### Kien Rol's thoughts on farming



#### Photo: Kien Rol waters his field

Kien Rol has a family of three generations living together. His mother is 68 years old; she is mute and physically weak. The first son of him is only 8 years old, the age is still young to support the family in earning money. Kien Rol and his wife are expecting the second child. All of burdens to care the family are on Kien Rol's shoulders as he is the main labor. His case therefore was selected for beneficiary profile of LIBRE project in Trung Trach village, Trung Thanh commune, Vung Liem district.

Relying on 2,000 m2 of arable land, the daily watering work is human labor of Kien Rol. Earnings from extra produce of agricultural cultivation are insufficient for him to buy pumping machine. "Manual field watering is very time and man power consuming, especially in the dry season the plants demand more water to survive. I do need capital for investment to increase yield", Kien Rol said.

In 17 November 2015, Kien Rol was supported a non-interest rate loan's worth of 3 million dong, expecting return in a year. This loan was released by LIBRE project of ADRA, of which activities are to improve livelihood of poor farmers similar to Kien Rol.

Having this money, Kien Rol invested 2 million dong in a new water pump, that helps reduce watering time from two hours to thirty minutes every day. The water volume is enough and submerges the field equally. This improvement allows Kien Rol to be more pro-active in choosing the most suitable plants for

economic development. The rest money of the loan was decided on purchasing seeds and good quality fertilizers. Making good use of the saving time from field watering, Kien Rol raises a cow to generate financial capital for family.

"Both of my field and cattle are growing well. We are happy to see that the loan, even of small amount but with correct method does aid to uplift the life of my family", shared Kien Rol.

After two years, the new brick house replacing the shelter with temporary conditions is evidence of Kien Rol's determination and huge effort when receiving in-time assistance of LIBRE project.

## DISABILITY INCLUSION



Photo: Nguyen The Nhan and his mother

Nguyen The Nhan faces psychological problem since birth. He is now at 33 years old but has to rely on the caring of family entirely.

Le Huu Tan (44 years old) was diagnosed with Down syndrome. Due to the difficult situation of his family, he is not treated with any special method.

Both of these men are living in An Nhon village, Trung Thanh commune. Their similarity is that they cannot take care of themselves without external support from families and community. Ms. Le Thi Nhanh, a citizen of An Nhon village shared: "I acknowledge the rights

of the people with disabilities so I don't show any discriminative attitudes towards Nhan or Tam. However I

do think the society should have more supportive policies to encourage the families of these people and raise awareness of more people. For instance, my child does not laugh at Tan but he was still not confident to communicate with Tan either, I have taught my child to be more friendly since then."

"Every day after wakeup, my son just stroll around in the village. He doesn't harm anyone so the villagers do not hate him, just sometimes few people might play trick and treat with him", Ms. Truong Thi Xuan – mother of Nhan said.

From the above sharing, it is easily noticed that people with disabilities still receive love and care from their family but there are still some social exclusion for people with disabilities. In the cities of Vietnam public toilets equipped proper facilities for disabled people are available in limited number, needless mentioning to the availability of sanitation facilities in countryside.

Addressing disability inclusion as one of cross-cutting issues, the LIBRE project delivered support to construct 20 latrines for households having people with disabilities. These families are selected from the list of the poor and near-poor families of the project site. This activity aims to reduce the challenges for people with disabilities while doing personal hygiene practices, from that improve their self-esteem and confidence to develop personal skills; at the same time it lessens burdens for their family members in order to focus on alternative options for livelihood.

## Giving hope

A man is full of hope; even life keeps challenging him to assure better living for his beloved persons. His name is Ho Kim Loi, living in An Trung village, Trung Thanh commune. Loi's appearance might be indifferent with his current age. This man has burdened so many concerns of his daughters' future, the accommodation for the whole family including his mother at 90 years old.

The income source is primarily from the work of Loi's wife as a clothes tailor. They earn 2-3 million dong per month used for other expenses than food. The plot of cultivation land sized 1,000 m2 is not very



Photo: Mr. Loi and the cow herd

fertile, which is used to planting rice as source of stable food for family.

Accompanying with farmers like Loi to fulfill their hope, the LIBRE project implemented by ADRA in Vinh Long kicked start the cow bank initiative. Selected beneficiaries signed their agreement to receive productive cows from project and confirmed the attendance in animal husbandry training classes provided by ADRA. Once the delivered cow produces offspring, the female calf would be revolved to another family in need, or the male one would be returned to the cow bank with a lump sum of money added to purchase the productive cow. After that milestone, the cow would officially become an asset of the selected beneficiary household.

Realizing the advantages from this project activity as he would not be alone and bearing all the risks of raising the cattle, Loi had been participating in all training classes from the project to raise his project cow healthily. As his expectation, the project cow delivered the first female calf in 2016 and a male calf in 2017. Now Loi's family owns two cows for the household economic development. Besides, he raises a couple of cows from the neighbors in return for caring fees. To ensure the food supply for these cows, Loi changed the purpose of his cultivation land from rice to grass.

Meeting Loi at the project end, it is easy to catch a smile on this man's face. He happily shared: "I appreciate the project's support, now I can reach closer and closer to my dream. One of the cows I owe will be sold in the future to prepare for the daughters' university studies. The money left will be used to repair this accommodation for the whole family."

## **EMPOWERING WOMEN'S CAPACITY**

LIBRE project is implemented as a well-planned end-to-end solution for elaborating grassroots-based schemes of disaster risk management and enhancing productivity and income through capacity building of community and facilitating adoption of improved practices. Amongst direct project beneficiaries, female participants of Women's Union and local governmental agencies are prioritized to attend skill development and training programs, so that they can keep disseminating knowledge and encouraging actions at locality in longer term.

Ms. Le Thi Be Tu is one of female officers, who already fulfilled her attendance as a trainee, and now are enthusiastic to replicate the sharing events among members of the Women's Union. Ms. Be Tu shared: "all the training courses organized by the LIBRE project delivered very upto-date knowledge of climate change and disaster risks. I and other selected people for the ToT training learned from Ms. Chi – the Project Manager as she has a lot of knowledge on the topics of discussion. It was always a two-way communication and discussion based on real



context so we felt very willing to open our mind. Later, the project requested people from ToT course to become trainers at their own communities. This is the practical step to revise the knowledge, disseminate information to the others and promote behavior change.

Regarding the community-based disaster risk management, my village already completed a plan that was submitted to the project and higher level of local authorities. We also conducted disaster drill along with firs aid skill practices, therefore the villagers could recognize the early warning or keep updated of the weather forecast for preparing crops and housing conditions.



Photo: Ms. Be Tu and other members of the Women's Union after a meeting to facilitate the Community Development Fund

On the other hand, the supportive finance system for women in the village works very well as people prefer having the small loans without interest rates. All the involved borrowers are in one group of trust and assisting each other to develop the economic models successfully. Now I am still in charge to conduct training for newcomers to understand about the community development fund and help remind the others about their returns so that loans can be revolved in the next round."

## CLEAN WATER FOR THE CHILDREN

Rashes causing itchiness usually happened after bathing in river water sources. Knowing that this would affect the future health conditions of her two children but Ms. Dao Ngoc Be Ha could not secure a funding to equip another water container for family.

At the moment when she was not becoming project beneficiary, Ha's family owned only two water jars (unit capacity of 200 litres). One jar of desilted water was used for cooking within 3-4 day frame, one jar containing rain water was used for drinking.

Truong Khanh Duy (6 years old, second son of Ms. Ha) opined: "I learn to swim in the closeby river because there is no swimming pool in the village. I feel itchy after staying in water; therefore my mom and my older brother have to wash my body by the water from desilting jar. Even though, there is not much for both of me and my brother to stop skin irritation completely."

In August 2015, LIBRE project assisted Ms. Ha's family a concrete water jar of 1,600 liters. The family matched only one fifth of the cost value to cover 100% ownership. Water is taken from river and treated by purification powder. This jar's water volume is sufficient for 10 days use of cooking, bathing and washing.

Having this water container reduces Ha's concern of health issues facing her family members.



Photo: Ms. Ha and her two sons



## SUSTAINING HOUSEHOLD INCOME

Becoming a single mom, she bears all responsibilities to raise two daughters (the smallest at that time was 4 years old) and is the bread-earner for their life. Telling about the experience of very difficult time, she exposed: "I worked in the other households' fields in daytime to earn money for

two kids' study, then in night time I cultivated in my own land. It's very hard because I did double workload."

The woman featured in this story is Ms. Duong Thi Tieng, living in Tich Quoi village, Tich Thien commune of Tra On district. In 2017, she is turning 49 years old. Ms. Tieng told: "I luckily inherit 4,000 meters square of arable land and because of the motivation to bring a full life to my children, who unfortunately do not have a family of both parents, I work very hard to cultivate a variety of crops. Lacking finance to sufficiently enrich my land was one of the difficulties until 2014. In this year, the local Women's Union introduced me to the Community Development Fund of LIBRE project. The project was implemented in the village to help broaden people's knowledge about Disaster Risk Management and improve

households' livelihoods and so building trust in the villagers. Considering the favorable interest rate and due date of return, I registered for a loan of 3 million dong. The lump sum was not of much value, but that reduced the risks for farmers to return.

I invested in fertilizers and pesticides to be used in 2,000 meters square of green gourds intercropped with lime trees, the rest of land was rice planting. The harvest time of green gourds was around 50 days. After three seasons of green gourds, the lime trees reached to maturity, I used the profit earned from green gourds to keep nurturing lime trees.



At the moment, we rely on the lime trees for monthly products and earnings. In order to save money from hiring workers, I pick limes every day to sell to the markets. This source of income (estimated at 3 to 5 million dong or 130 to 220 USD) is stable and supports my two daughters to follow their university education."

## Increasing access to clean water

Ms. Pham Thi Muoi (59 years old) resides with her husband in Quang Huy village, Hieu Phung commune of Vung Liem district. Both are wandering lottery tickets sellers for food. This income source is unstable, therefore makes it even harder for them to improve the living conditions. In the residential area of Ms. Muoi's house, no less than ten families confront difficulties to access clean water source. The reason is that they barely afford the construction costs of pipelines and containers.

Living in the less-favorable environment for well-being, the people of these families are exposed to risks of diseases, including diarrhea and skin infection. One of villagers opined: "the river water at lowest level is very dark. When we need to pump river water for usage we have to wait until the rising tide, so the water is cleaner. Sometimes when the pump is running, we see that the nextdoor family is washing clothes and the waste water runs down to river. It is the life of sharing this river so we all accept things like that. In order to treat the water, we put more purification powder than usual."



Photo: The water tank supported by LIBRE project's grant in Ms. Muoi's house

In three periods including June 2015, August 2016 and July 2016, the LIBRE project provided to Hieu Phung commune 87 water jars, of which each unit is capable of 1,600 liters. Each jar is worth of 800,000 local currency (approximately 35USD), the beneficiary household agreed on contributing one fourth of the finance to own the product. In Quang Huy village where Ms. Muoi and her neighbors were thirsty of this support, 23 jars were registered to improve the water situation.

The local people still pumps water from river to contain in this new kind of jars in regular basis, except during the wet season when rain water is more abundant. With the jar of 1,600 liter capacity that LIBRE project

provided, it is estimated that 3 or 4 sacks of purification powder are sufficient (this powder costs 2,000 – 5,000 VND, around 9 to 22 cents per sack). The purification powder helps desilt water but not turn it into clean drinking water. The water used for cooking and drinking is taken from smaller jars of the families (capacity of 50-100 liters) and treated by boiling.

For the family of Ms. Muoi, since there are only two people so the big jar of project is enough for them to contain rain water for showering besides cooking. Her husband shared his appreciation: "my concern has been reduced since we owned this water jar. All hygiene and necessary activities depend on it to keep good health. One thank you is not enough for the project support."



Photo: Mr. Giang in his field of maize

## CREDIT SUPPORT

Cultivating maize is one of productive models that are practiced by a substantial number of households taking monetary loans from LIBRE project. Short time duration of planting until the harvest, averagely low initial investment in seed and supporting products, stable market price of produce are highlighted features of this crop.

The family of Nguyen Thi Be Sau and Nguyen Van Giang in Go Tranh village, Vinh

Xuan commune is one beneficiary household of the community development fund set up by LIBRE project. They were firstly driven to scale up cultivation land for increasing productivity and yield, however the challenge to adopt a suitable loan with favorable interest rate and due date for return existed. Until they approached the community development fund of the village, these farmers were able to enrich their soil by the loan provided by the fund. That resulted in an increase of yield for Mr. Giang's field was three thousands meters square of maize nurtured by suitable fertilizers

"Due to the more healthy soil, we can do four to five crops per year. At the moment, maize is earning good selling price in market, which in turn brings the profit's worth of three to four million dong (approx. 130-180USD) after one harvest. This is equivalent to roughly fifteen to twenty million dong per year (660-880USD). Besides the improvement in maize production, we extracted part of the loan to assist the cultivation of new lime and coconut trees. These long-day plants are expected to lift us out of poverty", Mr. Giang said.

Ms. Sau and Mr. Giang have two children at the university ages. The burden to assist them to follow the tertiary study is carried by these farmers, and so relying on the farming production. From the monetary loan of project, they have obtained savings to invest in the more long-term solutions that help sustain the family's future.



# NO MORE CONCERN

For many years, Ms. Nguyen Thi Nguyen (80 years old) has been living with her husband and son in An Nhon village, Trung Thanh commune. Her son named Le Thanh Truc is the only bread winner of the family, based on his job as a freelance builder. Not much and stable the income source

Truc can earn, therefore the life of this whole family is very simple with the most basic conditions.

What used to worry Truc most is the sanitation condition for his parents, because they are old but had to walk a distance of 15 meters from the house to use the 'fish pond' toilet. The job requires Truc to stay home occasionally as the rest he stayed at the construction site. "Rain, storm, slippery road all can cause danger to my parents. Yet we could only ask for the luck of destiny", Truc said.

Ms. Nguyen told: "my legs shake when I walk on the tiny bridge above the pond to the toilet. Few times I almost fell into the water."

Ms. Nguyen was encouraged to build household toilet by LIBRE project. The project offered a grant to the families in difficulties like hers. Truc – her son had to contribute some more finance to purchase materials, but he built the toilet by himself to save money for hiring people. Now the two old people in Ms. Nguyen's family are safer and more satisfied when using the new toilet.

The joy does not stop for Ms. Nguyen only. Her daughter in law lives next door with the grandchildren. They are taught and encouraged to use the new toilet in Ms. Nguyen's house in order to ensure proper hygiene and build up self-esteem.

## The Cow bank

Together with the Community Development Fund model, the LIBRE project established a livestock bank as a model for improving income source. The chosen cattle which are cows are evaluated suitable for local and satisfying context the willingness of the people. The system to keep cow bank and revolving loans is introduced through training and later passed to the community to maintain once project completes.



Photo: Father of Hoa - Mr. Nguyen Van Be Hai helps herd the cows for Hoa

The following story shows the

impact of a cow loan on the realization of a young farmer's dream. He is passionate and enthusiastic to overcome difficulties in life, but is lacking a chance to build up a home for his parents and pursuing a dream of a better future. This was the image of Le Quoc Hoa (born in 1990, a resident of Quang Huy village, Hieu Phung commune, Vung Liem district) when LIBRE received his application for loan in April 2014.

When Hoa started rearing the cow from the project, he intercropped rice and grass cultivation in the area of 1000m2 family land. "This is to ensure the food supply for the cow, as it becomes the most valuable asset of the family", Hoa said. Additionally, to prevent diseases and get updated of the vaccination as well as knowing the best way to raise cow, he participated in the free cow husbandry training courses organized by the project. Not missing any class, now Hoa is confident to rear and breed his cow and also disseminate this knowledge to his parents.

After returning the first calf to the project, he received an amount of 1.5 million dong (660USD) for the cost of caring the calf, and the mother cow belonged to his family.

Father of Hoa - Mr Nguyen Van Be Hai shared: "at first, my son wondered about the 3 million dong (130 USD) in cash to match with the project's grant. That was not of a small amount considering our financial situation. However up to now when we become the official owner of the cow, my son is very content saying that this is a right decision."

The dream about building a house for parents rises up Hoa's hands again, which is also what the project would like to give the opportunity of cow loan to him.