MINISTRY OF EDUCATION AND TRAINING

UNIVERSITY OF ECONOMICS, HO CHI MINH CITY

PHAN BICH TRAN

RURAL WOMEN AND GOOD JOBS

A CASE STUDY OF KRONGPA VILLAGE

MASTER OF PUBLIC POLICY THESIS

HO CHI MINH CITY, 2011

MINISTRY OF EDUCATION AND TRAINING

UNIVERSITY OF ECONOMICS, HO CHI MINH CITY

FULBRIGHT ECONOMICS TEACHING PROGRAM

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Public Policy Major

Code: 603114

MASTER OF PUBLIC POLICY THESIS

SUPERVISOR

Dr. JONATHAN R. PINCUS

HO CHI MINH CITY, 2011

CERTIFICATION

I certify that the substance of the thesis has not already been submitted for any degree and is not being currently submitted for any other degrees.

I certify that to the best of my knowledge any help received in preparing the thesis and all sources used have been ackknowleged in the thesis.

The study does not necessarily reflect the views of the Ho Chi Minh Economics University or Fulbright Economics Teaching Program.

Author

Phan Bich Tran

ACKNOWLEDGEMENT

I would like to express my deep gratitude to my parents and my husband who always encourages me in my life and my studying.

I would like to express my sincere appreciation to my supervisor, Dr. Jonathan R. Pincus, who has helped me in performing the thesis. With rich knowledge, experience and enthusiasm, he has effectively contributed to my thesis.

I would like to thank all my teachers in Fulbright Economics Teaching Program, who have retransmitted a lot of their knowledge and experience to me.

I would like to thank all officials in KrongPa People's Committee, who have supported a lot of worthy information and knowledge about people and cultures in KrongPa village during research process.

Last but not least, I express my thanks to all of my friends who share a lot of knowledge and encourage me in performing the study.

Phan Bich Tran

Ho Chi Minh City – May, 2011

ABSTRACT

The study focuses on testing existing theories about falls in poverty, escapes from poverty escaping and employment in a group of women in KrongPa village. The thesis finds that the three main factors affec falling into poverty are health care expenses, debt and loss of land due to building the Ba Ha hydroelectric power. Income diversification and farm size are the two main factors helping women escape from poverty. Meanwhile, the reason why some women get better jobs than others is because they have high educational attainment, they attended government agricultural programs, their parents have enough resources to support their education and migration to big cities and they have larger farm sizes. Therefore effective policy recommendations to increase the rate of women earning stable incomes are focusing on increasing access to education as well as improving their farm skills.

TABLE OF CONTENTS

CHAPTER 1: INTRODUCTION……1

1.1. Problem Statement…… 1

1.2. The scope and the purpose of the study…… 3

1.3. Research questions of the study…… 3

1.4. The structure of the study…….. 3

CHAPTER 2: LITERATURE REVIEW……... 5

2.1. Concepts……5

2.2. Theoretical background…… 5

2.2.1. Theory of Poverty and Poverty Reduction……6

2.2.2. Theory of Poverty in Ethnic Minorities…… 7

2.2.3. Theory among women…….. 7

2.2.4. Employment……..8

CHAPTER 3: DATA AND METHODOLOGY…… 9

3.1. Methodology…… 9

3.2. Data……10

CHAPTER 4: KRONGPA CASE STUDY AND RESULTS……12

4.1. KrongPa case study……12

4.2. Results……17

CHAPTER 5: CONCLUSION…… 33

5.1. Conclusion …… 33

5.2. Policy recommendations……....34

5.3. Limitations of the study …… 36

ABBREVIATIONS

MOLISA: Ministry of Labor – Invalids and Social Affairs.

VHLSS: Vietnam Households Living Standard Survey.

VBSP: Vietnam Bank for Social Policy

TABLES

Table 4.1.1: Poverty rate compared with others, 2008-2011……..12

Table 4.1.2: Number of households, poor households in Son Hoa in 3 years…….. 12

Table 4.1.3: Poverty over 3 years in KrongPa village…… 13

Table 4.1.4: Poverty rate in KrongPa village in 2011…… 13

Table 4.1.5: Micro Credit in KrongPa village…….14

Table 4.2.1: Cost of daily meal per household in KrongPa village…….17

Table 4.2.2: How often each household has meat in their daily meal…….17

Table 4.2.3: Number of winter coats of each child…….18

Table 4.2.4: Credit in KrongPa village……... 19

Table 4.2.5: Favorite payment methods of credit in KrongPa village…… 19

Table 4.2.6: Education levels of women's children in KrongPa village……..... 20

Table 4.2.7: The reasons why aged school children dropped out of school……20

Table 4.2.8: Number of rooms of in KrongPa villagers' house……..21

Table 4.2.9: Households goods in each KrongPa villager's house…….22

Table 4.2.10: Reasons of falling into poverty of KrongPa villagers……24

Table 4.2.11: Diversifications of income source of women who escaped poverty in KrongPa village……..... 25

Table 4.2.12: Farm sizes of women who escaped poverty in KrongPa village…….. 25

Table 4.2.13: Incomes of women who escaped poverty in KrongPa village……..25

Table 4.2.14: Women's main jobs in KrongPa village……... 26

Table 4.2.15: Women's second jobs in KrongPa village…… 27

Table 4.2.16: Compare women's main jobs and education…… 27

Table 4.2.17: Comparison of farm yields among women who attended agricultural program and those who did not…… 28

Table 4.2.18 – Compare women's main jobs and skills…… 28

Table 4.2.19 – Comparison of women's main jobs and farm sizes…… 30

FIGURES

Figure 1.1.1: Income among kinds of employment…… 2

Figure 1.1.2: Labor between urban and rural areas…… 2

Figure 1.1.3: Female labor in rural areas…… 2

Figure 4.2.1: Trends in household poverty in KrongPa…… 16

CHAPTER 1
INTRODUCTION

1.1. Problem Statement

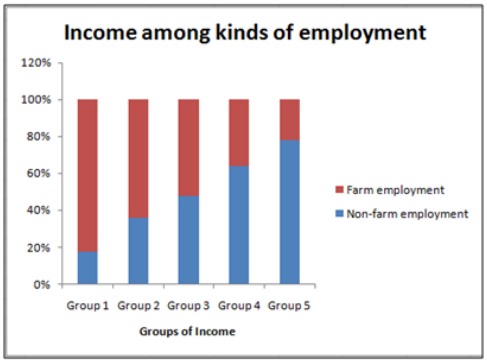
While researchers and policy makers are finding out solutions to help people overcome their poverty, the poor themselves cannot wait for the benefits of economic growth. They actively seek ways to survive without help from the government. They do not even know that they are the subjects of the government's concern. It is difficult to find out the causes and trends of poverty from the poverty data. But the story behind these causes and reasons are different in countries all over the world.

In order to understand the causes of poverty we must move beyond static analysis of headcount rates to investigate poverty dynamics, in other words, the reason households fall into poverty or climb out of poverty. According to Antolin et al (1999), job loss is one of the reasons that people become poor. Good jobs bring a stable income which is enough for daily living and expenses such as school and medical fees. Jobs are important to study because they bring income which is the only criterion to determine the poverty line in every part of the world.

The official poverty line in Vietnam has been changed from VND 200,000 to VND 400,000 per month in rural areas due to inflation in recent years (Decision No. 09/2011/QĐ-TTg date 31/01/2011). This change must make the poverty rate in rural areas increase dramatically where income from farm employment is much lower than in non-farm employment. In Vietnam, the bottom twenty percent of the population by comsumption works in agriculture while the richest twenty percent is in non-farm employment (Figure 1.1.1). It is obvious that most of the rural population participates is in farm employment (Figure 1.1.2) including wage and self employment.

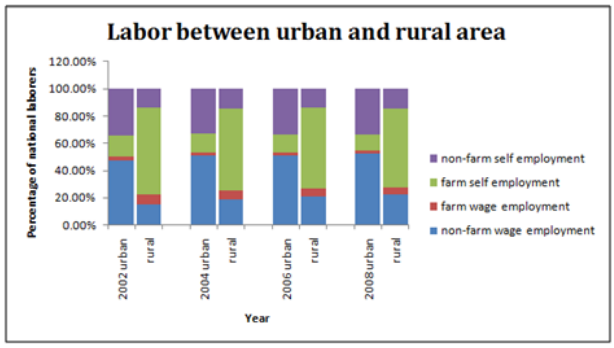
Despite the uncertainty of income, the importance of farm employment to the economy is certain. The government tries so hard to create as much off-farm employment as possible in rural areas to diversify income. Empirical studies show that about fifty percent of rural women quickly join in off-farm jobs to diversify their income while their husbands keep in farm work. That helps their family cope with changes in agriculture product prices and the seasonality of agricultural employment and income (Figure 1.1.3).

Figure 1.1.1 – Income among kinds of employment



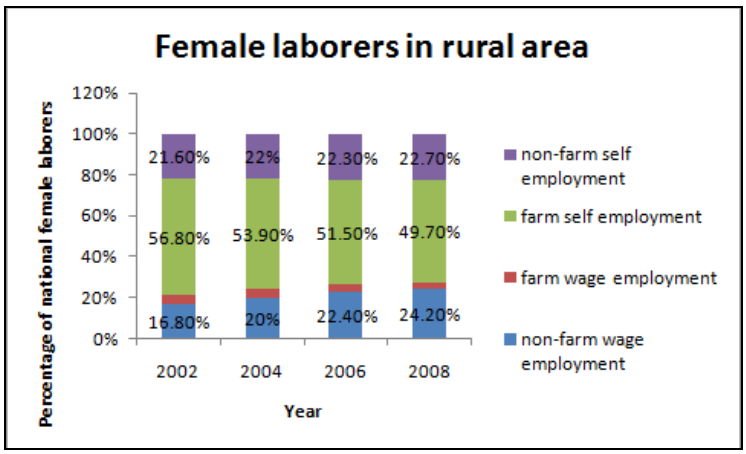
Source: VHLSS 2008

Figure 1.1.2 – Labor between urban and rural areas



Source: VHLSS 2008

Figure 1.1.3 – Female labor in rural area



Source: VHLSS 2008

Studying access to jobs and their role in the individual's life will shed light on the reasons why some households are not as poor as others and how some have escaped poverty. Through detecting the real causes behind the participation of women in the labor market, this study contributes a different dimension to the field of poverty research and poverty reduction which may be a reference for other studies. The study results will give a new story about how poverty is created and how it is overcome in practice. This topic is one of the important parts of national development strategies in every country. It is not only the responsibility of government but also a significant issue in the policy decisions of government.

1.2. The scope and the purpose of the study

The research is written as a case study so that all findings are just relevant to the context of the study location. More generalizable findings must await large-scale, national research on poverty dynamics. The contribution of this study is to investigate the dynamic processes of poverty reduction in one location. The findings contribute to poverty knowledge in an ethinic minority community. In order to understand poverty theories and to place these theories in context, the study will consist of an in-depth case study of one location in which poverty is a persistent problem. This study focuses on how women can earn a stable income and help their families escape poverty. A lack of information in quantitative studies and the absence of information on migrants are obstacles to understanding poverty and poverty escapes in rural areas in Vietnam. The study will tell an interesting story about a boundary village where many Rhade have lived for a long time. This story will shed light on some factors affecting employment that might be not the same as in other places.

For this purpose and context, the scope of this study will focus on a village which supplies a case study to implement the purpose of the research.

1.3. Research questions of the study

The study will attempt to answer three main research questions:

Question 1: Why do some women get better jobs than others?

Question 2: Why are some women more vulnerable to falling into poverty than others?

Question 3: What is the importance of jobs to poverty escapes?

1.4. The structure of the study

The study consists of five chapters. Following this introduction, the rest of the study is structured as follows. Chapter 2 is devoted to the literature review in order to provide the analytical framework for the thesis. It presents concepts, discusses the theoretical background, and then lays out a framework for studying the reasons why some women get better jobs than others. Chapter 2 reviews empirical studies concerning poverty among women, poverty in ethnic minority communities and employment which is tested in the thesis on a group of women. Chapter 3 decribes the data, sets out the study

methodology, and discusses the implementation of the survey. Chapter 4 presents the results from KrongPa village, the location that is the subject of the case study. Chapter 5 concludes with a summary of main findings and policy recommendations. It also includes some remarks on the limitations of the study.

CHAPTER 2
LITERATURE REVIEW

2.1. Concepts

There are two different kinds of poverty in this study. The poverty in statistical reports from government is defined as the national poverty definition. Another term of poverty which is used to implement this study is defined in terms of these elements:

" Villagers in this region, men as well as women, deem themselves (and others) poor when their households do not have enough to eat or decent clothes to wear, when they accumulate more debt without being able to repay installments due on past debts, and when they cannot afford to send their children to school. They work hard to achieve at least this bare minimum for their households."

Krishna, Anirudh (2004), "Escaping Poverty and Becoming Poor: Who Gains, Who Loses, and Why", *World Development,* Vol. 32, No. 1, pp. 123

The official poverty line is VND 400,000 per month in the rural mountains and island regions (Decision No. 09/2011/QĐ-TTg date 31/10/2011). The Ministry of Labor, Invalids and Socail Affairs (MOLISA) surveys poor households at the village level and is able to produce a detailed picture of where the poor live and what they need.

Good jobs are defined as jobs which provide women a stable income all the time to help them have a decent life (Krishna, 2004).

"A livelihood comprises the capabilities, assets (stores, resources, claims and access) and activities required for a means of living: a livelihood is sustainable which can cope with and recover from stress and shocks, maintain or enhance its capabilities and assets, and provide sustainable livelihood opportunities for the next generation; and which contributes net benefits to other livelihoods at the local and global levels and in the short and long term".

Chamber & Conway (1992) cited in Scoones, Ian (1998), "Sustainable Rural livelihood: A Framework for Analysis", *IDS Working Paper No. 72*, Institute of Development Studies.

2.2. Theoretical background

Poverty tends to be higher in rural than urban areas because of the lack of access to employment opportunities and lower average labor productivity in rural areas. There are fewer ways to earn income, less education, health care and even more vulnerability to the weather and forces of nature. So individuals choose to leave their villages because there

are more economic opportunities in urban areas where they can improve their living earnings (Perkins 2006, pp.218-9). Although there is not enough evidence to show that women are poorer than men, women are believed to have many disadvantages compared to men. Those disadvantages are in property rights, in primary and secondary educations, in wages and in sex-selection abortion (Perkins 2006, pp.219-20).

One of efficient way to reduce poverty rate in rural areas is livelihood diverfication for farmers, particularly in creating more and more non-farm activities. There are six factors that affect to income sources diversification: season, risk, labor market, credit market, asset strategy, attitude toward risk (Tran 2009). The study is based on the theory of sustainable livelihood to analyze how to help women get better jobs than others. According to Scoones, identifying what livelihood resources are required for different livelihood stragety conbinations is a key in the process of analysis. For example, successful agricultural program may combine access to natural capital (e.g. land, water) with economic capital (e.g. technology, credit) or social capital (e.g. social networks).

2.2.1. Theory of Poverty and Poverty Reduction

There is no common answer for all poverty problems in every part of the world. Although "growth is good for the poor", economic growth itself, however, is not enough for the poverty reduction among the poorest groups of population (Dollar and Kraay 2002, Foster and Szekely 2008). No one can be sure that growth will lead to poverty reduction among the poorest because some people will benefit from growth but others do not. The probability that some poor people will not earn any benefit is high because of many obstacles that they face in increasing their incomes. On the other hand, the debate on whether growth leads to poverty reduction or not is not a policy debate, since growth is not a policy instrument (Kanbur et al 2009). Policies include increasing investment in education, in agricultural productivity, and reducing obstacles to mobility to accelerate poverty reduction (Pincus 2009). Observing 35 villages in India, Krishna concludes that in more than 85 percent of all cases of declines into poverty, three principal factors are at work. The first factor is health. Large expenditures on healthcare will deplete savings even if the poor do not lose their jobs. Debt is the second reason. Households that need to make large and unexpected expenditures, especially on healthcare, have to borrow at high interest rates. Private lenders' rates of interest vary with the economic conditions of the

borrower but they are mostly high. These debts quickly become a burden to households, particularly poorer villagers. Funerals and marriage parties constitute the key item of social expenditure in most villages because of traditional obligations. These three factors account for more than 85 percent of all cases of decline into poverty. He also suggests that diversification of income sources, reliable kinds of information, irrigation projects and farm size are the factors contributing to poverty escapes. One of the ways to diversify income in the farming households is to have higher allocations of land to perennial crops (World Bank & Vietnam Development Report 2004).

2.2.2. Theory of Poverty in Ethnic Minorities

The vast majority of ethnic minority people in Vietnam are farmers whose living conditions are more difficult than Kinh or Chinese households. The Vietnam Development Report 2004 showed that ethnic minorities are less well-educated than Kinh or Chinese people. Primary school enrolment rates for ethnic minority children are about 80 percent, approximately 12 percentage points behind Kinh and Chinese counterparts. In secondary school, ethnic minority children drop out of school more because of language and cultural barriers, poor infrastructure and accessibility, poor quality of teachers, low suitability of the curriculum, and the perception that returns to education are low (UNDP & Poverty Task Force 2002, DFID & Poverty Task Force 2002, cited in World Bank & Vietnam Development Report 2004, pp. 28). Moreover, 40 percent of ethnic minorities in the Central Coast and Central Highlands give birth at home without any professional assistance. This causes many health problems after birth.

Only 13 percent of ethnic minority people work in wage employment (World Bank & Vietnam Development Report 2004, pp. 29). Most of them have forestry land and employ themselves. The tradition of swidden of ethnic minority farmers makes the land become less fertile which results in poor performance of farmers' crops.

2.2.3. Poverty among women

The role of women in Kinh and ethnic minority households is different. Kinh women play a limited role in community life in rural areas of Vietnam. Participation in village meetings by women is described as being limited because women are busy working either in the fields or in the house. If they do attend the meetings, respondents suggested women would be among the quieter voices in the room (World Bank & Vietnam

Development Report 2004, pp. 25-29). Single-parent women who are divorced or deserted by their husbands are likely to be poor in rural areas.

2.2.4. Employment

Job loss is one of the main reasons that people become poor (Antolin et al 1999). The main income resource is from jobs so that if people lose their jobs, they do not have any resources to meet their living expenses. Some people become poorer than others because they might have worse jobs that do not help them to have a stable income for any crisis circumstances.

Studies in factors that influence decisions of rural farm households to participate in non-farm employment show that education, skills and distance (Sanchez 2005) or credit and farm size (Beyene 2008) are signification factors. Although finding significant factors, most these studies in this field have missed the fact that people in rural areas can take both farm and off-farm jobs at the same time to support their families. Many poverty studies in Vietnam and elsewhere omit migrants because national statistical sources generally miss short-term and even long-term migrants (Pincus & Sender 2008). If we were able to include migrants, we would find that temporary wage work is very important to household survival and escape from poverty. Many studies also find that rural women participate actively in off-farm employment (Sanchez 2005 and Beyene 2008).

CHAPTER 3
DATA AND METHODOLOGY

3.1. Methodology

This thesis consists of a case study which is defined as a strategy to conduct research which includes empirical study about a specific phenomenon using diverse forms of evidence (Robson 2002, trích trong Saunders và đtg 2007). The reason why the case study method was chosen is that it is the most appropriate method to explore and explain unknown values (Saunders, Lewis & Thornhill 2007). Therefore, the explorations are only directly relevant to the context in KrongPa village, Son Hoa district, Phu Yen province. However, the story of KrongPa village will be valuable to assess existing theories, to unveil the hidden causes which make it hard for women to access the stable income jobs.

The study is also support by in-deep interviews. There is a lot of information which can not be revealed by data such as the history of poor villagers, how they fell into poverty, what happened to make them fall in debt. The in-deep interviews were made after all the questions in the prepared questionare were answered. The respondents were asked to tell their story about their lives three years ago about their jobs, their house conditions, their children's education, their happiness. And then, they were asked to remember what happened to change their lives, how they changed, how their lives were since then, what they think to make their lives change like that. Most of women can not remember all things happened in their lives, they just remember one thing which they think it is a reason for all. They aslo need help from neighbours who sit there to listen and to join their stories. The in-deep interviews were made with Buon's women officers after as well after leaving from respondents' houses. The women officers will tell what they know about the respondents, about their livestyles, their hard working, their difficulties which are not be told by respondents. The in-deep interviews were made with Chiefs of Buon. The Chiefs of Buon would help to explain some cultures of Rhade people for example why they took a lot chilli in their daily food, why they eat yelllow ants and cassava leaves, what differences between poor and non-poor Rhade households, what obstacles between Kinh and Rhade. The interview was also made with specialist from Ba Ha hydroelectric power to understand its process in compensation and create jobs for people who lost farm lands and house because of its building.

The observation methods were also used to support findings of this study. The interviewer started to observe the house conditions of respondents, materials of their house roofs, walls, floors, children clothes and household goods to define how poor they are. Observation methods also helpful to paint a colorful picture about Rhade livestyles and cultures which can not be reached with desk research method. From that method, the interviewer can feel deeply how is the poverty and how it affect to people lives which is different from book review.

3.2. Data

Because information relating to migrants is missing from all data sets to answering the three research questions, an original survey was carried out in KrongPa village, Son Hoa district, Phu Yen Province in final two weeks of January 2011.

Secondary data include information about the poverty rate, credit data from the Vietnam Bank for Social Policies (VBSP) and agricultural development programs for poor households. These data refer to the three years from 2008 to 2010 in three administrative levels, namely the province, district and village.

The original data were all collected directly through structured interviews with a prepared questionaire in KrongPa village. The questions are suitable not only to help answer questions of “what” and “how” but also to give the explainations of “why” households are poor. From the list of households in KrongPa People’s Committee, a 50 household sample was chosen randomly to interview from 736 households living in seven Buon. Among the 50 chosen households, two households refused to answer and three households could not be reached. One of them is the wife of the Chief of KrongPa People’s Committee. Another woman is Rhade whose husband refused to allow her to be interviewed. In three non-response households, women in two households died over 2 years ago, and in another household was absent because of a death anniversary in a neighboring village.

Because there are no data sources which record information on migrants, the study should also conduct research on the ten people who had left KrongPa village, living and working elsewhere but still in Vietnam to ensure adequate information on the research questions. These people are relatives of 50 chosen households selected randomly.

However, only seven are eligible to participate in the interview because the rest are men. Among the seven women, there are three who are students at universities across the country and one who did not agree to do the interview. Only three women agreed to be interviewed by phone. For that reason, the real respondent rate of data collection is 94 percent[1].

The interview process began by contacting the chief of the Buon, introducing the research objectives and asking for guildance to the chosen households. The chief of the Buon then scheduled times to meet the officers of the Women's Union located in each Buon who was the guide and translator in the interview process. Those officers were either Kinh or Rhade depending on the majority of each Buon. For farming households, the interview usually took place time from 16h to 20h because most farming women are in the fields during the daytime. It was easier to interview households who have their own enterprises.

The questions followed the list of topics and questions focusing on the relation between poverty and jobs which was tested by pilot interview in Tan Binh Industrial Zone in the middle of January 2001. The time of each interview was about 30 – 40 minutes. After collecting, data were analyzed in statistical description to support explainations for the study.

[1] Real response rate = Number of respondents/(Number of people in sample – number of people who are not elegible – number of people who can not be reached).

CHAPTER 4
KRONGPA CASE STUDY AND RESULTS

4.1. KrongPa case study

Location

Son Hoa is a district located in the west of Phu Yen province, bordering Gia Lai province. It has an area of 950 square kilometers and a population of 51,365 people (Appendix 1). KrongPa village is one of 14 towns/villages in Son Hoa, 28 km west of Cung Son town on the boundary between the Phu Yen and Gia Lai provinces. KrongPa has 736 households with six Buon where most of the Rhade live and one Buon where most of the Kinh live.

Characteristics of a poor village

KrongPa is included in Program 135, a government program on socio-economic development of villages which have special difficulties of ethnic minority and mountainous areas (National Committee for Ethnic Minority Affair). From that program, the clean water supply facilities, concrete roads, housing and community trade, the low voltage system are provided for people of ethnic minorities in mountainous areas. According to Program 135 phase II, children at kindergarden whose families are on the poor households list were supported with VND 70,000 per month for nine school months. The support amount of boarding students whose families are poor households is VND 140,000 per month for nine school months and a free education. This amount is for food, living and study equipment such as uniforms, pens and books (Decision 112/2007/QĐ-TTg date 20/7/2007).

The KrongPa poverty rate in 2010 was 57.67 percent, ranking second highest in the district. This ranking has increased from third in 2008 while the first ranked village in 2008 and 2009 was the third rank in 2010. This means there are more households falling into poverty than those who escaped poverty in KrongPa. It might mean that relatively more households are escaping poverty in other villages. The growth rate of poverty in Krong Pa, 22.03 percent, increased dramatically in three years, much more than other villages (Table 4.1.1).

Looking at the total number of households and poor households, it is obvious to understand why poverty has increased due to the state of low income of many households compared to other villages (Table 4.1.2).

Table 4.1.1 - Poverty rate (%) of KrongPa village compared with others, 2008-2010

Village	2008	2009	2010	Percentage change 2008 – 2010
Củng Sơn town	8.01	6.29	11.09	3.09
Suối Bac village	27.22	22.31	27.13	-0.09
Sơn Hà village	13.37	11.51	19.79	6.42
Sơn Nguyên village	9.75	12.99	24.58	14.83
Son Phước village	21.11	16.26	33.97	12.85
Sơn Long village	10.18	10.82	12.56	2.38
Sơn Định village	4.49	6.67	13.78	9.29
Sơn Xuân village	10.63	13.41	18.82	8.20
Sơn Hội village	24.53	26.56	43.51	18.98
Cà Lúi village	55.51	48.39	56.15	0.64
Phước Tân village	42.08	34.00	58.15	16.07
Ea Charang village	30.57	26.15	44.54	13.97
Suối Trai village	7.23	6.90	28.71	21.47
KrôngPa village	35.64	38.12	57.67	22.03
Total	18.75	16.91	27.39	8.64

Source: Son Hoa District People's Committee

Table 4.1.2 - Number of households, poor households in Son Hoa, 2008-2010

Village	Number of households			Number of poor households		
	2008	2009	2010	2008	2009	2010
Củng Sơn town	2236	2590	2704	179	163	300
Suối Bac village	1462	1582	1640	398	353	445
Sơn Hà village	2109	2232	2304	282	257	456
Sơn Nguyên village	1179	1147	1188	115	149	292
Son Phước village	772	812	842	163	132	286
Sơn Long village	599	610	629	61	66	79
Sơn Định village	423	435	450	19	29	62
Sơn Xuân village	320	328	340	34	44	64
Sơn Hội village	856	911	940	210	242	409
Cà Lúi village	445	465	488	247	225	274
Phước Tân village	442	447	466	186	152	271
Ea Charang village	615	673	696	188	176	310
Suối Trai village	401	681	425	29	47	122
KrôngPa village	665	703	736	237	268	421
Total	12524	13616	13842	2348	2303	3791

Source: Son Hoa District People's Committee

We conclude that it is because of government poverty line changes. The poverty line has changed from VND 200,000 to VND 400,000 according to the poverty policy of the government in 2010 (Decision No. 09/2011/QĐ-TTg date 31/01/2011). This policy has influenced other villages as well. Poverty in KrongPa is more serious than others. Although 161 households escaped poverty in 2010 despite the poverty line change, more households fell into poverty (Table 4.1.3). One of the reasons which caused the poverty increase is the loss of farm land due to the seasonal flood crisis of Ba Ha river hydroelectric power in the end of 2008, especially in households in Buon Kham (Table 4.1.4). There was another reason for poverty increase in KrongPa village. Some of the Rhade households who lost farm land because of Ba Ha river hydroelectric power building in 2004, after receiving compensation, spent all of their funds on house building and household goods. These people became poor quickly. Losing farm land and not keeping savings are the causes of the increase in poverty in KrongPa. Others who spent compensation on buying farm land from their neighbors or who received compensation with farm land, continued to cultivate land did not fall into poverty as frequently as those households that did not.

Table 4.1.3 - Poverty over 3 years 2008 – 2010 in KrongPa village

Index	2008	2009	2010
Total households	665	703	736
Escape poor	83	94	161
Became poor	6	125	314
Number of poor households	237	268	421
Number of non-poor households	428	435	315
Number of remained poor	231	143	107

Source: KrongPa village People's Committee

Table 4.1.4 - Poverty rate (%) in KrongPa village in 2010

Buon	Kinh households	Rhade households	Total	Percentage (%)
Buon Cho	0	72	72	17.10%
Buon Hoc	1	50	51	12.11%
Buon Kham	15	87	102	24.23%
Buon Le A	2	76	78	18.53%
Buon Le B	5	36	41	9.74%
Buon Thu	0	57	57	13.54%
Thon Phu Son	20	0	20	4.75%
Total	43	378	421	100.00%
Percentage	10.21%	89.79%	100.00%	

Source: KrongPa village People's Committee

Data from the Women's Union in KrongPa showed that in 2010 the proportion of Vietnam Bank of Social Policy (VBSP) loans to poor households accounted for the largest proportion (more than 44 percent of total amount of loans) among microcredit programs of the Bank in KrongPa village (Table 4.1.5). Depite the low interest rate and long tenor of the government loans, there were still 16 households who were not able to repay the debt which accounts for 0.92 percent total amount of loans. Thanks to Women's Union, most women in KrongPa can access to micro credit with low interest and long term loans. Remarkably, this credit has helped some women to step out high interest private loans that they were sunk for reasons of health care cost or job loss. The officer of Women's Union will be Rhade if there are most of Rhade people in Buon and the same in Kinh. This policy helps Women's Union know deeply about women who is poor households, who is in difficult lives, who need help in Buon. Therefore, this union is a key factor in keeping women not falling into poverty and in helping women escape from poverty in KrongPa.

"VBSP provides loans to poor households for the purposes of business production, life improvement which contributes to the implementation of National Target Program on Hunger Elimination, Poverty Alleviation and Employment."

Vietnam Bank of Social Policy, "Lending to the Poor", *VBSP website*, Nov 11th, 2010, *http://www.vbsp.org.vn/evbsp/view_content.php?mamm=19*,

Table 4.1.5 - Micro Credit in KrongPa village

Unit: million VND

Program	Amount of loans	No of households	Overdue loans		Freezing Loans	
			Amount	No of households	Amount	No of households
Lending to poor households	4111	372	83	17	38	16
Lending to business and production households	3179	124				
Lending to disadvantage students	359	43				
Lending to specially disadvantaged ethnic minority households	265	53				
Lending for environment protection	375	97				
Lending for job creation	128	16	16	2		
Lending for housing purpose	312	39				
Lending to oversea workers	469	29				
Lending to businessman	60	2				
Total	9258	775	99	19	38	16

Source: KrongPa village People's Committee – Women Union – Year 2010

More than 95 percent of villagers live by farming. The main crops are cassava and sugarcane. Two years ago, sugarcane was the major crop but after the 2008 drought, people here lost almost everything. Since then, villagers including Kinh and Rhade quit sugarcane to switch to cassava to minimize risk. Rice is the crop for daily food rather than for sale, accounting for 0.1 - 0.3 hectares in each Rhade farm. Cassava is harvested once a year. This is the reason why once a year payments, at the end of the cassava season, is the favorite credit method here. Farm lands of Rhade were created a long time ago through reclamation which is inherited by current households. In the beginning of the 1990s, the Kinh who came here to find new land for living had to buy farm land from the Rhade to cultivate. At that time, trades of farm land between the Kinh and Rhade were dealt with quickly and easily with low prices. But nowadays, after acknowledging the Kinh's wealth and the value of farm land, the Rhade do not sell farm land any more. Instead, they use their farm land to cultivate or lease it to the Kinh. Selling only occurs when they cannot find another way to obtain cash, especially for healthcare and wedding expenses. The second job which most poor people do to diversify income due to daily living expenses is wage labor. Wage labor is defined in terms of many kinds of jobs includes weeding, fertilizing, cassava peeling and tree cutting. This earns VND 80,000 per day for eight working hours.

There are a few agriculture development programs which were implemented by the local government. In 2009, Buon Thu was one of two villages in Son Hoa district which received 10 tons of rice seed to assist flood victims. It also joined a fruit tree program. Just a few villagers who were all Kinh were sent to be trained in growing fruit trees. None of these people are Rhade.

In Rhade families, women play the most important roles. All decisions related to finance, children's education, housing and household goods, children's marriage are in hand of women. Rhade women who participate in farming with their husband during a long day, do housework at night. They take babies on their backs to farm land which means they do farming and babysisting at the same time. When their daughter married, women in non-poor households will textiles by hand as gifts. For that important role of women, the study focuses on women and their jobs.

4.2. Results

Result reports descriptive information on the 48 respondents living and not living in the KrongPa village. Six percent of respondents were single while 94 percent were married. Among the married women, nine percent were widows. Most husbands of respondents are farmers, five percent work as farm wage workers whose wives do the same job. Twelve percent do not work at all and the rest work in non-farm areas. Half of respondent were Kinh, the rest were Rhade.

Figure 4.2.1 show that approximately 52 percent of those interviewed were not poor and 21 percent remained poor for three years. While 15 percent of households escaped from the poverty, 12.50 percent fell into poverty over three years. Reasons for escaping or entering poverty are based on the four criteria presented above. Identification of poor and non-poor households was prensented in the literarture review.

Figure 4.2.1 - Trends in household poverty in KrongPa, (respondents, %)

		3 years ago	
		Poor	Not poor
At present	Poor	20.83% Remained poor	12.50% Falling into poverty
	Not poor	14.58% Escaped poverty	52.08% Remained non-poor

WHO IS POOR AND NON POOR?

Food

There are clear differences in the daily meals between the Kinh and Rhade. One hundred percent of Rhade have chili-salt, cassava leaf, yellow ants which are from their farms or forests in their daily meals. The Rhade eat a lot of chili nowadays because in the past they believed that chili was the most useful method to help fight malaria and to overcome winter cold winds in the mountains. The only thing that helps us distinguish poor and non-poor Rhade is how often they have meat in their daily meal. Ninety percent of villagers who do not have any meat in their meal in the previous week are Rhade who are certainly poor. Nearly half of villagers who have meat three or four times per week in

their daily meal are Rhade who are definitely rich. None of the Rhade households had meat more than four times in their daily meal. Some Rhade have eggs from their own chickens, some of them save eggs for sale. No Rhade has fruit or milk in their diet. Fifty seven percent of villagers who are Rhade have chili salt and cassava leaf in their meal instead of vegetables. The rest have vegetables in their diet besides other kinds of food. One hundred percent of Rhade have chili salt, cassava leaves and yellow ants routinely in their diet whether they are poor or non-poor (Appendix 2).

This completely contrasts to the Kinh's daily meal. For them, meat is not the most important factor in defining who is poor or non- poor. The cost of the daily meal is a key factor. The Kinh's perception about nuitrition helps them understand how meat and eggs are useful to their health and activities. Nearly 41 percent of villagers said that they spent more than VND 20,000 per day for their daily meals. Half of villagers almost never spend any money for their daily meal (Table 4.2.1).

Table 4.2.1 – Cost of daily meal per household in KrongPa village (respondents, %)

Cost (VND)	Total	Kinh	Rhade
<5000	50.00%	8.33%	91.67%
5000 - 20000	8.33%	75.00%	25.00%
20000 - 40000	20.83%	90.00%	10.00%
>40000	20.83%	90.00%	10.00%
Total	100.00%	47.92%	52.08%

Almost all of these people are Rhade who always have chili-salt, cassava leaves and yellow ants. They sometimes buy some dried fish or some grams of meat when they harvest or when they really need them for their health. Twenty-seven percent have meat everday who are not poor while 41.67 percent have meat several times in three months or more than 6 months. Twenty one percent have meat several times per week which accounts for ten percent of Rhade who are certainly non-poor and 90 percent of Kinh (Table 4.2.2). Six percent of villagers get fresh fish from the river to replace meat in their daily meal. Those people are Rhade who live in Buon Hoc near the river (Appendix 3). Other Rhade get dried fish from the market from their savings from the harvest or when they have money from farm wage jobs, especially in the dry season. Dried fish are saved for several months.

Table 4.2.2 – How often each household has meat in their daily meal (respondents, %)

How often	Total	Kinh	Rhade
Everyday	27.08%	92.31%	7.69%
Several times/week	20.83%	90.00%	10.00%
Several times/month	2.08%	100.00%	0.00%
Once a month	8.33%	25.00%	75.00%
Once in 3 months	25.00%	0.00%	100.00%
More than 6 months	16.67%	0.00%	100.00%
Total	**100.00%**	**47.92%**	52.08%

Warm clothing

Clothing needs of the Rhade are different from the Kinh. Whether the Kinh are poor or not, they have at least one warm coat to get through the cold winter. But the poor Rhade have almost no warm coats. Thirty-one percent of villagers interviewed had no warm clothes of which 93.33 percent were Rhade (Appendix 4). Only the Kinh have more than three winter coats. Twelve percent of villagers get warm clothes from charity while 56.25 percent bought their coats from the market (Appendix 5). Among women who cannot get winter coats for themselves, 16.67 percent of villagers cannot get winter coats for their children even from charity. Women who get winter coats from charity for themselves get winter coats for their children from the same source as well (Appendix 6). There are no Rhade whose children have more than three winter coats. The percentage of the Rhade who have one winter coat for their children is more than the share who have three (Table 4.2.3).

Table 4.2.3 – Number of winter coats of each child (respondents, %)

No of winter coat	Total	Kinh	Rhade
0	16.67%	0.00%	100.00%
1	35.42%	29.41%	70.59%
2	27.08%	76.92%	23.08%
3	4.17%	100.00%	0.00%
5	2.08%	100.00%	0.00%
No children	14.58%	71.43%	28.57%
Total	100.00%	47.92%	52.08%

Credit

Ninteen percent of women interviewed have taken private loans with interest rates above 40 percent per year. The interest is paid once a year at harvest time. After the

harvest, the women can only pay the interest but not the principal. Therefore, most of this kind of loan has existed for more than two years, which increases the creditors' wealth (Table 4.2.4).

Seventy-seven percent of the interviewed subjects participate in loans under Program 135 through the VBSP. The interest rate on these loans is 0.65 percent per month (Appendix 7). Low interest rates helped most women in KrongPa gain access to capital. Some women took credit from the Women's Union to pay private debts. This means that the savings of women at harvest time would be more than before because of low interest payments. This kind of credit is also meaningful to poor women when they meet difficulties with their health care costs which would make them fall into poverty.

Twenty-seven percent of interviewed women have mortgage loans at the Vietnam Bank of Agriculture and Rural Development. One of these women took credit from the government sugarcane program three years ago. The program failed at that time so she has no ablity to repay this debt and she still does not know the status of this debt now.

The favorite kind of payment of women in KrongPa village is payment in the end of year. Eighty-nine percent of private debtors, 53 percent of government debtors and 43 percent of all debtors pay interest at the end of the year. This is the time when people harvest cassava so they pay interest from cassava revenue. The next most common kind of interest payment is payment every month. Women who have stable incomes from non-farm work or who earn money from farm wage work in dry season take out loans that must be repaid monthly (Table 4.2.5).

Table 4.2.4 –Credit in KrongPa village (respondents, %)

Kinds of credit	Household in debts	Household not in debts	Total
Credit - private	18.75%	81.25%	100%
Credit - government	77.08%	22.92%	100%
Credit - deposit	27.08%	72.92%	100%

Table 4.2.5 – Favorite payment methods of credit in KrongPa village (borrowers, %)

	Private credit	Government credit	Deposit credit
Every month	11.11%	33.33%	28.57%
Every 3 months	0%	13.33%	28.57%
In the harvest	88.89%	53.33%	42.86%
	100.00%	100.00%	100.00%

Chidren's Education

Aside from three single and four respondents who do not have children, the rest of the women in the sample all have chidren. More than half of children of kindergarden age go to school. Free service is provided by the local government to help children access education sooner than children in the past. No children of primary school age have dropped out of school. Older children are, more likely to drop out of school. The rate of chidren who follow higher education after high school is very low.

Fifteen percent of villagers do not have children. Nearly 40 percent of villagers cannot support their children's education. Among households whose have children dropped out of school, 53 percent cannot send their children to school because of they are poor. The rate is the same for Kinh and Rhade (Table 4.2.6). Five percent of chidren dropped out of school because the school is too far. These two elements show that building a secondary school in a neighboring village or in KrongPa village is necessary to decrease the school drop out rate of children, especially those from poor families. Twenty one percent of children who have dropped out of school had to quit school to work to support the family. Ten years ago, the primary school was 28 kilometers away from home so families chose to let their children stay in the village to do baby sitting or to watch over cattle. Currently most school aged children in poor households are able to go to the primary school in the center of the village where they can enjoy free-fee study.

Table 4.2.6 – Education levels of women's children in KrongPa village (respondents, %)

Age	Percent of 41 oldest child			Percent of 36 youngest child		
	Total	School	Not school	Total	School	Not school
< 7 years old	19.51%	75.00%	25.00%	50.00%	55.56%	44.44%
7 - 11 years old	19.51%	100.00%	0.00%	16.67%	100.00%	0.00%
12 - 15 years old	14.63%	83.33%	16.67%	13.89%	40.00%	60.00%
16 - 18 years old	7.32%	33.33%	66.67%	8.33%	33.33%	66.67%
> 18 years old	39.02%	12.50%	87.50%	11.11%	25.00%	75.00%
Total	100.00%	53.66%	46.34%	100.00%	55.56%	44.44%

In general, the main reason for dropping out of school is poverty. Households do not have enough money to send children to secondary school which is nearly 30km from home. They stay at home and work to increase the family income and cannot have a better life in the future if there is any risk to their farm land or their heath (Table 4.2.7).

Table 4.2.7 – The reasons why aged school children dropped out of school (oldest children dropped out of school, %)

Reason for dropping school	Total	Kinh	Rhade
Not enough money	52.63%	50.00%	50.00%
do not like school	10.53%	0.00%	100.00%
The school is far	5.26%	0.00%	100.00%
Have to work for living	21.05%	75.00%	25.00%
No ability to school	10.53%	50.00%	50.00%

House condition

Thirty-eight percent of respondents have only one room in their house (Table 4.2.8). They do all activities such as sleeping, eating, talking, studying in a common room which is called a longhouse[2] or *"nha san"*. Most "*nha san"* has floors and walls made of wood (Appendix 8 & 9). Very few *"nha san"* have roofs of wood because it is too expensive to make a wooden roof. About 47 percent of villagers' houses have at least three rooms. The owners of these three or four-room-houses are definitely non-poor. Of those people, twenty - nine percent have floors made of cement tiles. Six percent of houses in KrongPa village have dirt floors which make them poor households. Most villagers use steel to make of their roofs instead of brick because it is cheaper. Only ten percent of households use tiles for roofs and paint their walls, and these are better of households (Appendix 10).

Table 4.2.8 – Number of rooms of in KrongPa villagers' house (respondents, %)

Number of rooms	Percentage of respondents
0	37.50%
1	8.33%
2	33.33%
3	14.58%
4	2.08%
Rented room	4.17%
Total	100.00%

[2]"Longhouse is made of bamboo and wood. The longhouse's length is measured by the number of collar beams. The longhouse's space is divided into two parts: Gah part's area makes up 1/3- 2/3 the total area is considered as the living room and the other part Ok includes bedrooms. There are two doors: the front door is for men, the back door is for women and two stairs: male stair and female stair. A longhouse is usually 100m long for 3-9 nuclear families living. Therefore, the longhouse is described like this: "The house is as long as the gong's echo" (Wikipedia)

Although the national electricity network was covered this villagae, 8.33 percent of households do not use electricity because of their unability to pay electricity bill. Among households who use electricity, 6.28 percent get help from neighbor electricity net with the same reason of poverty (Appendix 11).

Nearly eighty percent of villagers get water from well (Appendix 12). The rest villagers go to river for their water. Most of the wells in KrongPa village were shared among many households in Kinh and Rhade communities. In the afternoon, around the common well of Rhade community, there are about ten people washing, taking bath and talking after a hard working day. Only eight percent of villagers have their own wells. Among those people, twenty – nine percent drink water from well or river without make it boiled. This is the group has a lot of ricks of problems with their digestion and intestine. Six percent who left the village and now live in big cities, use water from government water network.

Household goods

Three quarters of villagers have tivi to support entertainment programs for the families. Table 4.2.9 shows that very few villagers have fixed telephone. They likely use mobile phone to communicate. Half of villagers who are non-poor have fans. Sixty two percent of villagers have bicycle while most of them have motorcycle for transportation means to far farm lands. The cost and quality of motorcycles are different from families to families. Households who are poor bought second-hand or Chinese motorcycles while those who are non-poor bought new and high quality ones. Refrigerators and air conditioners are luxury goods for KrongPa villagers. Villagers who have these two kinds of goods are definitely non-poor.

Table 4.2.9 – Households goods in each KrongPa villager's house (respondents, %)

Household goods	Percentage of villagers have	Percentage of villagers do not have
Tivi	75.00%	25.00%
Fixed Telephone	8.33%	91.67%
Mobile	33.33%	66.67%
Fan	45.83%	54.17%
Cycle	37.50%	62.50%
Motorcycle	81.25%	18.75%
Refrigerator	20.83%	79.17%
Air conditioner	2.08%	97.92%

Conclusion

Poor and non-poor women are defined according to four criteria discussed in the literature review. Women are poor when they do not have enough food or warm clothes for children, when they cannot pay their debts and when they cannot send their children to school. Howerver, there are some women whose income is higher than VND 400,000 per month who are still defined as poor because they have more than four children. There are three households where this is the case. Another woman who has three children and whose husband is in poor health has an income of VND 600,000 but still cannot send her children to school. For that reason, if officials just look at income to define who is poor and non-poor, they will miss some poor people who really need government help.

Rhade households have chilli salt, yellow ant, cassava leaves in their daily food. The key factor that helps to know who is poor and non-poor among the Rhade is how often they have meat. In the Kinh community, by way of contrast, it is the cost of the food consumed every day. Very few women have more than three winter coats for their children. Sixty-seven percent of women who cannot get winter coats for their chidren are definitely poor and they are all Rhade. More than two thirds of villagers get credit from government programs. This credit helps them avoid private credit and to overcome small risks in their daily lives such as health care costs or poor business conditions. This kind of credit is available for all villagers whether they are poor or non-poor. Very few children have finished high school and higher education. Because of help from Program 135, all kindergarden and primary aged children go to school. The drop out rate out of secondary school aged youngest children is high because their families are too poor to send them to school 28 kilometers away from home two years ago. Although there are five secondary class in the same primary school in autumn 2009 but they only meet new aged children and non-poor children who transfer from the far school. There are many aged secondary children who are willing to go to school but the supply is not enough.

FALLING INTO POVERTY

Among the 12.5 percent of women falling into poverty, an important finding is that many fall into poverty because of health expenses and also because of private debt. A stable income can keep them near the poverty line but cannot help them if they are

overcome by a huge amount of health care costs. In that situation, the family of these women chose to get a loan with a high rate of interest to enable them to access health care. In a number of other cases, households were already in debt and then medical costs resulted in more debt so they could not afford to pay off their old debts, especially if they are already in poor health. So if someone falls into poverty because of medical costs and illness then at the same time, he or she will also fall into poverty because of debt. Health care cost and debt account for two third of women falling into poverty.

There are two groups of women fell into poverty involving the Ba Ha hydroelectric power. To build the Ba Ha hydroelectric power, local government collect farm lands from farmers under the Decision No. 22/1998/NĐ-CP dated April 24th, 1998. Compensation was VND 25 milion per hectare in 2008. Although they received compensation from the hydroelectric power project, some households did not use the compensation to buy land to continue cultivation. Instead, they chose to use all of their compensation to build houses and buy household goods. Of those who chose that way of spending their compensation, they became poor and moved into farm wage employment with a low and unstable income. These women accounted for 33.33 percent of those who fell into poverty.

Another reason that women fell into poverty in KrongPa was the storage of water of the Ba Ha hydroelectric power reservoir at the end of 2008. The standard height of the water is 105 meters. However, after the storage, the water height of the reservoir is higher than 105 meters which flooded many crops. Moreover, whenever there is flood from upstream, if the Ba Ha hydroelectric power is slow in flood discharge, many farm lands are lost again. Therefore, many women lost farm lands because of this incident. For that reason, the project has to pay compensation to people whose crops are lost. Losing crops and farm lands, many women had to borrow from private lenders with high interest to pay inputs and interest of old debts. The same story of debt was repeated, some women fell into poverty. These women accounted for 50% percent of those who fell into poverty last three years (Table 4.2.10).

Again, evidences show that most often falling into poverty is combination of many factors which make women become hard to cope (Krishna 2004).

Table 4.2.10 – Reasons of falling into poverty of KrongPa villagers

	Health + Debt	Hydro electric power
Health + Debt	16.67%	25.00%
Hydro electric power	25.00%	33.33%

ESCAPING POVERTY

The first cause helping fifteen percent of women in the village to escape poverty was the diversification of income. Over seventy percent of people escaping poverty had more than two jobs. The first one was cultivation from owned or leased farm land. The second was farm wage work depending on the crop season and weather. Twenty-nine percent of women who relied on farming to escape poverty were elderly (over 50 years old) and in poor health. With a stable income, they choose to focus on farming and not try to work too much. Table 4.2.11 gives these figures.

All of those who have escaped poverty have farm land. Cultivating land is the main source of income to help them step out of poverty. Expanding their land areas begins with small day to day savings. Eighty-six percent of women who have escaped poverty have farm land from 1 to 1.5 hectares while the rest have less than 1 hectare (Table 4.2.12). With an average yield of 10 tons per hectare of dried cassava obtained for the Kinh and 8 tons of dried cassava for Rhade, women received an average income of 10 million VND per year for the Kinh and 8 million VND per year for the Rhade. This income was received after accounting for production costs which took one quarter of revenue. This calculation is based on the price of one ton of dried cassava of 4 million VND in the 2010 season.

Table 4.2.11– Diversifications of income source of women who escaped poverty in KrongPa village

	Farm self	2nd job
Farm self	28.57%	35.71%
2nd job	35.71%	0.00%

Table 4.2.12 – Farm sizes of women who escaped poverty in KrongPa village

Farm size (hecta)	Percentage of villagers escaping poverty
1 - 1.5	85.71%
> 1.5	14.29%
	100.00%

The total income including two jobs of 85 percent women escaping poverty was more than one million VND per month (Table 4.2.13). Excluding expenses for the next investment and interest, this level of earnings leave 15 percent of women with incomes of less than one million at risk of falling back into poverty if problems arise in cultivation or of they have health problems.

Table 4.2.13 – Incomes of women who escaped poverty in KrongPa village

Income (million VND/month)	Percentage of women escaping poverty
< 1	14.29%
1 - 2	57.14%
> 2	28.57%
	100.00%

Some families fell into poverty because they had had many children in the past. Their incomes became smaller to others because they had many children to feed. It is noted that those families try hard to send their children to school if they can. Although some children have dropped out of school, others have finished university and got better jobs. The money children sent back to help families was saved to buy farm land to create stable income for their parents. Twenty-nine percent of households escaped poverty for this reason.

THE REASON WHY SOME WOMEN GET BETTER JOBS THAN OTHERS

Sixty nine percent of villagers are involved in agricultural activities as their main occupation, of which 71 percent were Rhade. Six percent of villagers are not working. They stay at home to take care of children and husbands or they cannot work because of their health. Fifteen percent of villagers work in non-farm wage activities which give them stable incomes to meet their living expenses and keep them from falling into poverty. Four percent have no farm land and low levels of education and they work as wage laborers in agriculture (Table 4.2.14).

Almost all people in rural areas have more than one job to diversify their incomes. Nearly half of villagers do second job (Table 4.2.15). Ten percent of villagers work on their own farm in addition to their main jobs. These women have main jobs in non-farm self or non-farm wage employment that bring them a stable income for daily living

expenses. The second job as farm self employment helps them increase their savings. Thirty-three percent of villagers worked as farm wage laborers whose main job is cultivating their own farms. This kind of job is due to their daily living expenses, for health care costs and for interest payments every month. Another reason is that they want to keep their savings for urgent needs.

Table 4.2.14 – Women's main jobs in KrongPa village (respondents, %)

Kinds of job	Total	Kinh	Rhade
farm self	64.58%	29.03%	70.97%
farm wage	4.17%	50.00%	50.00%
non-farm self	10.42%	100.00%	0.00%
non-farm wage	14.58%	85.71%	14.29%
not working	6.25%	66.67%	33.33%
Total	100.00%	47.92%	52.08%

Table 4.2.15 – Women's second jobs in KrongPa village (respondents, %)

Kinds of job	Total	Kinh	Rhade
farm self	10.42%	100.00%	0.00%
farm wage	33.33%	25.00%	75.00%
non-farm self	2.08%	0.00%	100.00%
non-farm wage	2.08%	100.00%	0.00%
Do not have 2nd job	52.08%	52.00%	48.00%
Total	100.00%	47.92%	52.08%

Jobs and education

Two thirds of women who work in agriculture did not go to school at all. This includes Kinh and Rhade women. Moving from the middle coast region to the mountains in the 1980s, most Kinh women in KrongPa bought forest land from the Rhade or cleared forest land. This was the only thing they could do to earn a living in the 1980s. Therefore most of them did not pursue their education and dropped out of school for many reasons. Only three percent of these women finished secondary school. The rest stopped studying after learning how to read. Half of villagers working as agriculture wage laborers graduated primary school. Half of them did not go to school (Table 4.2.16). For that reason, losing farm land for any circumstances will easily make them fall into poverty because farm wage jobs are only available in the dry season, and even then there is not enough work and a lot of competition for jobs. This means there are many women who do

jobs such as weeding, cassava peeling and coffee picking when they are free even though they have farm land.

Table 4.2.16 – Compare women's main jobs and education (respondents, %)

Kinds of job	Highest education								
	Total	Do not go to school	Do not finish primary	Primary Grad	Secondary Grad	Highschool Grad	Intermediate Grad	College Grad	University Grad
farm self	64.58%	67.74%	6.45%	22.58%	3.23%				
farm wage	4.17%	50.00%		50.00%					
non-farm self	10.42%			40.00%	40.00%	20.00%			
non-farm wage	14.58%				28.57%		28.57%	14.29%	28.57%
No working	6.25%	33.33%	66.67%						

Educational attainment of those who work in non-farm jobs is much higher than women who work in agriculture. This brings women better jobs and better income. It can be shown that more than 70 percent of women working as non-farm wage employees have at least an intermediate level of education. With higher education, they have many choices to work in the home village with higher wages or work in big cities earning higher incomes. Although they do not have farm land, these women can get a higher income than those who have two hectares of land in the village. Fourteen percent of women who work as non-farm wage workers are Rhade. This fugure needs to be increased to help the minorities as well as the development of the village.

Jobs and skill

Acquiring skills will help women have a good income. This is true in agriculture. If a woman attends an agricultural development program of the local government, her net profit will be 13.3 million VND per hectare against 10 million VND per hectare for those who do not attend the program (Table 4.2.17). Only six percent of villagers have the chance to be a member of the program (Table 4.2.18). Using scientific methods of land improvement, weeding, fertilizing, the yields obtained by farmers with better skills are higher than who do not use these practices.

Table 4.2.17 – Comparison of farm yields among women who attended agricultural program and those who did not

Farm skill	Farm yield (million VND/ha)		
	< 13	>= 13	Total
Attended	94.29%		94.29%
Did not attend		5.71%	5.71%
Total	94.29%	5.71%	100.00%

Table 4.2.18 – Compare women's main jobs and practical skills (respondents, %)

Kinds of job	Total	Skill			No skill
		Farming	Makeup	Sewing	
Farm self	64.58%	6.45%			93.55%
Farm wage	4.17%				100.00%
Non-farm self	10.42%				100.00%
Non-farm wage	14.58%		14.29%	14.29%	71.43%
Do not working	6.25%				100.00%
	100.00%	4.17%	2.08%	2.08%	91.67%

Jobs and credit

Because of the economic conditions of their parents or parents-in-law, some women are able to open a small shop selling motorcycles, pancakes, groceries and other supplies. All women who work in non-farm self owned stores using funds from their parents and they have higher incomes compared to others.

Those women who have completed at least secondary school were all born in well-off families whose parents are government officials or own their own businesses. Almost all of these women work in the non-farm employment. Very few of them work on their own farms. None of them work as agricultural wage laborers or cannot find a job.

This can be shown clearly in the cases of the women who have left the village to work in big cities. Sixty seven percent of migrants finished at least university and found good jobs with high salaries. Their parents financed their studies. The other third took vocational courses like hair dressing, doing nails and sewing, which enabled them to get a job after two or three years of studying.

Jobs and farm size

With the same economic conditions and education level, women who have larger farms will have higher incomes than others. Even women who work as non-agricultural wage laborers and have farm land will also get higher incomes than others. People who do not have farm land work as agricultural wage laborers while other people hire them. Their relationship is then one of boss and wage worker.

Table 4.2.19 shows that forty-six percent of women who do not own land and have no education earn less than 500 thousand VND per month. Most of these people are below the poverty line or at risk of falling into poverty. Thirty-nine percent of villagers have income of more than 3 million VND per month due to their education level and professional skills. Eighty-six percent of those who have farm land from 0.5 to 1 hectares can meet their daily needs and 66.67 percent in this group may fall into poverty because their incomes are from VND 500,000 to one million VND. This income is not enough to enable them to overcome risks in their lives. They are non-poor people in last three years and some people who escaped from poverty due to their hard work and savings from farming.

Table 4.2.19 – Comparison of women's income and farm sizes

Farm size (hecta)	Total	Income (thousand VND per month)					
		0 - 500	> 500 - 1000	> 1000 - 1500	> 1500 - 2000	> 2000 - 3000	> 3000
0	27.08%	46.15%	15.38%			7.69%	30.77%
0.1 - 0.5	12.50%	100.00%					
> 0.5 - 1	31.25%		66.67%	20.00%		6.67%	6.67%
> 1 - 2	12.50%			33.33%	33.33%		33.33%
> 2	16.67%				12.50%	25.00%	62.50%
Total	100.00%						

Conclusion

There are four factors that enable women to get better jobs. The first factor is education, which is clear in all kinds of employment. Women with high educational attainment work in non-farm wage employment with high incomes and a higher standard of living. Almost all women with low educational attainment work on their own farms and as farm wage laborers. Farm land is the important source of income for them. Losing their farms would cause unemployment and force them to fall into poverty. Skill is the second

factor which is shown in farm work. Women who attended the agriculture program held by local government had higher farm yields than who did not. Credit is a significant factor in non-farm wage work and for women who left the village. Support from parent supported financed their education in big cities so they have enough skills and knowledge to compete in the labor market. Farm size is a factor affecting women's employment on their own farms. The more farm land they had, the higher incomes they obtained.

WHAT IS THE IMPORTANCE OF JOBS TO POVERTY ESCAPE?

There were two main factors affecting escapes from poverty. These are diversification of income sources and farm size. Having farm land means women have employment on their own farms. Although casssava is harvested once a year, this income is still enough to fulfill basic needs for women and keep them from poverty. Diversification of income sources means that women have more than one job at the same time which not only increases their total income but also keeps them from falling into debt. Therefore, jobs create stable incomes which help women escape from poverty.

Looking back again at the stories of people who fell into poverty, we find that three years ago many had lost their farm land because of the floods from or building of the hydropower project and also they had lost their jobs. During the time waiting for compensation, they did not have farm land and high education, so they could only work as farm wage laborers. That also meant job loss caused their poverty (Antolín 1999).

CHAPTER 5
CONCLUSION

5.1. Conclusion

This case study of Kinh and Rhade women in KrongPa village shows that there are four factors that help some women get better jobs than others. These factors are education, skills, credit and farm size. Education is a strong factor for women working in any kind of employment. Higher educational attainment is associated with higher incomes and better benefits from their jobs. Farming skills result in higher farm yields for women who attended agriculture development programs. Women who have knowledge about methods of preparing land, fertilizing and seeding can obtain yields of 13 million VND per hectare while others obtain only 10 million VND per hectare. Credit is a factor which has a strong influence on women's employment because this factor is related to educational attainment and the ability to move to big cities with many better opportunities to find good jobs. In non-farm wage employment, credit helps women can get a better job. Finally, a factor that helps women get better jobs and higher incomes than others is farming, because larger farms generate income and help women escape from poverty.

This research also tests the theory about poverty in a group of women. The result shows that funeral and marriage ceremonies do not affect Rhade women's poverty. Healthcare expenses are a significant factor in falling into poverty. Not paying attention into personal hygiene and healthcare after birth causes many gynecological disorders that prevent women from working. Moreover, healthcare expenses increase immediately which forces their families into debt at high interest rates from private lenders. In this group of women, another important factor is the Ba Ha river hydroelectric power project. Losing farm land from the Ba Ha hydroelectric power flooding in 2008, Rhade women have no means to earn a living with low education. However, this phenomenon only appears in women who use all the compensation on house building or household goods in stead of buying farm land for the next crop. Therefore, the main factors which cause the poverty of 12.5 percent villagers are health care expenses, debt and floods from the hydroelectric power project.

The case study shows interesting findings about escaping poverty of some women in KrongPa village. Income diversification and farm size are the two main factors helping women escape from poverty. Although it is hard to measure, hard work is an element behind the scenes which determines whether some women get out of poverty. Some families that were poor because they had many children have escaped poverty because their children have grown up and can earn a living.

Jobs are important to escaping from poverty because they bring incomes which help people meet their daily living expenses, children's school fees and health care costs. Job loss makes people fall into poverty until they can find another job.

The poverty line sometimes does not tell the whole story about the poor and sometimes misses some poor people. Although their incomes are above the poverty line, they still cannot manage their lives with heavy healthcare costs, debt or a large number of children so that they cannot feed their children and send them to school. Therefore looking at household incomes only, officials will miss some poor people who really need government help.

5.2. Policy recommendations

This subsection focuses on policy recommendations based on the findings of the study. The first policy recommendation considers appropriate methods to help women get better jobs. The findings of the study reveal that education plays an important role in getting good jobs. The nearest secondary school is 28 kilometers from the village, and it is not a boarding school. Non-poor children are not old enough to live independently without relatives even if their households had enough money to send them. Social cost will increase if there are more parents who chose to take their children to far school everyday. Other hand, the policy which supported poor children to school by government fund will be ended in summer 2011. So it is difficult for poor children to go secondary school without the government support. First step, the local government will need open some secondary classes to meet the immediate study need of children. The classes will help children who will drop out of school because of distance, who is in non-poor households, who are ready to be secondary students, go to school. However, if there are few secondary classes in each village, it would be difficult for district government in locating human resources. The quality of education would be not high because teachers move frequently

among villages and do not have time to understand difficulties and lifestyles of students which influence a lot to learning quality. Second step, KrongPa and Ea Charang local governments need to discuss build a boarding secondary school for students of two these villages. This secondary school will help to save time and ost of moving between villages with long distances of teachers and of parents who take their childrens every day to 28 kilometers far school, to increase availabity of teachers after class, to decrease dropping out of school because of distance. However, two local governments should develop policies to help poor children included board and not board poor children. The school budget could be taken from local budgets, non-government organizations, and the Program 135 budgets. In the long run, local governments should have policies to support and encourge children to be future teachers in order to later devote to local education. These policies would help poor children in this village go to school and help them get better jobs than their parents in the future. That would contribute to decrease poverty rate among ethnic minority communites and increase school returning rates. When children become parents, with high education they will support for their children's education better. Morerover, for those children who are home from school to support their families, having secondary school can provide classes at night which help them temporarily go to school. However, it is necessary to create more stable jobs for poor parents who decided their children study to prevent dropping out of school.

The second policy recommendation is relevant to farm and non-farm skills. Agricultural programs which teach farmers good methods of farming, can help farmers increase farm yields. It is noted that many farmers did not know about the benefits of the program so they did not attend. Local government should encourage people who attented agricultural programs meet people who did not attend to share their experiences and farming knowledge. The successful farmers could demonstrate their farming practices to others. This would encourage people to attend new programs, especially in the Rhade community. The difficulty of encouraging Rhade people attend such beneficial agricultural program is their low ability in reading and writing. For that reason, the agricultural could be designed particularly in Rhade language. This idea will remove cultural and language obstacles between Rhade and Kinh, so that the Rhade can easily access with opportunities like the Kinh.

Because the role of Women's Union is so important, government and non-government programs should access rural women through this union. Besides helping women access to micro credit which helps them overcome unexpected risks, the Women's Union should build a small factory which processes cassava after harvest. Skill jobs which are gained by training in factory will help poor women have stable incomes. The Women's Union also helps poor women gain farming skill by doing and learning each other which give them a higher farm yields. The women should also raise their voices to increase the number of women participating in the agricultural programs. Rhade tradition is raw textiles made by hand for women's daughter marriage as a gift. From that traditional skill, the Women's Union can organize training handmade textile skills for women. So, they can do handmade textile craft for manufacturers. Local government will seek the potential manufacturers and the Women's Union will focus on training and orgranize groups of skilled women. This plan will need more help from district government in administrative procedures and finance. It would help a lot of poor women have skilled jobs which bring them stable incomes for a fulfill lives.

Thirdly, local government should create many opportunities for Rhade who have high education to work as officials as far as possible. They have deep knowledge about their communities and could help government propose many good policies to decrease the poverty rate and increase the rate at which people escape poverty in the Rhade community. Until now there a few Rhade people work in local government while the major population of this village is Rhade. Although the rate of Kinh and Rhade officers are decided by government policy, there are still vacancies in local government which need Rhade officers to fill.

It is noted that rural women is vunerable than men, especially in the Rhade, the role Women's Union is important to implement the policy recommendations in reality. Local government should encourage this Union to give good ideas to diversify income sources of women in Krong pa village.

5.3. Limitations of the study

The study is to subject to a number of limitations. First, the study is based on a case study, so all findings and recommendations are only directly relevant to the context of KrongPa village, Son Hoa district, Phu Yen province. Second, the history of poverty of

villagers was defined by village officials over the three year period. There were no data about the history of poverty in the village over five years. It is difficult to know how accurate these records are and whether there are errors in measuring poverty in the past. Third, there are very few migrants who participated in this study so stories about them may be not enough to show many differences and interesting findings concerning mobile people.

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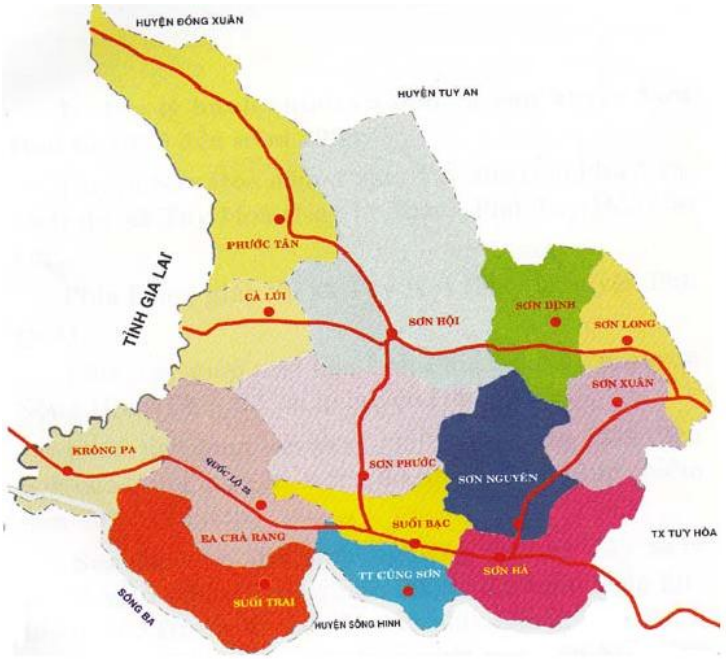
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APPENDIX

Appendix 1 – Map of KrongPa location



Appendix 2 – Kinds of food in a daily meal per household in a week

(percent of respondents)

	Meat			**Egg**			**Fruit**		
Times/week	Total	Kinh	Rhade	Total	Kinh	Rhade	Total	Kinh	Rhade
0	47.92%	8.70%	91.30%	77.08%	35.14%	64.86%	85.42%	39.02%	60.98%
1				4.17%	100.00%	0.00%			
2	6.25%	100.00%	0.00%	16.67%	87.50%	12.50%	2.08%	100.00%	0.00%
3	10.42%	60.00%	40.00%	2.08%	100.00%	0.00%			
4	8.33%	50.00%	50.00%				2.08%	100.00%	0.00%
5	4.17%	100.00%	0.00%						
6									
7	22.92%	100.00%	0.00%				10.42%	100.00%	0.00%
	100%			100%			100%		

	Milk			**Vegetable**			**Chili salt, cassava leaf**		
Times/week	Total	Kinh	Rhade	Total	Kinh	Rhade	Total	Kinh	Rhade
0	91.67%	43.18%	56.82%	12.50%	0.00%	100.00%	43.75%	100.00%	0.00%
1									
2									
3				2.08%	0.00%	100%			
4				2.08%	0.00%	100%			
5									
6									
7	8.33%	100%	0.00%	83.33%	57.50%	42.50%	56.25%	0.00%	100%
	100%			100%			100%		

Appendix 3 – Where each household gets fish in their daily meal (respondents, %)

	Total	**Kinh**	**Rhade**
From market	93.75%	51.11%	48.89%
From river	6.25%	0.00%	100.00%
	100.00%	47.92%	52.08%

Appendix 4 – Number of winter coats each woman has (respondents, %)

No of winter coat	Total	Kinh	Rhade
0	31.25%	6.67%	93.33%
1	33.33%	43.75%	56.25%
2	27.08%	84.62%	15.38%
3	6.25%	100.00%	0.00%
4	2.08%	100.00%	0.00%
Total	100.00%	93.33%	6.67%

Appendix 5 – Where each woman gets her winter coats (respondents, %)

From	Total	Kinh	Rhade
Market	56.25%	77.78%	22.22%
Charity	12.50%	16.67%	83.33%
No coats	31.25%	6.67%	93.33%
Total	100.00%	0.00%	0.00%

Appendix 6 – Where villagers get winter coats for their children (respondents, %)

From	Total	Kinh	Rhade
Market	45.83%	50.00%	50.00%
Charity	12.50%	33.33%	66.67%
Children buy themselves	10.42%	100.00%	0.00%
No coats	31.25%	33.33%	66.67%
Total	100.00%	47.92%	52.08%

Appendix 7

Đối tượng phục vụ của Ngân hàng Chính sách xã hội (NHCSXH)

Đối tượng cho vay	**Lãi suất**
1. Hộ nghèo:	
- Cho vay hộ nghèo	7,8%/năm
- Cho vay hộ nghèo tại 62 huyện nghèo theo Nghị quyết 30a của Chính phủ ngày 27/12/2008	0%/năm

2.	**Học sinh, sinh viên:**	
	- Cho vay học sinh, sinh viên có hoàn cảnh khó khăn	6%/năm
3.	**Các đối tượng cần vay vốn để giải quyết việc làm:**	
	- Cho vay cơ sở sản xuất kinh doanh của thương binh, người tàn tật	3,9%/năm
	- Cho vay thương binh, người tàn tật	6%/năm
	- Cho vay các đối tượng khác	7,8%/năm
4.	**Các đối tượng chính sách đi lao động có thời hạn ở nước ngoài:**	
	- Cho vay người lao động thuộc các hộ nghèo và người dân tộc thiểu số thuộc 62 huyện nghèo theo Nghị quyết 30a của Chính phủ ngày 27/12/2008	3,9%/năm
	- Cho vay các đối tượng còn lại thuộc 62 huyện nghèo theo Nghị quyết 30a của Chính phủ ngày 27/12/2008	7,8%/năm
	- Cho vay xuất khẩu lao động	7,8%/năm
5.	**Các đối tượng khác theo Quyết định của Chính phủ:**	
	- Cho vay mua nhà trả chậm đồng bằng sông Cửu Long	3%/năm
	- Cho vay nước sạch và vệ sinh môi trường nông thôn	10,8%/năm
	- Cho vay hộ gia đình sản xuất kinh doanh vùng khó khăn	10,8%/năm
	- Cho vay hộ dân tộc thiểu số đặc biệt khó khăn	0%/năm
	- Cho vay hộ dân tộc thiểu số di dân định canh, định cư	(7,8%/năm hoặc 0%/năm)
	- Cho vay cơ sở sản xuất kinh doanh, dịch vụ sử dụng lao động sau cai nghiện ma túy	7,8%/năm
	- Cho vay phát triển lâm nghiệp	7,8%/năm
	- Cho vay doanh nghiệp nhỏ và vừa	10,8%/năm
	- Cho vay hỗ trợ hộ nghèo làm nhà ở	3%/năm
	- Cho vay lao động mất việc làm do suy giảm kinh tế	(7,8%/năm hoặc 6%/năm)

Appendix 8 – Materials of house floors in KrongPa villagers' houses (respondents, %)

Number of rooms	Percentage of respondents
Encaustic cement tiles	29.17%
Cement	22.92%
Soil	6.25%
Wood	37.50%
rented room	4.17%
Total	100.00%

Appendix 9 – Materials of house walls in KrongPa villagers' houses (respondents, %)

Wall material	Percentage of respondents
Paint	10.42%
Lime	27.08%
Brick	8.33%
Wood	47.92%
Cottage	2.08%
Rented room	4.17%
Total	100.00%

Appendix 10 – Materials of house roofs in KrongPa villagers' houses (respondents, %)

Roof material	Percentage of respondents
Steel	85.42%
Brick	10.42%
Rented room	4.17%
Total	100.00%

Appendix 11 – Electricity in KrongPa villagers' houses (respondents, %)

	Total	Government Net	Neighbor net
No Electricity	8.33%	0.00%	0.00%
Electricity	91.67%	93.18%	6.82%
Total	100.00%		

Appendix 12 – Where KrongPa villagers get water (respondent, %)

Water source	Percentage of respondents
Well	79.17%
Stream	14.58%
Government	6.25%
Total	100.00%

UNIVERSITY OF ECONOMICS OF HOCHIMINH CITY
THE FULBRIGHT ECONOMICS TEACHING PROGRAM

Questionnaire

Investigation about employment of rural women
Krong Pa village – Son Hoa District – Phu Yen Province

Student: Phan Bích Trân

Class: MPP2

Order	Question	Answers
I	**PERSONAL INFORMATION**	
1.1	Year of birth	
1.2	Place of birth	
1.3	Address: 1=Own house 2=Rent house	
1.4	What is your status? 1=married 2=single	
1.5	What is your relationship with the household? 1: Wife 2: Siblings 3: Child 4: Nephew 5: other	
1.6	If you are from other village (compare with place of birth), when did you move to here?	
1.7	Why did you move to here? (open question)	
1.8	Where did you live before moving here?	
1.9	What was your job before moving here? (1^{st} job, 2^{nd} job, 3^{rd} job)	
II	**FAMILY INFORMATION**	
2.1	How many people in your family?	
2.2	How many children do you have?	
2.3	Ages of your children?	
2.4	Education level of your children?	
2.5	Your children still in school? 1=Yes 2=No	
2.6	Why are your children not in school?	

2.7	Any children working? 1=Yes 2=No	
2.8	What are their jobs?	
2.9	Live with any other person? Family? Relationship? Do they work? What is their job?	
2.10	Ask to get contact to the children if they work off the village?	
2.11	What is your husband's job? (OQ)	
2.12	Did you have any children who have died? What year and how old? Why?	
2.13	Is anyone in household disabled? Who?	
2.14	Does anyone in household receive a pension? Who?	
2.15	What is the distance from your house to market?	
2.16	What is the distance from your house to school?	
III	**EDUCATION**	
3.1	Have you ever go to school? 1=Never 2=Being in school 3=Stop	
3.2	What is your highest degree? 1: Primary school Graduation 2: Secondary school Graduation 3: High school Graduation 4: Intermediate Graduation 7: College Graduation 8: University Graduation 9: Others (details)	
3.3	Why did you drop school? (if respondent has not finished the high school). 1=The school is far 2=Not enough money 3=Have to work for living 4=To pay debt 5=Feel not suitable to school 6=The family do not encourage 7=Get married soon 8=Having baby soon 6=Others……	
3.4	Did your family encourage your study	

	before? 1=Yes 2=No	
3.5	Who do not encourage you to school in your family? 1=Parents (dad/mom/both) 2=Husband 3=siblings	
3.6	If you have a chance to get back to school? Will you take that? 1=Yes 2=No	
3.7	Why do you want to get back to school? (OQ)	
3.8	Have you ever taken any course to improve your skill? 1=Yes 2=No	
3.9	What skill? 1=Farming 2=Handicraft 3=Sewing 4=Livestock 5=Making up, nails.. 6=Accountant, banking,… 7= Foreign language 8=Others.....	
3.10	If you have a course to improve skill? Will you? 1=Yes 2=No	
3.11	Which course ? 1=Farming 2=Handicraft 3=Sewing 4=Livestock 5=Making up, nails.. 6=Accountant, banking,… 7= Foreign language 8=Others.....	
3.12	Why do you want to get a skill training course? (OQ)	
3.13	What time can you study? 1=Daytime 2=Nigh time 3=Anytime	

3.14	Does your family encourage your study now? 1=Yes 2=No	
3.15	Who encourages your study now?	
3.15	Why not before but now? (just for respondent answer 2 in Q.3.4 and 1 in Q.3.13)	
IV	**HEALTH**	
4.1	When was your last sick? 00=Less than 1 months 01=1 – 2 months ago 11=11 – 12 months ago 12=12 months age 99= never	
4.2	How was your sick? (OQ)	
4.3	How much is your medical expenses per month? (the amount of money)	
4.4	Do your sick influence on your work? 1=Yes 2=No	
4.5	How do you deal with your sick? 1=take the bill in medical shop 2=see the village doctor 3=go to the local health house 4=go to hospital 5=others	
4.6	Who did pay for your medical bill? 1=Family 2=Yourself 3=Government (health insurance) 5=others	
4.7	Do you have health insurance? 1= Yes 2=No	
4.8	What kind of your health insurance? 1=For the poor 2=For the nearly poor 3=For the policy subjects 4=compulsory health insurance 5=voluntary health insurance	
V	**JOBS**	
5.1	Do you work on family farm? What crops do you farm?	
5.2	What is your main job? Primary job	

	Secondary job Tertiary job	
5.3	Hours per week each job/Hours per day/Days per month?	
5.4	How long do you take that job? (OQ) Specific for each job	
5.5	How can you get information about that job? 1=friends 2=Neighbor 3=Family 4=Local Government 5=TV ads 6=others	
5.6	Was it necessary to pay someone to get that job?	
5.7	What requirements does the job need?	
5.8	How many people work at this place?	
5.9	What is your income per day for **each** job?	
5.10	How do you get your daily meal? 1=By yourself 2=by the employer 3=by family 4=by meal shop 5=others	
5.11	Why do you get that job instead of farming? (for respondent job is not farming).	
5.12	How many times do you change your jobs?	
5.13	What job helped you earn most?	
5.14	When did you earn most?	
5.15	Why did you lose that job?	
5.16	Who watches your children when you are at work? Do you have to pay them?	
	For those who left the village?	
5.17	Why did you left your village? (OQ)	
5.18	How long did you left your village?	
5.19	Where do you live now? (OQ)	
5.20	Who do you live with now? (OQ)	
5.21	How did you support your job now at the beginning? 1=From saving 2=From family	

	3=From credit 4=others	
5.22	Did you pay all your debt now? 1=Yes 2=No	
5.23	Did you have enough money to pay debt regularly? 1=Yes 2=No	
5.24	How much have you borrowed? Where have you borrowed?	
5.25	How can you get this present job? 1=friends 2=Neighbors 3=Family 4=Government 5=TV ads 6=University/college 7=Jobs ads 8=Old colleagues 9=others	
5.26	How is your job environment? (OQ: details) 1=Very Good 2=Good 3=Bad 4=Very Bad	
5.27	Who did support for your leaving village in your family? 1=Parents 2=Siblings 3=Husband 4=others	
5.28	Did you send money to help family? 1=Yes 2=No	
5.29	How much do you often send?	
5.30	How often do you often send?	
VI	**FOOD**	
6.1	During the past week, how many times have you eaten? 1=Tofu 2=Meat (pork/beef) 3=Eggs 4=Chickens 5=Fish 6=Milk/Yoghurt 7=Fruit 8=Beer/wine	
6.2	How can you get that food? Which from market? Which from your own farm?	
6.3	How much is your daily meal?	

6.4	How often do you have meat/seafood in your meal?	
6.5	How can you get that meat/seafood?	
6.6	Do your children have milk in their meal?	
6.7	How often do your children have their milk?	
6.8	Where do you get milk from? 1=From market 2=From your own farm	
6.9	Do you often drink wine? Is that a habit?	
6.10	How much do you spend on wine per month?	
VII	**EDUCATION OF CHILDREN**	
7.1	What is the highest degree of your oldest child? Why? 1: Primary school Graduation 2: Secondary school Graduation 3: High school Graduation 4: Intermediate Graduation 5: College Graduation 6: University Graduation 7: Others (details)	
7.2	What is the highest degree of your youngest child? Why? 1: Primary school Graduation 2: Secondary school Graduation 3: High school Graduation 4: Intermediate Graduation 5: College Graduation 6: University Graduation 7: Others (details)	
7.3	Did your children drop school? 1=Yes 2=No	
7.4	Why did your children drop school? 1=not enough money 2=they do not like school 3=they have to work for family living 4=the school is so far 5=others	
VIII	**CLOTHES TO WEAR OUTSIDE THE HOUSE**	

8.1	Do your children have enough warm clothes for the winter? How about you?	
8.2	How can your children get the winter coat? 1=You bought 2=From the others as a gift 3=From charity	
8.3	How many winter coats does your each child have?	
8.4	How can you your children get the uniform? 1=You bought 2=From the others as a gift 3=From charity	
8.5	How many uniforms does your each child have?	
8.6	Do your children have new clothes in the Tet holiday? 1=Yes 2=No	
8.7	How many suits each child has?	
IX	**CREDIT**	
9.1	Do you have enough money to spend on yourself and family? 1=Yes 2=No	
9.2	Why not?	
9.3	Do you get credit from Bank/government/others? 1=Yes 2=No	
9.4	Amount? Rate? Due date? Where?	
9.5	Why do not you go to the bank?	
9.6	Do you know anyone the bank has help with farm-work or funding a shop? 1=Yes 2=No	
9.7	If yes, who?	
9.8	If yes, how can they get that?	
9.9	Is your farm/shop-work wholly funded by you or with other persons 1=By yourself 2=with other persons	
9.10	Do you have enough money to pay debt regularly? (pay per day/week/month)	
9.11	Do you have enough information	

	regarding poverty alleviation? (just for respondent answer no in Q.9.1) 1=Strongly agree 2=Agree 3=Disagree	
X	**CONDITIONS OF HOUSE**	
10.1	How many rooms are there in your house?	
10.2	How many people are there in your house? Who are they?	
10.3	What is your floor material?	
10.4	What is your wall material?	
10.5	What is your Roof material?	
10.6	Do you have electricity? How?	
10.7	How often do you have electricity?	
10.8	Do you have piped water? Why? Why not? Where is water from?	
XI	**DURABLE GOODS?**	
11.1	Do you have TV?	
11.2	Do you have telephone (fixed line?)	
11.3	Do you have Mobile phone?	
11.4	Do you have Fan?	
11.5	Do you have bicycle/motorbike? How many?	
11.6	Do you have air conditioner?	
11.7	Do you have refrigerator?	
XII	**FARMS**	
12.1	Does your family have farm land? 1=Yes 2=No	
12.2	What is your farm land size?	
12.3	How can you get that farm land? 1=From legacy 2=Self-Buy 3=Rent 4=Other	
12.4	Do you self-farm or farm for rent?	
12.5	What do you have in your farm?	
12.6	What animals do you raise? (pig, chicken, duck, buffalo, fish pond, others)	
12.7	How many animals do you have?	

XIII	GOVERNMENT PROGRAMS	
13.1	Have you received any help from the government?	
13.2	What program are you in? 1=Health care for the poor 2=Micro credit 3=Housing 4=Agriculture program 5=Others	
13.3	Are you in any program subject?	
13.4	How was that program? (OQ) Details	
13.5	Did your family situation change after that?	