)
<p>5. For women group members: What does your husband and/or other family members think of you working with the cooperation group? (15 mins)</p>	<p>10 mins</p>	<ul style="list-style-type: none"> • Does your husband support you in your work with the group? If yes, has he always been supportive? In what ways/ how does he support you? • Do your family support you in your work with the group? Were they always supportive? In what ways/how do they support you? • In your household who decides on the use of the income you earn from your participation in the cooperation group? How is the income you earn from your activities with the group used? • What do other people in your community think of women doing this kind of work?
<p>6. Have you experienced any challenges or difficulties associated with your membership of the cooperation group?</p>	<p>10 mins</p>	<ul style="list-style-type: none"> • Check for difficulties/ challenges relating to finances, workload, family relations, disapproval from community etc... • Do you think women engaging in income generating activities face any particular challenges or problems?
<p>SPOKES exercise</p> <p>7. What do you think has been the most significant change(s) in your life/ lives since you joined the cooperation group?</p> <p><i>Note: Discussion in response to question 7 will form the basis for the SPOKES exercise. The note-</i></p>	<p>45-60 mins</p>	<ul style="list-style-type: none"> • Have your income or earnings changed? Have your savings or access to credit changed? • Have you been able to use the income you have earned since joining the cooperation group to make any major household purchases (e.g. land, livestock, motorbike, bicycle, TV etc.)? Who owns those items (you, your husband or family, the group, other community members)? • Have you changed in terms of your own knowledge/ skills? What about changes in linkages or relationships with people or organisations outside the community (e.g. market linkages)?

<p><i>taker should continue taking detailed notes of the discussion for 20-30 mins as the basis for helping the facilitator to identify what are the main changes that will be represented by symbols for the SPOKES exercise (see accompanying instructions).</i></p>	<ul style="list-style-type: none"> • Have there been any changes in your relationships with your husband and/ or family – e.g. how you are able to influence decision-making? • Have there been any changes in your relationships within the community – e.g. participating and speaking up in village meetings? Do you feel you are able to influence processes of community decision-making? • How do you think the attitudes of the community towards women involved in VSL groups are changing? • Use “open-ended stories” to encourage people to share ideas: If your friend was unsure about whether to join a cooperation group, what three reasons would you give to convince her to join? What are the three main benefits of belonging to a cooperation group that you would tell her to help her decide?
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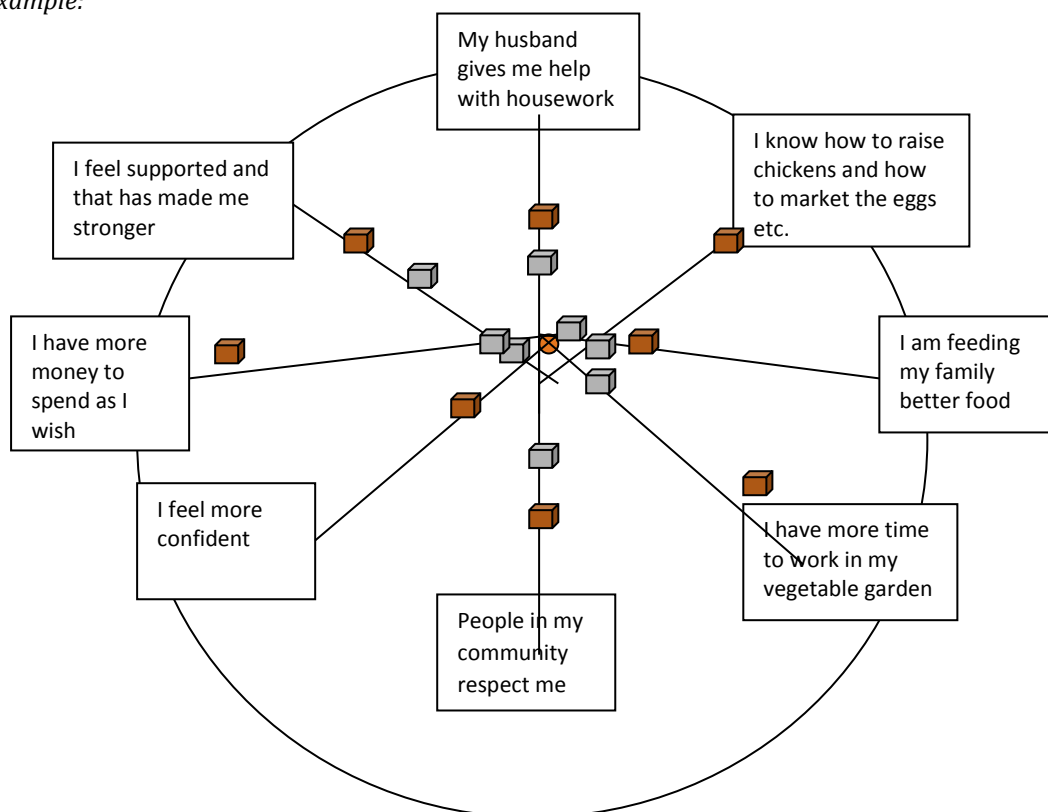
FACILITATOR QUESTIONS for NON-PARTICIPANTS

Main question	time guide	Probing questions
1. Introductions – please tell the group your name and what you do for a living/ as your main occupation.	10 mins	<ul style="list-style-type: none"> • Do you farm or have a kitchen garden? • Do you sell produce in the market? • Do you rear any livestock (chickens, goats, pigs)? • Any other activities?
2. What are the main/ most commonly practiced income-generating activities for people in this village, i.e. how do people earn money?	10 mins	<ul style="list-style-type: none"> • What are main IGAs for women and for men? Why do men and women have different ways of earning money? • How do IGAs practiced by poor people differ from those practiced by non-poor people/ households? • For the main IGAs identified, ask: Where do people sell their harvest/products (specify the product you are asking about)? To whom? At what price? • What would be the average monthly/ annual income earned from these activities (specify) by a poor household? And what about in a non-poor/better-off households?
3. <u>For women non-participants</u>: In your household who decides on the use of the income you earn?	10 mins	<ul style="list-style-type: none"> • What happens if you and your husband have different ideas on how to use the income you earn? • How is the income you earn used?
4. Over the past five years, what has changed in the IGAs that women in this village are involved in? And what have been the changes in IGAs for men?		<ul style="list-style-type: none"> • How has the amount of income that people earn changed over the past 5 yrs? How do average household incomes today compare with average household incomes five years ago? • Have there been changes in household ownership of land, livestock or other assets over that same time? • What has caused these changes to happen?
5. What do you think are the main barriers or factors acting to limit women becoming more involved in IGAs in your community? Do men face the same barriers or constraints as women?		<ul style="list-style-type: none"> • Check for access to key resources (e.g. land/livestock ++); access to savings or credit; markets; extension services, time constraints, lack of knowledge or skills etc... • What support do women who work get from their husbands or families? • Use “open-ended stories”: imagine there is a woman who is working as *** and so is often late home to cook food for her family. Would she get into trouble with her husband/ family?
<u>SPOKES exercise</u> 7. What do you think has been the most important change(s) in the lives of <u>women</u> in this community over the past five years?	45-60 mins	<p>Check for changes relating to:</p> <ul style="list-style-type: none"> • Women’s income or earnings? Women’s access to savings or credit?

<p><i>Note: Discussion in response to question 7 will form the basis for the SPOKES exercise. The note-taker should continue taking detailed notes of the discussion for 20-30 mins as the basis for helping the facilitator to identify what are the main changes that will be represented by symbols for the SPOKES exercise (see accompanying instructions).</i></p>	<ul style="list-style-type: none"> • Women's use the income they are earning to make any major household purchases (e.g. land, livestock, motorbike, bicycle, TV etc.)? If they do, who then owns those items (the woman, her husband or family, the group, other community members)? • Women's knowledge/ skills? Or their linkages or relationships with people or organisations outside the community (e.g. market linkages)? • Women's influence on household decision-making: To what extent are women able to influence decisions in the household/family? • Women's position within the community – e.g. participating and speaking up in village meetings? Do you think women are able to influence processes of community decision-making? • How do you think the attitudes of the community towards women involved in income generating activities are changing?
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Instructions to facilitator for SPOKES diagramming exercise

- i) With the FGD participants decide on symbols to represent 8 – 12 of the main changes to in terms of income & earnings, knowledge/ skills, decision-making and relationships at household and community levels, attitudes etc. that are identified to have taken place and arrange them in a circle. Symbols will include physical things that you find around you or that you carry with you. Allow the group to agree which symbols represent which change, and the note taker should write what each symbol represents in their notes. Keep referring back to the meanings and get the group to remember the meanings of the symbols.
- ii) Then draw lines from the centre of the circle to each of the written cards – like spokes in a wheel. For example:



- iii) Then the group will use markers to indicate how much progress has been made. There will be two different colour or different type markers. (e.g. black and white stones). One of the markers will indicate where the group members were before the project started. The other will indicate where they are now in relation to progress. The group members themselves need to discuss together and agree where the marker should go – relating the decision to their own lives. They will place the marker nearer the symbol if there has been progress and they are closer to reaching their goal with this issue – and further away from the symbol if they are far from achieving the goal.
- iv) e.g. if they are involved in a livestock rearing group – if they were not involved in the project before they would put the marker the furthest away from the symbol (e.g. in the centre of the circle.) To assess the progress and where the other marker should go you might encourage them to discuss whether they have been involved in decision making, are they being paid for their work, are they pleased with the progress or do they need to see more progress.
- v) The group has to agree on the level of progress – e.g. that if half the group are getting no help in the house from their husband, but the rest of the group are getting some help they might agree that progress is about half way along the spoke (see picture above. The closer the stone or sweet is to the box the more progress has been made.

- vi) *Finally – ask the FGD participants to vote for what they each see as the most important of the change areas – or initiatives that have changed their lives. Which one has been most important to you and had the most impact in improving your life? Each participant is given three stones to vote with. S/He can put the stones on any of the boxes – or all three on one box.*
- vii) *Then ask: **What do you think CARE could do to further improve women’s income and support their participation in decision making in the home and community?***
- viii) **At the end of the session ask for 1 or more volunteers who would be prepared to talk further with the data collection team in a short (30 min) separate interview about examples of changes that they have individually experienced in their own lives.** They need to be able to explain how the change came about – what was involved in the change, who supported it and why it is so important to them.

ECCODE Ex Post evaluation: Key Informant Interview (KII) guide for COMMUNITY and COMMUNE level interviews

Key informants:

- Village leaders (1 interview per village)
- Women who have been elected as village leaders during/ since project implementation (e.g. in Bao Cuong commune?)
- Cooperation group leaders
- Representative(s) of Women's Union at commune level
- Farmer trainers (1 per commune)

Objectives of the KIIs:

- To explore perceived trends/ patterns of change in Dinh Hoa district over the past 5 years
- To explore the views of key informants regarding the impact of the ECCODE project for the livelihoods of project participants, and especially women, and in the wider communities of the participants.

Note for interviewers: Questions in **bold** are open questions designed to encourage explanation/ discussion by key informants. Questions as bullet points are specific probes that can be used flexibly/ as necessary to follow up on responses to the initial open questions to ensure detailed responses to those questions.

Introduction:

Explain that we are here to understand the impacts of the ECCODE project that was implemented by the Women's Union, the Cooperative Alliance and CARE in Dinh Hoa district from 2009 to 2012. We are interested in understanding how the project's implementation affected the livelihoods of the men and women who participated in its activities in the context of wider processes of change and development at the community and district level. We would like to ask you some questions about the livelihoods of people in rural communities in this district and how they have or have not been influenced by the implementation of the ECCODE project. There are no 'right or wrong' answers to these questions – we just want to hear about your experiences and opinions. We will be taking notes so that we can be sure we can remember the ideas you have shared. We expect that the interview will take between 60 – 90 mins.

Part I - Questions about trends/ contextual changes:

1. What do you think have been the most important changes in the lives of poor people living in this commune/ community over the last five years?

- Have there been changes in income-generating activities and/or earnings?
- Any changes in household well-being (e.g. food security, children going to school etc.)
- Any changes in poor people's knowledge/ skills? Changes in access to savings or credit?
- Any other changes? Any changes at the community level or beyond? (e.g. market linkages/ membership of groups/ participation in local development planning processes)

2. How have (poor) women been involved in or affected by these changes? Or How do you think life has changed for (poor) women living in rural communities over the past 5 years?

- Have there been any changes in women's income-generating activities (how women earn money)? If yes, what has changed?
- Any changes in women's ownership of assets (land, livestock, savings, other)?
- Any changes in women's involvement in household level decision-making?
- Any changes in women's participation in meetings, committees and/or groups at community level? And beyond the community (e.g. participation in local political structures or processes)?
- Can you give me any specific examples of women involved in/ affected by these changes?

3. How have those changes in women's lives come about? What caused them?

4. What do people in this commune/ community think about these changes in women's lives? How are people's attitudes concerning the role(s) and status of women changing?

- To what extent are people in the communities supportive/ respectful of women engaging in income generating activities?
- For a woman who is successful in her own business or another income generating activity, could this ever cause her difficulties or problems in her house or with her neighbours/ in her community?
- What do you think of these changes? Are they a good or a bad thing? And why?

Part II - Questions about involvement in and impacts of ECCODE project activities

5. Please can you tell us how you or people from your community were involved in the implementation of the ECCODE project (the project which was supporting the establishment of cooperation groups for income generating activities).

For village leaders ask:

- Have there been any other development projects implemented in this community over the past 5 years?

For farmer trainers and WU commune level representatives ask:

- What training/ capacity-building did you receive to support your work with the project? How was it useful? Can you give a specific example of how you have used those skills/ knowledge to promote women's engagement in economic activities/ IGAs?
- Are you still working to support the cooperation groups established in this commune during the implementation of the ECCODE project? What support do you provide? Has this changed over time?
- Have you supported the establishment and activities of any new cooperation groups in this commune since the closure of the project?

For cooperation group leaders: See separate page of questions concerning composition and activities of the cooperation group.

6. What do you think have been the long-term impacts/ changes of the ECCODE project's implementation for the women and men participating in the cooperation groups? Can you give us some specific examples...

- Have there been changes in income/ production/ quality/ market linkages?
- Have there been any unexpected or negative impacts?
- Have some cooperation groups been more successful than others? If yes, which ones and how/ why?

7. In particular, what do you think have been the impacts of the project for poor women? What has changed for poor women as a result of the establishment of the cooperation groups? Can you give me some specific examples of these changes...

- How has membership of the cooperation groups influenced women's IGAs, income, ownership of assets?
- Have women been able to develop any kinds of new skills and/or knowledge?
- Have there been any changes in women's status in their own households/ communities or beyond? E.g. how women are involved in household decision making? Or in women speaking up in community meetings/ decision-making processes?
- Can you give me an example of a woman in your community/ district / organisation who has taken on a leadership role as a result of this project?

8. What do you think was the most valuable or important contribution of the ECCODE project to promoting changes in the lives and livelihoods of poor women and their communities?

- Check for different project activities (capacity-building for cooperation groups, training on livelihood models, leadership training, VSLA, establishment of market linkages, farmer trainers, gender training etc.)
- All of these or a combination of things – which combination...

9. What challenges or problems do poor women still face in terms of earning money and ensuring their livelihood security?

- Check for responses referring to access to resources or services, lack of knowledge or skills, cultural attitudes.
- Are some of their problems anything to do with people's views of what women are capable of or what their role should be?

10. What would you suggest to improve the situation for women? What more can be done?

- To promote women's engagement in economic activities/ earning income and owning their own assets.
- To improve their decision making in the village and in the family – to be heard and to contribute.
- To be supported and encouraged by people in their community

Annex 2: Stories of Change

Village: Phu Hoi Village, Son Phu Commune

Name: Ms Do Thi Canh

Occupation: Tea cultivation/rice cultivation

Poor/non-poor: currently a non-poor household (but held a poor certificate when project started)

Interviewer: Josie and Phuong

Date: 9/02/15

Ms. Do Thi Canh is 42 years old and married with four children. **Canh has been working with CARE since 2008 when she joined one of the first VSLAs being established by CARE in Phu Hoi** and later joining a tea cultivation cooperative group. Over the time Canh worked with CARE she believes that both herself and her family have experienced significant changes in their lives.

Canh's VSLA was established in 2008 and continues today with a strong membership of 15 members all of whom are women. **Canh believes the having both savings and a line of credit through the VSLA has been behind the success of her small business growing and selling tea,** *'after saving through the group for a number of years and just taking small loans to buy fertiliser, I decided to my first substantial loan in January 2012 and used the money to expand my tea cultivation from just growing, drying and selling my own tea at the local market to actually making it a business – so the loan gave me enough money to make a business buying dried tea from others at the market at a lower price and then onselling to traders in bulk at a higher price – it took me two years to pay off my loan and it's been a good investment'*. Canh's small tea business has increased her household's income significantly and she believes that **her overall income has doubled, and that three quarters of her household income now comes from the cultivation and sale of tea.**

The **family has used the increased income** to ensure Canh can continue to purchase shares as part of her VSLA activities, and to meet her household's basic needs. Once this is done the family decides on making longer-term investments such as paying school fees and purchasing school materials for children. Canh is very proud that **through careful budgeting (skills Canh attributes to the training she received through the VSLA) the family has also slowly built a concrete/steel house** and recently moved from their wood/bamboo home. **Decisions on how to spend the family income are made by Canh and her husband together, although Canh herself keeps the money and manages the household budget,** *'I keep and record the money and when my husband wishes to buy something then we discuss it together and we have to agree and of course it is the same for me. For example, we discussed building a toilet in our house and we agree this will be good so now we will work to set aside the money for this to happen'*.

Canh believes that her **ability to bring money into the family from her own work has led to a better relationship with her husband,** *'At the start of the project my husband was not supportive at all of me joining the VSLA or the tea cultivation group – he didn't understand and was quite suspicious of what we would be discussing as a group – he would say "how do you know how much money you will make? How do you know you will get any of that money back even? You are wasting your time and not looking after our home" However when we received my first share-out he realised it was a good activity for our family and he changed his mind. Now I can say that he is very supportive of my activities with the VSLA and my tea business...when I need to go to meetings or to talk with other women he is asking what he can do to help! He is drying the tea and caring for the children! You know before I joined the VSLA I had to request money from my husband for every need in the house – but now I am earning money myself and so I can be part of the decision about how to spend that money. We are much happier and my husband is happy that I can make money too'*.

Canh also believes the **changes have been personal,** *'Since joining the project I feel totally different to how I was before. I no longer have to think about money every day and I am more confident I can provide for*

the family – I feel proud of what I have achieved’. Canh’s confidence has led to her becoming more active in the broader community, ‘I am also more confident outside the home as well – there are 43 households in our village and a member of each household attends the village meeting. I have attended on a number of occasions and I am proud to share the activities of the VSLA at these meetings’.

Now Canh is looking to the future, she is interested to learn more about market linkages and would like to sell her products directly rather than through the trader but feels she lacks the knowledge and confidence to do so, *‘I know the trader sells at a place far away from here in cities like Ha Noi for example, and I know he sells at a much higher price. However I do not know how to market my product in Ha Noi – either how to find the big buyer or the customers? It is too risky for me to not sell to the trader in our village – because if I were to try and sell in Ha Noi – I may not find anyone to buy it and I may have to sell it at a lower price’.*

Village: Phu Hoi Village, Son Phu Commune

Name: Mr Ngo Xuan Quyen (Husband of VSLA member)

Occupation: Tea cultivation/rice cultivation

Poor/non-poor: currently a non-poor household (but held a poor certificate when project started)

Interviewer: Josie and Phuong

Date: 9/02/15

Mr. Ngo Xuan Quyen is 40 years old and married with four children. **Quyen is part of a goat-raising interest group established by CARE in 2009. Quyen’s wife started working with CARE in 2009 when she joined one of the VSLAs established by CARE in Phu Hoi. Quyen says, ‘the moment my wife joined the VSLA our life changed and right until today it is bringing benefits to my whole family’.**

Before his wife joined the VSLA Quyen’s household was classified as poor household and the family experienced difficulties meeting their basic needs in addition to paying for school fees and purchasing the necessary inputs such as fertiliser for their rice paddy fields. **Quyen believes the having both savings and a line of credit through his wife’s VSLA has been behind the family’s improved well-being ‘in 2010 after one year of saving and my wife’s first share-out, she took a loan and we bought two goats. Those goats then gave birth and so we had four more goats. Goat meat is high-value and the price is more stable than pigs, and the goats look after themselves so it is a good investment. The sale of the goats has increased our income significantly. Actually now we do not hold a poor household certificate and we have not had to take more loans because we make enough from the sale of our goats – we have 10 goats at any point in time – once we have more than 10 we sell them’.**

Quyen’s wife also joined a tea cultivation group, however Quyen has found this to be less successful than the VSLA and goat-raising for his family, ‘even though other families have had very good success with tea for us, we have not had the same experience. Tea is a very good activity because actually many of us are familiar with growing tea, however it does require time and because my wife and I are busy with other activities the goats are better for us. The inputs for growing tea are also high, for example, for 1 sao you need 150kg of fertiliser and pesticide and you need to be able to connect direct to the market to get the best prices. For goats the traders come to us and the demand is very high’.

The family has used the increased income to ensure Quyen’s wife can continue to purchase shares as part of her VSLA activities, and to pay for their children’s school and university fees. **Decisions on how to spend the family income are made by Quyen and his wife together, although his wife keeps the money and manages the household budget, ‘we have always decided on issues like money and children together in our house – and yes it has always been this way – I believe in gender equality. For example, we will decide whether to sell our goats locally or to the trader when they visit – my wife is the one to find out what the different prices are and then we discuss. Our village has received information from the government on gender equality and it is the right of the woman to attend meetings such as the VSLA and it’s good because they learn from each other and then they can home and apply it in their lives’.**

Quyen has also seen **changes in his community**, *'before the project much of the land here was empty and people were doing their activities like planting tea and raising goats in a very haphazard way, but now the land is full of tea plants which have been planted in a standard and more professional way. The trees are healthier and all my neighbours yields have increased – for example from 1 sao alone you can get 3-4kg of dried tea – which is much higher than before'*.

Despite the success of his family and his neighbours, **Quyen feels that there are challenges with the VSLA going forward**, *'the VSLA is very good but actually now for us the loan amount we can take is very small and cannot assist us to expand our goat or tea business and the maximum number of shares you can buy per year is only 5. We would like to raise that so we can save more money and borrow more'*. When asked if that might be difficult for some women to continue as a member of the VSLA, Quyen does not agree, *'the rules of the VSLA are already very strict and it means some women are not able to join – for example you must be on time to every meeting or you will be fined, if you miss a meeting you will be fined, and you need to pay for your initial membership fee – so some women are not able to join because they are looking after children and cannot afford to pay the fines – they are afraid of owing money in fines'*.

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ABOUT CARE

CARE works with poor communities in developing countries to end extreme poverty and injustice.

Our long-term aid programs provide food, clean water, basic healthcare and education and create opportunities for people to build a better future for themselves.

We also deliver emergency aid to survivors of natural disasters and conflict, and help people rebuild their lives.

We have 70 years' experience in successfully fighting poverty, and last year we helped change the lives of 72 million people around the world.



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This Vietnam Case Study is part of CARE Australia's Women's Economic Empowerment with Ethnic Groups in the Mekong Region Evaluation. For the Laos Case Study Report and Ex-Post Evaluation Report, please visit www.care.org.au/what-we-do/lessons-impact/

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