

## Truong Thi Tuyet

### Oxfam America-Tau Yeu Mai Program (TYM) Vietnam

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*The Tau Yeu Mai Microcredit Program in Hanoi is providing women with the opportunity to earn an income through agriculture and livestock. Implemented by the national Vietnam Women's Union, TYM offers credit to improve family livelihoods within a broader program of community unification, learning and empowerment.*

“I joined the TYM Program in August 1996,” said Truong Thi Tuyet. “All my neighbors encouraged me to join to improve my economic situation. I bought pigs for 550,000 dong (U.S.\$50); last November I sold them for 2.3 million dong (U.S.\$200). Now I have three pigs. One is due to give birth soon, and I can take the other two to market next month.

Sometimes I sell my pigs to other women in my group, who sell the meat at the market. The four other women in my group are all my friends and neighbors, and we've always helped each other in difficult situations, whether it was debt, illness in the family or other problems. We often advise one another, and it is nicer to be in a group when you are participating in a new endeavor you are unsure of. For example, at our weekly meetings, someone might speak about a new income-generating project, and the five of us put our heads together and discuss whether we should participate. We debate the pros and cons. It gives us security.

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We start with \$100. We raise pigs and buy feed for them, and while we wait three months for them to grow, we buy seeds to plant crops our families can eat. By building wealth gradually, we can earn a comfortable living.

My husband works as a laborer in Soc Son, at a fuel refinery. He gets only 10,000 dong (less than U.S.\$1) per day. In a month, he may earn 100,000 dong (less than U.S.\$10). Very cheap! He has only Sundays off, so we see him only once a week.

In the past, my family endured much hardship. Often we did not have the means to earn income, but the will was definitely there. When there was not much farming to do, I would offer my labor making bricks, constructing buildings, etc. Near or far, I would go where I could make money and earn a decent living for my family. Vietnamese women are always busy. This has been true for many, many generations.

Now, I will be able to earn little by little until I am more comfortable and not feel like I always have to run to earn money. As for the children and their education, they are my priority. It is my dream to send my children to college. It is a distant dream for poor people, but we can still dream, can't we? I only hope I will have the money to do this. In Vietnamese culture, it is a great honor to have educated and well-disciplined children.

TYM meetings give us the opportunity to get together and discuss issues that concern us. They also help us get information we would not otherwise have. When we are working in the fields or in our homes, we do not always hear about events in the community or in other parts of the country. At the meetings, we exchange information that affects our livelihoods and learn how we can use information. We also learn about technical matters, like better ways to transplant our seedlings, deal with drought, and other issues. We sisters share stories and have fun with one another. And we like to sing! ...

...I have been encouraging other women to join TYM. We are now forming two new groups, and so I am trying to find women I know who need money. Some women are afraid of going to weekly meetings, making payments, etc. They think it will just add to their other responsibilities. But I tell them, if I can do all this, so can they! Without credit, how could we make a living? With a little bit to start, we can slowly rebuild our lives.

The credit officers are very genuine and I appreciate that they travel long distances to be with us. They are very committed to their work, and we are very touched by their sincerity. This is such a wonderful program for poor women like me. All of us are growing, and not just economically. Now we can raise our voices individually and collectively...And to my great surprise, I was elected secretary. I remember my first two times speaking in public - they were horrendous experiences!... Once I got used to it, they couldn't shut me up!

I invite you to come back next time and see the improvements in my life and those of my family and other women in the community. You will see a better house, more room for the pigs - and a better singer!"

**Recorded by Ngan Nguyen**

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