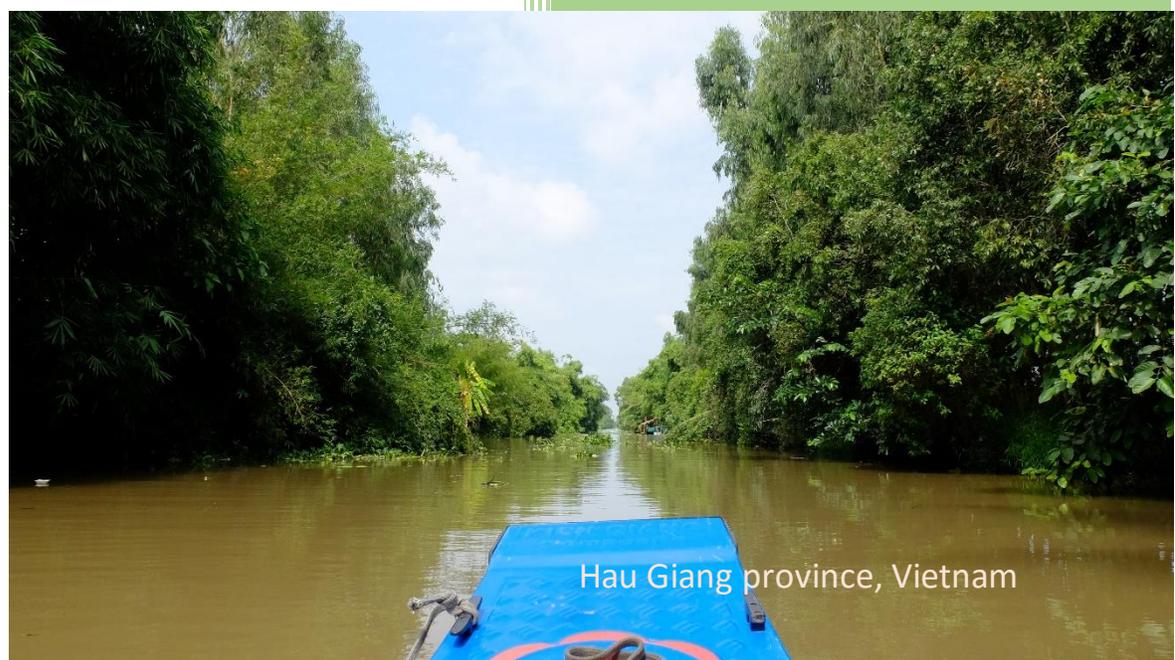


**-ANH DUONG CENTER-**

**2016**

# The program with the very poor



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14/07/2016

# Program Evaluation

## Final Report

August 2016

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## I. EXECUTIVE SUMMARY

The purpose of the evaluation was to assess “**The program with the very poor**” applied in Hau Giang province under the local social organization developed by Anh Dương Center.

The evaluation was requested to explore the pertinence and the effectiveness of the program with the following criteria: Beneficiaries targeted, support provided, program management, follow up and local cooperation.

The evaluation was carried out in one stages including 4 level of investigation:

- 1: Families beneficiaries of the loan.
- 2: Children beneficiaries of the scholarship
- 3: The cooperation and the participation of the local officials
- 4: The management and the follow-up provided by the Anh Duong Center.

In overall terms, the evaluation found that the project was extremely relevant to the needs of families in poverty situation. The project is undoubtedly necessary and appears as the only available solution for the large majority of families supported. The scholarships and the micro credits are precisely attributed to the poorest citizens and the project benefit of a good recognition by the local authorities. For many cases, it was the local authorities that have introduced Anh Duong to the poorest families. Anh Duong has implemented a great local follow up system and an officer is present in all areas where Anh Duong supports the community. An officer is in charge of around 40 families and is a resident of the same area as the beneficiaries. The administration and the follow up of beneficiaries is performant. With the loan, the scholarship and the close follow up, all beneficiaries have improved their life during and after the support.

## II. GENERAL BACKGROUND

Information from UNDP Vietnam report published in September 21, 2015: **15 years achieving the Vietnam millennium development goal.**

*<http://www.vn.undp.org/content/vietnam/en/home/presscenter/articles/2015/09/21/43-million-people-exit-from-poverty-in-viet-nam-latest-report.html>*

### **National situation: Poverty Reduction**

Poverty has been reduced significantly but remains prevalent in remote and mountainous areas and in ethnic minority communities. Core poverty is underpinned by a lack of access and engagement in Viet Nam’s growing economy. These groups also suffer from inadequate living conditions, limited access to public services as well as low educational attainment.

Agriculture plays a critical role in promoting poverty reduction in these and other areas. Therefore, there is a strong and urgent need to reform and modernize the agricultural sector to increase productivity and quality of agricultural products as well as strengthen agricultural exports. In the short run, local authorities should work with the private sector to re-identify or strengthen strategic crops in each geographical region and develop a systematic plan for crop cultivation. In the long run, modernization of the agricultural sector can only be realized through employment of advanced technology as well as improved quality control and branding and market access to produce high-quality products. Policy needs to ensure that incentives are in place to facilitate this transition, including those relating to land management and supporting the creation of off-farm productive employment opportunities to absorb redundant agricultural workers.

## Inequality

Inequality in Viet Nam exists within and between urban and rural populations, regions and ethnic groups, and tends to persist across generations. Additionally, as a new MIC, inherent pressures towards greater inequality will emerge as the economy becomes more complex and differentiated. The negative social effects of inequality are further accentuated by people's perceptions.

## Donors' Withdrawal of Grant and Financial Support

Reductions in ODA create difficulties in the government's financing of several social and economic activities, particularly in provision of healthcare for the disadvantaged and in poverty reduction. The impact mostly lies in the reduced flexibility to carry out new policies and reforms. Therefore, one of the priorities for the coming years is to use these resources in a more strategic and effective manner so as to maximize the expected outcomes. Viet Nam is also keen to increase the share of financing from other sources including the private sector (foreign as well as domestic) through public private partnerships.

## Proportion of self-employed and contributing family workers in total employment (%)

	2009	2010	2011	2012	2013	2014
<b>Total</b>	<b>61.8</b>	<b>63.2</b>	<b>62.4</b>	<b>62.5</b>	<b>62.6</b>	<b>62.7</b>
<i>By gender</i>						
Male	53.9	56.6	55.9	56.3	56.6	56.6
Female	70.4	70.3	69.4	69.1	69.0	68.2
<i>Area</i>						
Urban	44.1	40.1	42.4	42.7	43.5	42.5
Rural	68.2	72.0	70.7	70.9	70.7	70.8
<i>By region (6 regions)</i>						
Red River Delta	57.3	58.4	57.9	57.3	58.3	56.9
Northern Midland and mountainous areas	76.4	81.3	79.2	79.0	78.9	78.9
North Central and Central coastal areas	70.7	71.0	68.1	67.5	67.5	67.0
Central Highlands	76.2	78.5	78.4	77.0	77.5	78.9
South East	40.5	37.2	39.8	40.3	40.5	40.2
Mekong River Delta	60.0	63.8	63.1	65.2	64.3	65.9

*Source: GSO, 2009-2014*

## Universal education:

Universal education programs at both primary and lower secondary education have been actively built throughout the nation. Since the early 1990s, Education Law has clearly stated that "primary education is compulsory for all children aged 6-14, and obtaining primary education is not only a right but also a duty of every Vietnamese". The Government, with support from international partners and local organizations, had committed to fully finance the implementation of comprehensive primary education provision throughout the country. By 2010, Viet Nam had achieved universal primary education some five years earlier than the time target. Constant progress in education access is shown as the net enrolment rate at primary education level had consistently increased over the 2006-2014 period. In 2014, the net enrolment

rate in primary education reached 98.96 percent, with all 63 provinces and central cities having met the national standard for universal primary education.

### Quality of education

The quality of primary education has improved over the years, evidenced by simultaneous increases in enrolment as well as annual improvements in the completion rate. From 2003 to 2013, the completion rate at primary level increased by 8.7 percentage points. Nevertheless, geographical disparities in educational attainment still persist. Primary completion rates remained the lowest in the Central Highlands (83.8 percent in 2013) and in the Mekong River Delta (87.0 percent in 2013).

### Primary completion rates (%)

	2003- 2004	2004- 2005	2005- 2006	2006- 2007	2007- 2008	2008- 2009	2009- 2010	2010- 2011	2011- 2012	2012- 2013
<b>Total</b>	<b>83.5</b>	<b>83.7</b>	<b>92.4</b>	<b>85.6</b>	<b>87.9</b>	<b>88.5</b>	<b>91.5</b>	<b>92.2</b>	<b>92.1</b>	<b>92.2</b>
<i>By region</i>										
Red River Delta	--	--	--	--	--	--	98.7	99.1	98.8	97.8
Northern midland & mountainous area	--	--	--	--	--	--	87.4	89.5	89.4	90.6
North Central area & Central coastal area	--	--	--	--	--	--	93.8	94.5	94.6	94.5
Central Highlands	--	--	--	--	--	--	81.8	83.3	83.6	83.8
South East	--	--	--	--	--	--	96.2	96.6	96.1	96.0
Mekong River Delta	--	--	--	--	--	--	85.5	86.1	86.4	87.0

Source: GSO, 2003-2013

### Completion rates for lower secondary education (%)

	2007-2008	2008-2009	2009-2010	2010-2011	2011-2012
<b>Total</b>	<b>76.4</b>	<b>77.6</b>	<b>78.0</b>	<b>79.1</b>	<b>81.3</b>
<i>By region</i>					
Red River Delta	--	--	92.9	91.8	93.2
Northern midland & mountainous area	--	--	79.7	81.3	84.0
North Central area & Central coastal area	--	--	80.0	81.0	83.8
Central Highlands	--	--	69.3	71.9	74.4
South East	--	--	77.3	80.1	82.1
Mekong River Delta	--	--	62.3	64.5	66.9

Source: GSO, 2007-2012

### Expense on education:

Corresponding to the rising Government education budget, household expenses on education have increased steadily and significantly over the period 2002-2012. Average expenses on education per school student have risen more than six times between 2002 and 2012. This increase not only comes from improved living standards but also from the community's rising awareness of the importance of

investment in education. High disparities in educational expenses still exist between urban and rural areas. Even though the gap narrowed in 2012, expenditure of urban households is still double that of rural households. This discrepancy reflects an unequal capacity to invest in education for children as well as significant disparities in quality of education between urban and rural households.

**Household’s average expense on education and training per schooling person (thousand VND)**

	2002	2004	2006	2008	2010	2012
<b>Total</b>	<b>627.0</b>	<b>826.0</b>	<b>1,211.0</b>	<b>1,844.0</b>	<b>3,028.1</b>	<b>4,082.2</b>
<i>By area</i>						
Urban	1,255.0	1,537.0	2,096.0	3,088.0	5,253.2	6,352.4
Rural	433.0	602.0	894.0	1,354.0	2,063.8	3,090.6

*Source: GSO, VHLSS 2002-2012*

**The NGOs:**

Mekong Plus operates in Vietnam since 1994 and acting now in 6 districts of Bình Thuận and Hậu Giang provinces. The approach is community development with a high level of local participation; integrated development (several programs to address the basic needs are combined); programs are low cost to aim at sustainability and replicability; the priority is for the poorest.

Anh Duong, the operator of the project, was created in 2008 as a “local NGO” under VUSTA, (Vietnam Union of Science and Technology Association) to take over all operations in Hậu Giang. Anh Duong is the second local NGO supported and developed by Mekong Plus, The first one was Thien Chi in Binh Thuan province. This network of local structures called under the acronym TC/AD. Mekong Plus acting as a partner, a partial source of funding and to ensure a very close coordination among the 3 organizations.

The program with the very poor was started in 2003 following a village seminar in Đức Linh. Mekong Plus had completed a few programs and the question asked was: what next? Move to another region, or continue in Đức Linh where cooperation from all parties is very good? The participants were: village workers, district officials and Mekong Plus staff.

The conclusion was: help the poorest, help the children to go to school.

**Project and beneficiaries:**

The province of Hau Giang is a province of 1744.7Km<sup>2</sup> divided in: One town, five districts, two burgs and 76 villages for a total of 777.844 citizens. (In 2014) (2.24m<sup>2</sup> by citizen, 446 people/Km<sup>2</sup>) (Source: Wikipedia Vietnam and the newspaper of Hau Giang)

The program supported target two districts: Long My and Phung Hiep and one burg: Long My.

The areas targeted have 86.219 families including 16.253 families recorded by the authorities of the province as very poor. These families receive a special support from the Department of the Social Affairs of the province.

The program developed by Anh Duong provides micro credits to 1469 families and scholarship to 1500 children. Some of the families benefit of the micro credit and the scholarship, but they are a minority.

**Special situation:**

Among the beneficiaries of the micro credit visited, the causes of poverty are different. Some families need to support a sick or handicapped person. Some of them are adults, invalidating them to participate in the family's income. Some families are very far from everything, the only access to their home is by boat. One parent must always be available to deposit and bring their children back from school. The majority of the families visited don't own a land (85%). The others are limited to a small surface. The beneficiaries have their own home but need to rent more land for their businesses.

In case of having a sick relative or a person with a handicap, the family is impacted by the cost of the treatment. When the invalid in a child, one adult needs to stay home with him. Some families have a job far away from home. In that case, they need to leave for long period of time that can be up to one year, leaving the children at home with their grandparents. Children in this situation look more traumatized of this absence caused by their poverty.

### III. PURPOSE, SCOPE AND METHODOLOGY

**Purpose:**

The purpose of the evaluation was to assess **"The program with the very poor"** applied in Hau Giang province under the local social organization: Ánh Dương Center.

The evaluation was requested to explore the pertinence and the effectiveness of the program with the following criteria: Beneficiaries targeted, support provided, program management, follow up and local cooperation.

The evaluation was carried out in one stages including 4 level of investigation:

- 1: Families beneficiaries of the loan.
- 2: Children beneficiaries of the scholarship
- 3: The cooperation and the participation of the local officials
- 4: The management and the follow-up provided by the Anh Duong Center. (As well as study on future possibilities to increase or reduce the project and the pertinence of the fees allocated.

**Methodology**

The evaluation was carried out on 4 days in Hau Giang province.

The evaluator was free to select beneficiaries to visit and to interview among all beneficiaries of the program without any restrictions.

**Selection process:**

- 1: Anh Dương has provided a list of nineteen communes where the program is applied. The evaluator selected two communes.
- 2: Anh Duong provided the list of 142 beneficiaries of micro credits and 133 beneficiaries of the scholarships.
- 3: The evaluator selected 14 families and 11 children. The evaluator chose these families and children among all kind of beneficiaries. All the categories were able to be evaluated.
- 4: The evaluator have interviewed the Vice president of the Popular Comity of Hoa My, the staff of Anh Duong Center in Long My and the executive director of Mekong Plus in Ho Chi Minh City.

**Schedule:**

Day one: The evaluator arrived in Long My at 12pm. Afternoon: 4 families and 4 children visited.

Day two: 5 families and 3 children visited. Interview with Anh Duong officers and discussion about social work.

Day three: 5 families and 4 children visited. Interview with the Popular Comity of Hoa My and Anh Duong officers and discussion about social work.

Day four: Interview with Anh Duong officers and study on social work, risks of poor families in regard of the sexual exploitation and human trafficking. 15pm, the evaluator goes back to Ho Chi Minh City.

**Limitation:**

All requests by the evaluator were well respected without any restrictions.

**IV. FINDINGS.****Relevance:**

**Finding 1:** The project is relevant and the supports provided helps beneficiaries without removing their responsibility to continue an assiduous economic activity. Thanks to this practice, the project never fails on a basic “humanitarian” project, providing excessive help affecting the responsibility of beneficiaries to continue to work as they should do without external assistance. The project undoubtedly improve the life quality of beneficiaries, especially women, and help them to keep their children at school.

**Finding 2:** The beneficiaries are visibly aware of their responsibility to refund the loans allowed as if it would be for a loan allowed by a bank. The beneficiaries well respect the NGO and the rules established, making this program current.

**Finding 3:** The method developed by Mekong Plus to open local NGOS is one of the most innovative and challenging approach see among INGOS in Vietnam. By this practice, Mekong Plus reveal his real vocation of community based development organization, in this case: Anh Dương Center-.

*(Note of the evaluator: In Vietnam, INGOS mostly work with local authorities, as it is mentioned by the rules of the PACCOM. In general, the authorities like to keep everything under their full control and don't facilitate local initiatives. Mekong Plus successfully support Vietnamese locals to open NGOS, ensuring the best perspectives of development and of sustainability. Otherwise, the number of local NGOS in Vietnam is very few. Many of them are created and managed by retired civil servants, avoiding more citizen initiatives).*

**Finding 4:** If the budget allows it, the project is technically sustainable and replicable in his state in all areas of the country. The long experience of the organization was revealed during the evaluation. It doesn't commit errors often perceived with less experienced organizations.

**Impact and effectiveness of the project**

The results collected and reported here are from a sample of beneficiaries chosen by the evaluator as described in the paragraph “Methodology”. The facts found were not influenced by any other information than those collected in the field.

### **Micro credit:**

#### **Specific investigation:**

- Are the beneficiaries properly selected? Are they the poorest, and with willingness to improve?
- Besides the loan, has the technical support been adequate?
- Have the technical advises been followed?
- Are the records (loans, refunds, family condition) properly kept?
- Has the economic condition of the household improved?
- Has the economic support contributed to keeping the children at school?
- Has the economic support contributed to the condition of the wife and daughters?
- Are the authorities: WU & Commune People' Committee, positive about the program? Do they have suggestions?

#### **Fact finding among the sample evaluated:**

- #.1** According to the official national criteria of poverty, all the beneficiaries are characterized as poor by the social services of the state. It is confirmed that beneficiaries are among the poorest citizens.
- #.2** 42% of beneficiaries needs to support a sick relative and/or a person with handicap.
- #.3** 85% of beneficiaries don't own a piece of land permitting them to grow crops.
- #.4** 85% of beneficiaries need to rent a piece of land and/or to use the canal near their home for farming activities supported by the micro credit.
- #.5** Most of beneficiaries are still in a precarious situation but are not failing their life thanks to the support provided.
- #.6** 80% of the beneficiaries showed they will to improve their lives. 20% of beneficiaries who showed more fatalist behaviors have no idea how they can improve themselves.
- #.7** More than 50% of the beneficiaries are not yet able to run their business autonomously without the support provided.
- #.8** For a majority of the beneficiaries, the children, after being educated and having a job, appear as the only available possibility of future incomes and development. Conscious of this reality, the beneficiaries are ready to prioritize the school of their children. The support provided help the families to reach this goal.
- #.9** Women and children are the main beneficiaries of the effects provided by the micro credit. Micro credits permit women to open an economic activity at home or nearby, allowing them to continue to care for the children, while the husband will rent his services as a farmers or a fisher often far from home. Some husband renting their service in the fishing industry leave their home for a time period of at least 3 months.
- #.10** Boys and girls are conscious of their poverty and help their mothers to work at home during their free time. 10% of mothers don't allow their children to help them and prefer that their children only focus on schoolwork.
- #.11** 60% of the beneficiaries need to borrow more money than the support provided by the project and have two or more debts to reimburse.
- #.12** In every places visited, the beneficiaries mentioned that the local Anh Duong officer, who is responsible for their follow up, is present and visit them at least twice a month.
- #.13** All beneficiaries confirmed to receive an adequate technical support and follow up by the local Anh Duong officers.

- #.14 The beneficiaries expressed their satisfaction to be closely followed by the local Anh Duong officer. They appreciate to have a person able to listen to them and with whom they can share their ideas and problems.
- #.15 The beneficiaries reimburse their credit in the condition and time as described by their contract.
- #.16 Anh Duong properly record and update the data about all beneficiaries in time. All beneficiaries have an individual file and the general data collection is recorded on excel tables.
- #.17 The activities panel of beneficiaries is mostly limited to agricultural activities while other economic activities may be explored.
- #.18 The local authorities are very positive about the program and recognize the importance to improve the life of the poorest citizens in order to positively develop the province. They are aware that the economic improvements of beneficiaries allow them a better purchasing power, impacting all the economic sector of the province.
- #.19 The large majority of beneficiaries mentioned that they were introduced to Anh Duong program by the local authorities. This fact noticeably express the recognition of the program by local authorities.

#### **Scholarship:**

##### **Specific investigation:**

- Are the beneficiaries properly selected? Are they the poorest?
- Did the scholarship help to continue school?
- Which grade should be best targeted?
- Is there a more effective method than scholarships to encourage further education ?
- Is there a priority for girls?
- Is the disbursement of the scholarship timely? When is it the most needed?
- Are the 2 financial amounts of scholarships adequate
- Should the budget for scholarships be decreased or increased, as a proportion of the TC/AD budgets?
- Are the authorities, schools and WU, positive about the program? Do they have suggestions?

##### **Fact finding among the sample selected:**

- #.20 All the children are properly selected among the poorest families (Same criteria as for the micro credit).
- #.21 The scholarship help the parents to keep children at school under satisfying conditions, but the parents mentioned that in absence of scholarship, they will make everything possible to prioritize school for their children. The scholarship impacts more the decision of the family to maintain children at school after grade 8 or 9, especially when the child has weak results.
- #.22 The children are really motivated to go to school and the parents like that their children is following the school's education. The main reason why children are leaving school is economic.
- #.23 Many of children (mostly boys) interviewed wish to become a teacher in the future. This demonstrated that they like teaching and that they are conscious of the importance of education for children. The girls interviewed are more undecided about what they want to do in the future.
- #.24 All children want to go to university but don't think it's possible regarding the cost.

- #.25 All the parent wish that their children finish high school but doubt to have enough financial capacities to cover university fees later on. *(Note by the evaluator: Basic and popular universities in Vietnam cost, without accommodation and food, around \$620us per year (14 Million Vietnamese Dong) in 2015)*
- #.26 Recorded as poor by social services of the province, the beneficiaries selected here also benefit of a reduction for the school fees. The uniform and the books are still entirely under the charge of the parents.
- #.27 Some families recorded as poor with children in primary school mention that the school is free for their children. The scholarship help them to buy uniforms and books. *(Note by the evaluator: This information need more investigation to confirm if this practice is the same in all primary schools).*
- #.28 In middle and high school, the school fees yearly increases, causing more worries for the poorest families each year. *(Note: See table of average expense on education and training per schooling person on page 7 of this report)*
- #.29 The women play an important role on the development of the community and they will be more in charge of the education of the children. Following the development of Vietnam, girls and boys must be equally educated as it is now. *“Educate a boy, and you educate an individual. Educate a girl, and you educate a community” (Greg Mortenson).*

### **Efficiency and Sustainability of the beneficiaries**

The project is efficient and provide an adequate help for the beneficiaries. The large majority of the families supported don't own any part of land apart their home surface. To develop a business, they need to rent a portion of land thanks to the support provided by the micro credit. Because the beneficiaries don't own enough land and because their houses have a too small surface for a mortgage, they cannot apply for a loan from a bank. In other words, the micro credit provided by the program is the only opportunity available for them.

The micro credit, in addition of developing a business, permits parents to cover school fees while the scholarship only support school expenses.

Nevertheless, 100% of the beneficiaries take benefits and increase their incomes thanks to all the supports provided by the project. 20% of beneficiaries facing problems as described on the *paragraph: “Background, special situation”*, have difficulties to improve their life and believe themselves to unceasingly borrow money. The supports provided by Anh Duong: loan, advocacy, scholarship, etc. are incontestably the most appropriate help that an NGO can provide in this situation. In all cases, the families, including the 20% above, showed their willingness to maintain children at school until the highest grade possible.

Among the families visited, 100% of them make from minor to medium improvements since they received the micro credit, and around 20% of them seem able to continue their businesses without further support. A large majority of the beneficiaries also receive some help by the social services of the province and have priority for employment in the very few active factories. Therefore, the authorities facilitate the development of new factories with the objective to reduce the number of unemployed citizens.

### **Sustainability of the program:**

The sustainability of the program depends on the funding available. Anh Duong recovers micro credits from beneficiaries, but in almost every cases, the recovered money is refunded to the beneficiary to

continue his support for supplementary phases. The success of this project depends on the regularity and the quality of the supervisory and advising staff. The amount of money attributed to a beneficiary is too small in order to consider it a risk that can negatively impact the success of the program if a beneficiary doesn't reimburse it. I recommend donors of Mekong Plus and Anh Duong to not consider the micro credit as a work constituting a factor risk for the project. If the sum requested by donors for the credit is important, it is because the program has an important number of beneficiaries. In opposition with a bank lending only money, the work with beneficiaries is centralized on the development and the education. The credit provided, in addition of its real support for the family, must be considered as a tool permitting Anh Duong to meet and motivate the beneficiaries to enter the program in order to improve their life. The fund recovered from beneficiaries doesn't permit to keep the program autonomous.

## **V. CONCLUSION AND RECOMMENDATION:**

In general, the project is solid and the Anh Duong officers know their job well enough to make it suitable and accurate. The follow up of 2969 beneficiaries and of the management of the organization headquarter requests an important team.

The regular and qualitative follow up of the beneficiaries is the central key of the project's success. In regard of the important poverty of the province, the number of beneficiaries can easily increase and the program can be extended to more districts of the province, if the budget permits it. In case of insufficient funding, the number of actual beneficiaries may be decrease of around 20%. Following the facts found and if the information about the free school fees in primary level is confirmed, some savings can be made here.

**Micro credit:** (The evaluator make some suggestions, but cannot affirm whether it is possible and appropriate or not for the beneficiaries targeted by the project and for the actual development of the province)

- \*.1 It can be interesting for Anh Duong to explore other kinds of businesses and to support beneficiaries to follow an adequate vocational training. Many of the businesses actually supported require to rent land, thus, it may be possible to explore other economic activities at home that don't require external renting.
- \*.2 It can be interesting for Anh Duong to investigate the potential job opportunities available in the areas to help beneficiaries to find a more sustainable job. The popular comity mentioned to have this kind of service, but with the intermediate and the participation of an NGO, it is maybe possible to open more possibilities. Some companies like to know that their employees are followed up by a social organization ensuring an education for a better stability of the employee.
- \*.3 About beneficiaries' files and folder: Rather than to remake a new folder for those who received the support more than 5 times, it would be more accurate to have one folder permitting to add pages proportionally to the number of support received, while retaining all the data of one beneficiary into only one folder.

### **Scholarship**

- \*.4 In the social structure and the country development, it seems not pertinent to engage a politic prioritizing girls in primary, middle and high education, while girls have a higher ratio than boys on education. But for many girls, the access to university will be impossible. Anh Duong could possibly

investigate more on the possibilities offered by universities and the solutions of help available in the province in order to advise and help the families to prepare the university for their children. *(Note by the evaluator: The boys will become husbands and fathers and not sufficiently educated husband or father can become a drama for the whole family. A cultural phenomenon in Vietnam concerns many women who do not wish to found a family, because, according to these women, a not enough educated husband will cheat with other women, will play gambling and drink too much alcohol causing violence and unhappiness in the family.)*

- \*.5 In the fact finding #27, some families mentioned that as an official poor family, they don't pay any other fees for the primary school than books and uniforms *(Information needing confirmation)*. Most of families can easily cover those fees of around 250 000vnd per year (\$12us) if the primary school is really free. The scholarship for primary school is maybe not pertinent, but an amount of money can be allowed to cover the cost of uniforms and books. This will permit an economy of a minimum of 50% among children receiving a primary scholarship.

- \*.6 I recommend Anh Duong to prioritize scholarship for children since the 8<sup>th</sup> grade.

*Note from the evaluator: Different reasons motivate the recommendation: The first reason is the yearly increasing costs for the family and the second reason is that children aged of 13 or 14 years old are more considered as young adults able to work and to support the family. Another fact not rare among teenagers in Vietnam is the risk of human trafficking and sexual exploitation. Young girls are an easy prey and recruiters are very professional, they know how to convince and use luring words so the families will agree to let their daughter leave. In general, 40% of Vietnamese victims of trafficking for sexual exploitation, rescued and repatriated are under 18 years old and come from a poor provincial family, very similar to the families supported by Anh Duong. In Ho Chi Minh City, 11% of the prostitutes are under 18 years old, 74% of them come from poor provincial families. The older the child is, the more the risk to leave school is increased. In addition of the program evaluated, Anh Duong apply in schools a program about sexual exploitation and reproductive health. This kind of program is the ONLY information that children will received permitting them self-protection about risks mentioned above.*

- \*.7 I recommend Anh Duong, if the budget permits it, to make and to distribute to families with children and to children supported by the program a small illustrated handbook containing basic important information on life skills, information about sex related risks, hotlines, children rights in Vietnam (Legal ages for...) and other basic information that children and parents can read.

*Note by the evaluator: Most of the families and children visited seems very poorly informed and the children seems very naive. Into the Vietnamese education, when the family is poor, children and especially girls easily adopt a "slave" behavior and do not know to oppose against an adult. If more information is provided to them, they may increase their capacities for self-protection.*

- \*.8 Are the 2 financial amounts of scholarships adequate?

The two financial amount of scholarships are not really adequate and a readjustment can be studied. Higher the school is, higher is its cost and higher is the risk to see children leaving school. Anh Duong could study a better repartition of the support provided, prioritizing higher school levels and a greater support for children in high school (Class 10 to 12)

*Note by the evaluator: For most of the children in high school, the school is far and they need to have a bicycle. They need to spend more money for study books and tools, to buy food near the school and girls need to buy two "Ao Dai" uniforms, more expensive than other uniforms used in previous school level.*

- \*.9 It seems pertinent to provide the scholarship at the beginning of the study year. The support can be split and allowed in two parts. The main part is given for the school fees and the second part is used for the necessities (Books, uniforms, bicycle...). More or less 70%/30%.