

Too poor for microcredit ...

The savings-credit program of Việt Nam Plus has demonstrated, like many other programs of the same kind, that the poor are reliable clients : the failure rate is less than 1%, while one estimates at least 20% of the bank loans (for all clients rich and poor together) are lost, and sometimes 50%. Việt Nam Plus targets women with a yearly income of 100 € or less, and still their savings are now much larger than the credit



provided by Việt Nam Plus. There is a golden rule that the women choose the members of their groups freely between themselves, as they are responsible for each others loans. It is painful to see that sometimes the very poorest of the poor are excluded. Often it is the choice of the poorest to not accept the invitation to join, they are often too afraid to penalize the other women if they are not able to repay their debts.



Quynh with her youngest child

Việt Nam Plus has been working in Dúc Linh for the last 3 years with success. There have been no misunderstandings with the authorities or with the general population. This is possible because Việt Nam Plus puts the priority on development. This requires a strong substantial participation of the people.



The kitchen

This afternoon I visited Madame Quynh. About 10 years ago she fell sick, « at the stomach ». Because the treatment cost a fortune, they had to sell their 1,2 acre of land for peanuts. It is worth exactly 100 times more today! But Quynh got better, and with her husband and the 5 children they all left for some other land to be cleared from the forest, very far. The eldest daughter stopped going to school after grade 5 and now works with her father. The second tries hard, at 15 she is only in grade 6, but goes on. Often she must work in the fields: for example, today, because her father called her, she has to cycle for 2 hours to go to work and she will not return till tomorrow. The 3rd child is a boy, he is brilliant and in grade 3, he has been chosen by the school to receive a scholarship from Việt Nam Plus: 10 € at the beginning of each semester –which is about what the school costs.

Madame Trang is another beneficiary who has just moved in a new concrete house, with her 5 children and husband. He is a daily labourer paid 1,3 €/day when he finds work. Previously they tried to move to Sàigòn, but since they failed to make a living there, they had to return. When they did, other people had taken their land away. Their hut was falling apart, so their cousins and friends helped them to build a new one. It is



made of bits and pieces, but it is strong enough. The 2 eldest daughters work with their father. The 3rd child is 16, a boy who can repair almost anything which works with electricity. The people in the village like him for that and pay him 20-30 cents each time. This is how he manages to pay for his books and to help his parents. At school his friends helped him to pay the fees: he had 2 €, the school was asking for 10. They added another 4 € and the teacher closed her eyes. The 4th child is a girl, she has been chosen for a scholarship by her teachers as she is bright and hard working. These arrangements have been made with the condition of course that she does not stop going to school and that she continues to have good marks.

Bernard KERVYN
March 17th, 2003

Your questions, encouragements, supports are most welcomed! Come in contact with us:

	In France	In Belgium	In Việt Nam
<u>contacts</u>	Bao Hoa DANG 25, rue du Commandeur F – 75 014 Paris Tel : +33 (0)1-43.22.28.84 Fax : +33 (0)1-45.46.63.02 info@vietnamplus.org	Claire Thibaut avenue des 4 Bonniers, 6 B – 1348 Louvain-la-Neuve Tel : +32 (0)10-45.23.02 Fax : +32 (0)10-45.23.06 claire.thibaut@vietnamplus.org	Bernard Kervyn 19/30 Tran Binh Trong P5 Binh Thanh Ho Chi Minh Ville Tel : +84 8-894.07.97 +84 (0)9-13.10.51.89 Fax : +84 8-894.07.97 bkervyn@hcm.vnn.vn
<u>donations</u>	via a cheque, to send to the above address and to the order of Việt Nam Plus, or via a bank transfer to 45499-06450-00028339041-86 <i>(any donation, whatever the amount, benefits from a fiscal certificate)</i>	210-0471566-04 c/o Secours International Caritas rue de la Charité, 72 B – 1210 Bruxelles mention « Việt Nam Plus » <i>(any gift of 30 € or more benefits from a fiscal certificate)</i>	# 3019305 swift: ANZBVNVX472 ANZ Square Me Linh, Ho Chi Minh Việt Nam
<u>website</u>	http://www.vietnamplus.org		