

Stories collected by Sandra ROBINSON, VU thi Ánh, Nguyễn Thị Bích Nguyễn of Thiên Chí

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Tran Thi Phuong - Ham Cuong Commune

Mrs Phuong is now 45 years old and has 3 sons aged 22, 18 & 16 years. Her family originally commenced in Thien Chi's interest free microloan program in 2009 when they were only earning approx 195,000 VND (US\$9.50) per person/per month. They could not afford to purchase fertiliser for their 300 dragon fruit trees and without fertilizer there would be no fruit to sell.



The older 2 sons did not complete their education and left school after completing Year 9 and Year 7. The eldest son had joined the military for 2 years, but was unable to continue as he had not completed his education. Both sons now help to tend their dragon fruit trees with their father. With the help of an Education Scholarship from Thien Chi for the youngest son, he is still at school in Year 10.



Mrs Phuong has some serious health problems with a breast tumour, and stomach and lung problems. Thien Chi supported her by arranging 2 visits to HCMC for a diagnosis. She was to have ongoing check-ups every 6 months, but has been unable to return to HCMC for these visits.

After 11 cycles of interest free loans providing fertilizer for the dragon fruit trees, this family graduated from the Thien Chi microloan program in May 2013 as their income had increased to

506,000VND (US\$25.30) pp/p.mth. In 2012 they borrowed 50M from the bank and built a new house. The family all work very hard to increase their living conditions. Mrs Phuong works casually at a local dragon fruit packing warehouse from 1pm to midnight and earns approx 100,000VND (US\$5) per day. Her husband and older sons are tending their dragon fruit trees and also working as casual labourers for other dragon fruit growers and in construction.

Life is still quite difficult for Mrs Phuong because of her health problems, but they now have a steady, reliable income from the established dragon fruit trees.

Bui Thi Hai, Ham Cuong Commune

Mrs Hai is now 54 years old. She has 5 daughters and a son who passed away when he was 6 years old.

Mrs Hai's husband died in 2007 when he was 48 years old. He had been a heavy drinker and was often violent and abusive toward his wife when he was drunk. He had been very sick from gout for many years and Mrs Hai worked very hard growing beans to support the family. They decided to sell their cows to buy dragon fruit trees and these were just starting to fruit when her husband died in 2007. Mrs Hai was left with many debts from her husband's health treatment and she could not afford to purchase fertilizer for the dragon fruit trees. Without the fertilizer, there would be no fruit!



Mrs Hai was introduced to Thien Chi by the local village workers. Her family income at that time was 244,000VND (US\$12.20) per person/per month. In September 2008, she received her first interest free loan from Thien Chi to purchase fertilizer for her 480 dragon fruit trees. Thien Chi also supported the family by providing an education scholarship for the youngest daughter to continue at school. In 2009, with the help of money borrowed from her family, Mrs Hai built a new house. She continued with 10 cycles of interest free loans and in 2012, graduated from the Thien Chi micro loan program. She felt she could manage on her own and wanted other families to benefit from the support as she had done. When she completed her last loan cycle, she was earning 620,000vnd (US\$31)per person/per month. Mrs Hai has now paid her family back the money she borrowed for her new house and has been able to contribute toward the cost of a pump with 3 other families (150MVND - US\$7500). This pump enables her to have the electricity needed to produce good quality dragon fruit with an increased crop.



Her daughters have all been educated - 2 are now married and 3 have become teachers in local schools and kindergartens. Her youngest daughter is still living at home and wants to complete more study in Phan Thiet but Mrs Hai worries she will have an accident travelling such a distance on the highway.

Mrs. Hai is still working hard looking after her dragon fruit trees, but is now managing to earn a reliable income. She is very appreciative of the support provided by Thien Chi and is no longer living below the poverty line.

NEW SEED OF CASSAVA TREE



Mr and Mrs Nam Vi and their family are farmers in Tan Thuan commune, Ham Thuan Nam district. Their family has 4 rods of land for growing trees. Over the years they have improved their economic situation with the support from Thien Chi, but they are still not producing a high yield. They had used their land to grow corn and beans for some years, but did not have high productivity. They did not have enough money to buy good seeds and did not have the technical skills needed for a successful harvest. Last year, they grew cassava but this was also not productive because their trees had a lot of 'dragon' disease. Their total proceeds were only \$500/4 rods of land, which didn't even cover their costs !



At the end of 2012, Loi – Thien Chi staff in the agricultural team - sourced a new variety of cassava tree named KM140, which is popular in the nearby province of Binh Duong. This variety has a lot of strong points: higher starch; a shorter harvest time of only 9 months (the other variety of cassava was 11 months), higher productivity with more bulbs; and better disease resistance. Loi organized training for the local farmers on the technique required to successfully grow this variety of cassava tree. Some poor households were chosen as pilot sites, and supported with 50% of the set-up costs. Mr. Nam Vi's family is one of the people Loi chose.



Mr. Nam Vi was glad to tell us “although we have only cultivated for 2 months, the trees have some bulbs”. His wife added “our neighbors saw this new variety of cassava and they have ordered seeds from our trees when we get the harvest”.

This family is one of the poor households which Thien Chi has been providing with interest free loans for the past 3 years. Their initial income was only \$12.5/person/month, but thanks to the interest free loan and ongoing support with technical skills, their family income has now increased to \$27/person/month.

Thien Chi had planned to discontinue their interest free loan, but they have requested more time as they have 6 children and 4 of them are still in school.

Mr. Nam Vi and his wife hope that this year their proceeds from the new cassava will be \$1,500. Every day, they live in a small house near the cassava field in order to take care of their trees and prevent them from being stolen.

Learning Box - Family Profiles

Thien Chi provides a Learning Box of materials to assist the parents of children with disabilities to provide some learning strategies for their children. These Learning Boxes are individually designed for each child - 'homework' is provided together with practical resources and puzzles to assist in counting, identifying colours, assisting motor skills etc.



Tanh Linh: This family has 3 children - 1 attends school and 2 have disabilities as a result of agent orange contamination and are unable to attend school - 16 yr old daughter and 15 yr old son. Neither child can read or write. With support from the Learning Box initiative, and regular visits by Thien Chi they are both progressing well and eagerly complete their tasks. The son needs an operation in HCMC which involves an extended stay at the Children's Hospital, but the family is unable to afford this treatment. The daughter is beginning to write the letters

of the alphabet very well and is eager to learn

Ham Thuan Nam: A very sad situation where mental illness and intellectual disability has affected many family members. The 63 yr old grandmother has 3 daughters and 6 grandchildren. 2 of her daughters and 3 of her grandchildren have disabilities. Her 11 yr old grandson is unable to attend school and is negatively influenced by his mentally disabled Aunties. Thien Chi provides Learning Box support for this boy who is responding very well to the 2 visits by staff each week, eagerly cooperating with them. He can now count to 10, recognise colours and some letters. His sister is trained by TC to help him with 'homework' and other Learning Box resources each week.



Ham Thuan Nam: This 8 yr old boy in living with his grandparents as his mother has now moved away and married another man. They boy attends school, but has learning difficulties that the school is unable and unwilling to address. As there is nobody in the household who can help him with his learning, Thien Chi staff 'tutor' him twice

a week and are having some successes. He can now identify most letters of the alphabet and knows his colours and numbers and his handwriting skills have improved. His Learning Box resources are making a difference to his learning capabilities.

Tam's motivation to go to school

When we visited Tam's family, she was studying in her learning corner, although it was now summer holiday. She told us that she was reviewing the lesson in order to prepare the knowledge for new school year. In this September, she will enter grade seven.

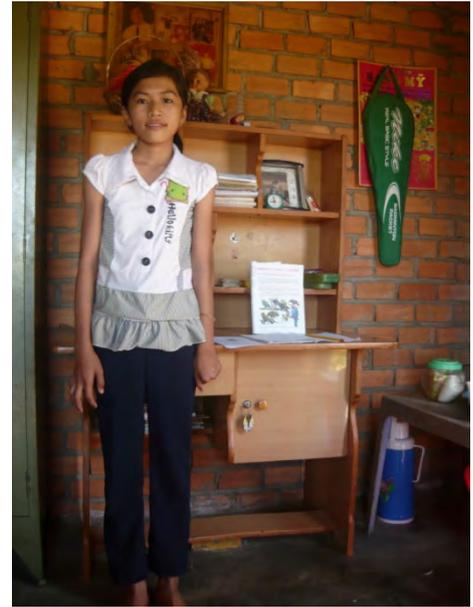
Tam is 13 years old, but she looks very thin and sick as a result of mental illness which makes her limbs twitch and waste away. The pain in her body has not discouraged her learning - she loves to learn and learn hard. Her mother, Mrs. Trang, said that "Tam has more difficulty remembering lessons than other students, but she always spends her time reviewing her lessons instead of going out as other children around here do".

When Tam heard that we were visiting to survey her family for a scholarship program in next school year of 2013 - 2014, she was proud to say that "last year, I was also awarded a scholarship of 500,000 VND (\$25) by Thien Chi centre. My parents used this money to pay for tuition and buy a book for me. This means my parents worry less when each new school year comes".

Indeed, Tam's family is very poor. The house is only about 20m² and is not cemented. Her parents have no land to grow crops and raise livestock, therefore they have to work taking care of dragon fruit for other households. They only earn 100.000 – 150.000 VND per day (\$5 - \$7) and the work is not regular. Some days they have no work and are unable to earn any money. Tam's health is not good and her mother often brings her to the hospital for treatment and buying medicine. Her father also frequently suffers from back pain. Her family's income is very low, only 490,000 VND/person/month (\$24). Her mother said that "Tam is often sick and my family is so poor. Sometimes I want to ask her to stay home from school, but she wants to continue to go and try to learn hard. Thanks to the scholarship provided by Thien Chi centre and the encouragement of Thien Chi's village workers, my husband and I will try to continue to send my daughter to school".

Nguyen Thi My Tam – Phu Tho village, Ham Cuong commune, Ham Thuan Nam

Scholarship survey 10 July 2013



SMILE OF YEN

In July 2013, the health team in Thien Chi's Ham Thuan Nam district project site has planned to support poor people with respiratory disease to go to Ho Chi Minh City hospital for diagnosis and treatment. Thien Chi will support the cost of transport, diagnosis and 50% of the medicine prescribed. Before organizing this trip, Thien Chi's health team will survey of all of these people to make sure their health condition warrants this support.

Yen is 5 years old and is one of the people needing this support. When we visited, she was in the front of her house. We asked what her mother's name was and where her mother was now. She couldn't provide answers and only repeated our questions. It appeared that Yen had not developed intellectually in line with her age and that she had special needs.

Going into the home, we saw her father was sitting on an old hammock, and her grandmother was taking care of her young brother. Her mother was working for another household tending their dragon fruit. Yen's father looked very tired and in pain with his back. 2 months ago, he had a terrible accident when he was working as a building worker. He was crushed by a brick truck! He was hospitalized for almost 1 month, but due to their poverty, his family didn't have enough money for the ongoing treatment. Thien Chi has now supported this family by providing 3 million VND (US\$150). Their relatives, neighbors and local authorities have also provided support for this family. His health is now getting better, but he is still unable to work. Unfortunately, his wife now has the burden of supporting the family. Her work is only casual, not very regular and she earns only 80-100,000 VND (US\$4-\$5) per day.



Yen and her young brother

Yen's grandmother said that Yen always has the symptoms of respiratory disease with a stuffy nose and difficult breathing. She also has signs of intellectual impairment as she has difficulty in remembering anything and always repeats what other people say. She smiles a lot but when she does, a lot of saliva flows from her mouth. Next month, we will arrange for an AVI volunteer to visit Yen and give her family advice on how to provide better help for her. This volunteer is an expert in working with disabled children, and has been placed with Thien chi for 2 years as an Inclusive Education Advisor.

With this integrated approach, we hope that Yen will be better equipped to start primary school!

Phan Thi Linh - Ham Cuong Commune

Mrs Linh is now 43 years old and has 6 children, the eldest is 23 yrs and the youngest is 4 yrs old. The eldest 4 children have all left school early. They were unable to cope with their studies and needed to work to assist the household. One daughter is still in school in 5th grade and the youngest is still too young to attend.



Her family originally commenced in Thien Chi's interest free microloan program in 2009 when they were only earning approx 196,000 VND (US\$9.80) per person/per month. They could not afford to purchase the fertiliser needed for their 200 dragon fruit trees to produce fruit.

Mrs Linh's husband works as a construction labourer and her sons would like follow him. As well as the 200 dragon fruit trees, they grow rice on 3 rods of their own land and also on 5 rods of hired land. Mrs Linh also works casually at a local dragon fruit packing warehouse from 1pm to midnight earning approx 100,000VND (US\$5) per day to supplement their income. She also tends their dragon fruit trees with her husband assisting with the fertilizing and pesticide spraying.



After 10 cycles of interest free loans providing fertilizer for the dragon fruit trees and support for rice growing, this family graduated from the Thien Chi microloan program in May 2013. Their income had more than doubled in the past 4 years to 400,000VND (US\$20.00) pp/p.mth. Their old house still had a dirt floor and they were recently able to borrow 100M from the bank and their neighbours to build a new house. Mrs Linh's father paid for the tiled floor in their new house.

Mrs Linh acknowledges they have to work hard as life is difficult.