

MONITORING REPORT:

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Summary:

Background

WOCAN was commissioned by the Department of Foreign Aid and Trade (DFAT/Australia) to apply the W+ Standard to measure the impacts of financial literacy education on women's empowerment. The project is implemented by the LienVietPostBank with the aim to benefit two groups of people:

- Female end-users through the provision of a specialised tool for making payments, financial management, and financial literacy for unbanked women
- Female agents through generation of additional income and security gained through financial knowledge and sales skills.

The LienVietPostBank project aims to reach at least 500,000 female end-users, including 5,000 female collaborators and 2,500 agents who are owners of groceries/mini-shops.

The W+ standard is a unique certification label developed by WOCAN that endorses projects that create increased social and economic benefits for women participating in economic development or environment projects, including those that provide renewable energy technologies, time and labor saving devices, forest and agriculture activities, and employment opportunities.

What is the W+?

The W+ measures women's empowerment in six domains: Time, Income & Assets, Health, Leadership, Education & Knowledge and Food Security. It produces quantified women-benefit units that contribute towards post 2015 Sustainability Goals (SDGs), Climate Financing or Corporate Social Responsibility (CSR) targets.

Purpose of the W+ application

The main aim of the W+ application was twofold:

- 1) to quantify the education and knowledge outcome (s) generated amongst women who underwent the course on financial literacy
- 2) to generate W+ Education and Knowledge units that will result in the W+ Certification of the Education and Knowledge Domain for the LienVietPostBank's project.

W+ Education and Knowledge Method

Defining Financial Literacy:

The W+ approach for understanding knowledge is closely tied to the idea that non-academic literacy is a complex set of socially situated and non-linear set of practices that are based on the principle that literacy and numeracy are complex capabilities rather than a single set of skills¹. Literacy therefore is more than the capacity to understand the conceptual content of writing and utterances, but the ability to participate fully in a set of social and intellectual practices and, that are often, unintended goals set by the training event (s)².

Such a view theorizes literacy as socially constructed practice that is “experienced in different roles and contexts, that is formed by different discourses that are powerful

¹ This definition of literacy ties more broadly with the growth principle used to measure academic attainment as individual progress that acknowledges familial, community or cultural experiences of learners as compared to measuring proficiency, which posits that all students should be held to the same standard without adjusting to these factors.

² Gillespie, Marilyn K. 2000. The Annual Review of Adult Learning and Literacy: Research in Writing; Implications for Adult Literacy Education, Vol.12, Ch. 3.

(or not) in cultural, political and social contexts, and that literacy is practiced for different reasons that are embedded in broader social goals and cultural practices”³.

Measuring non-academic literacy outcomes:

For non-academic learners, research shows that building skills and confidence are inseparable. And changes attributed to learning events (e.g. adult literacy classes) increased self-confidence, independence, standing -up for oneself, and increased relationships with the community. The measurement of non-academic literacy is complicated by the many variables that impact on the learners’ life⁴.

Women learners’ in particular have to contend with gender asymmetries that often times result in compounded poverty, violence, time poverty, and socio cultural norms and practices that inhibit mobility and self-confidence.

Hence, the measurement of literacy applied in the W+ Education and Knowledge Domain has identified three specific variables and sub-variables within each variable that would be useful in measuring the non-academic outcomes attributable to training and or learning event (s).

- A: refers to a particular reasoning level attained as a result of undergoing the training course, and measured through a self- confidence rating.
- B: refers to behavioral changes that result from the application of the knowledge gained
- C: refers to women’s ability to contend with challenges that result from existing gender asymmetries. These could manifest in socio cultural norms and practices that inhibit self-confidence, or gender roles and responsibilities that produce time poverty and limited mobility, access to resources and services etc.

The monitoring period for this project was between July’ 2016 to July’ 2018

Results

In the brief period since the inception of the project, learning outcomes for women who participated in the training events are greatly encouraging. However, it needs emphasizing that initial outcomes need to be viewed as incremental outcomes in a longer term approach to capacity development for women’s empowerment through financial literacy.

Under the general agreement with the UNCDF/DFAT funds, the LienVietPostBank

³ For more detailed analysis, see Barton, David and Mary Hamilton, 1998. *Local Literacies: Reading and Writing in One Community*. Routledge.

⁴ For more detailed analysis, see Barton, David et al, 2004. Adult Learners Lives Projects: Setting the Scene; *Progress Report, National Research and Development Centre for Adult Literacy and Numeracy*. See also: *Measuring Need and Effectiveness in Adult Education*. Prepared for the California Community Colleges Chancellor’s Office, October 2015.

proposes to provide financial literacy trainings to 300 women, although their overall goal is to reach approximately 500,000 women and men. This measurement focused on the results of a sample size for the 300 target group.

Key Findings:

Knowledge Units Generated:

Using the formulation $[\text{sum (A + B)} - \text{sum (C)}]$, the total number of W+ Knowledge Units generated is 168,600 W+ Knowledge Units (for details, see section on W+ Knowledge Formula)

Reasoning Level:

Women reported high to moderate levels of confidence in detailed, reasoning capacity with concepts, methods and tools for financial management and planning and the challenges for women in financial decision making that result from gender asymmetries.

Behavioral Change (s):

Women also reported increased use of financial products such as the e-wallet, and sharing of knowledge related to planning and savings method (6-jar method), and the role of gender in household financial decisions. They also reported increased sharing of knowledge, most particularly with family members, and to lesser degree with neighbors and business associates.

Challenge (s):

While some respondents identified challenges they faced as women, the majority identified relatively limited number of challenges for them in growing their businesses or income. In follow-up interviews conducted with selected participants, several women felt that socio-cultural and emotional challenges resulting from gender asymmetries are more likely faced by younger and/or rural women. The majority of women in the measurement sample had been running their small businesses for some time, and many had 'retired' from positions in public institutions such as the Women's Union, and hence, were relatively experienced, or unencumbered by such challenges.

There is however, a high demand for additional skills development opportunities. The following were identified skills were identified as key to building in women's financial literacy skills:

- Marketing
- Leadership

- Communication
- Social media
- Technology

Recommendation (s)

1. Develop a long -term strategy for capacity development

A longer- term strategy for capacity development by the LienVietPostBank with clear goals, behavioral change indicators and a monitoring and evaluation plan of action. would effectively build on the lessons being generated.

2. Develop community level trainers on financial literacy

The dissemination of knowledge through informal networks as shown is an important first step in information flows, and has the potential to reach large numbers of individuals in the rural provinces. This can be achieved more effectively if selected individuals from the communities can be trained as trainers on financial literacy.

3. Emphasizing Progression versus Scale

Given the demand for additional skills development, it is important to weigh the pros and cons of emphasizing scale versus progression. A strategy to provide a number of trainings to a smaller number of people may prove to be more effective than providing one-off training to a larger number of people. The strategy for progressive training provisions to develop skills of smaller groups of people would have a cascading outcome if combined with a focus on developing local level trainers.

Table of Contents

1	Introduction	7
1.1	Objective	7
1.2	Scope and Criteria of Methodology	7
1.3	Level of Assurance.....	8
1.4	Summary Description of the Project	9
2	Project Result.....	11
2.1	Detailed Analysis of Result	12
2.2	<i>Calculation approach/Formula:</i>	25
3	Monitoring Plan	28
4	Conclusion.....	30
	APPENDIX 1: Project Details	32
	APPENDIX 2: Formula Calculation for Knowledge Survey.....	34
	APPENDIX 3: Knowledge and Behavior Change Questionnaire.....	39

1 Introduction

1.1 Objective

To quantify the education and knowledge outcome (s) generated amongst women who underwent the course on financial literacy; and to generate W+ units that will result in the W+ Certification for the Education and Knowledge Domain for the LienVietPostBank project on financial literacy.

1.2 Scope and Criteria of Methodology

The following results chain with expected outcomes and outcome indicators, and the Do No Harm indicators and list of questions provided the guiding framework for the assessment.

Knowledge Results Chain

<i>RESULTS CHAIN</i>	<i>Types of Knowledge Results</i>	<i>INDICATORS</i>	<i>Influences Affecting Results</i>
<i>End Outcomes</i>	<i>Perception of well being</i> <i>Changes in behaviour and practices attributable to knowledge application</i>	<i>Increased confidence and self esteem</i>	<i>External influences?</i> <i>Project's influences?</i> <i>Degree of influence attributed to external and internal sources?</i>
<i>Intermediate Outcomes</i>		<i>Increased access to external resources and delivery of funds and services for group's activities</i>	
<i>Immediate Outcomes</i>		<i>Stated level (s) of confidence demonstrated in knowledge survey</i>	
<i>Outputs</i>	<i>Skills and knowledge acquired through engagement with training programs and access to other resources</i>	<i># of capacity services and other sources of information for building leadership is made available for women (and men)</i>	

Do No Harm Indicators and Questions

Indicators for the Knowledge Domain	Not less than 97% of both women and men report that the project has not caused a loss of self-confidence, use of knowledge for untoward gains by the project developer, or other any unwelcome effects.
Question (s) for the Knowledge Domain	▪ Has the increase in your knowledge application led to any physical or emotional abuse? (e.g. from peers, family members etc.)? ▪ Has the project developer engaged (intended or unintended) in practice (s) that target only few privileged members of the community resulting in elite capture of internal and external resources through application of knowledge?

1.3 Level of Assurance

Sample Size

The sample size for the survey was determined using stratified random sampling consistent with the “Guidelines for sampling and surveys for CDM project activities and programme of activities, Version 02.0”. The sampling was performed within the level of precision of 10% and a confidence level of 90%, which gives the sample size as 44. However total sample were increased to 46. Table below shows the sampling details.

Sampling Frame

Population Size (No. of women who received the training)	300
Assumed proportion	0.25
Level of acceptable error	0.1
Level of significance	0.1
Required sample	44
Final sample size	46

The W+ Education and Knowledge method was applied to measure knowledge gain for 300 women who were a part of the financial literacy training from two provinces in Vietnam, Ho Chi Minh and Hai Phong.

The survey was carried out in 2 provinces of Ho Chi Minh and Hai Phong of Vietnam.

Table 1: Respondents by geographical distribution

City	Baseline	Knowledge Survey
Ho Chi Minh	22	22
Hai Phong	24	24
Total	46	46

Selection of Districts and Primary Sampling Units

Provinces/Cities were selected purposively in LienVietPostBank and Vietnam Women Union working areas of Ho Chi Minh and Hai Phong for the assessment. In the case of Vietnam a city was considered a primary sampling unit. In order to determine the sample PSU (City) within Vietnam PSUs were first identified randomly.

Data collection /Survey tools

Interviews and surveys were conducted through focus groups to measure changes in knowledge of women participants from three financial literacy training events. A total of 46 women were interviewed in two separate focus groups (Hai Phong, and Ho Chi Minh), using the survey questionnaire (see annex).

1.4 Summary Description of the Project

WOCAN was commissioned by the Department of Foreign Aid and Trade (DFAT/Australia) to apply the W+ Standard to measure the impacts of financial literacy education on women's empowerment. The project is implemented by the LienVietPostBank with the aim to benefit two groups of people:

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The LienVietPostBank project aims to reach at least 500,000 female end-users, including 5,000 female collaborators and 2,500 agents who are owners of groceries/mini-shops.

The main objective of the W+ application was:

- To quantify the education and knowledge outcome (s) generated amongst women who had undergone the course (s) on financial literacy
- To generate W+ Education and Knowledge units that will result in the W+ Certification of the Education and Knowledge Domain for the LienVietPostBank's project

Process Description

The process for the application of the W+ method followed the following steps:

Consultation Meeting

The W+ project team conducted an initial consultation with members of the LienViet Post Bank and the Vietnam Women's Union in February 2016 to outline the W+ and the steps involved in the measurement process.

Feasibility Assessment and Financial Literacy Workshop

This was followed by a feasibility assessment in June 2016. During the feasibility assessment, the W+ member also attended the workshop on financial literacy in Hai Phong Province. The workshop was facilitated by the Vietnam Women's Union (Division for Supporting Women in Economic Development) and 2 members of the LienViet Post Bank for 30 women participants from the Province.

A gender analysis session was conducted at the end of the workshop to determine the roles and responsibilities of women small entrepreneurs and their access to financial products such as loans and market skills.

Following the initial workshop, two additional workshops were conducted in Binh Duong and Ho Chi Minh for a total of 60 participants⁵.

Development and Submission of PDD to WOCAN

The Project Design Document was submitted to WOCAN following input (s) from the LienViet Post Bank in mid-August, 2017.

Measurement and Analysis

The measurement was conducted in 2 provinces (Hai Phong, and Ho Chi Minh) from 31 October to 5 November 2017.

Report

The W+ report was concluded by mid-December 2017.

Social Audit of Results

The social audit was conducted by an external agency in 21-23 November 2017.

Issuance of W+ Certification

Based on the finding and recommendations from the social audit, WOCAN will issue a W+ Certification

⁵ Additional training workshops have been conducted slightly prior to and during the period of this report preparation.

2 Project Result

Summary of results

Categories of Measurement	Key Findings
Reasoning Level	<i>Finding 1:</i> High to relatively high levels of confidence in their detailed, reasoning capacity with concepts, methods and tools of financial management and planning
Behavioral Change (s)	<i>Finding 2:</i> Increased use of financial products and associated knowledge • E-wallet • 6-jar method (planning & savings) • Role of gender in HH financial decision making <i>Finding 3:</i> Increased knowledge sharing (dissemination) • Family members • Others <i>Finding 4:</i> Increased use of knowledge for individual financial management and planning
Challenges	<i>Finding 5:</i> Women reported relatively few challenges as a result of their gender, in growing their businesses/incomes, especially for urban women who are more 'elderly' and 'retired' from work/careers. More study is need to explore whether this holds true for younger, and more rural women. <i>Finding 6:</i> There is high demand for additional skills • Marketing • Leadership • Communication • Social media • Technology
W+ Education and Knowledge Unit formula	Total # of women *[Sum (A+B) – (Sum (C))]
W+ Education and Knowledge Units Generated	168,600 Units

2.1 Detailed Analysis of Results

A: Reasoning Ability

Rating Context

The following outcomes associated with reasoning ability were generated through a knowledge survey, whose aim was to assess changes in specific content of learning and intellectual development of individuals as they relate to financial literacy.

There are 6 sub-categories of reasoning⁶:

- a. *Recall*: remember terms and facts
- b. *Comprehension*: understand meanings
- c. *Application*: use information in new situations
- d. *Analytical*: see organization and patterns
- e. *Synthesis*: create new ideas from old sources
- f. *Evaluation*: discriminate and assess value of evidence

Each sub-category of reasoning is based on participants' response to a 3-point level of self-confidence to respond with levels of confidence to each query⁷.

2	Feel confident that one can answer the statement/question sufficiently
1	Respond to the statement/question if one can answer at least 50% of it
0	If one is not confident to adequately answer the question

Summary of findings

Key Finding 1: Relatively high level of confidence in reasoning ability applied to Financial Management

The responses in the six categories of reasoning range largely from 'somewhat confident' in four categories, to 'confident' in two categories, with only small number of respondents stating lack of confidence to explain to others, the benefits and weaknesses of contrasting and comparing two alternative methods of 'keeping' money.

Compare and Contrast

Respondents demonstrated highest levels of confidence in two categories of reasoning ability: *analytical* and *evaluation*. Both categories are similar in that they refer to the

⁶ This borrows from the principles of a "knowledge survey", which is a means to assess changes in specific content learning and intellectual development (see Edward Nuhfer and Delores Knipp, 2003. To Improve the Academy, Volume 21, Issue 1. pp. 59 – 78).

⁷ Participants respond to questions, not by providing actual answers, but instead, by responding to a 3 point level of self confidence to respond with competence. Knowledge surveys cover an entire course, rather than pre test/ post test evaluations, because tests by their very nature, can address only a limited sampling of a course (ibid).

ability of respondents to compare and contrast old ways of keeping money “under the pillow” at home, versus depositing it in a bank account. The significance of this reasoning ability is significant in view of the following:

- (i) Cash is the most popular payment tool in Vietnam, accounting for 90% of total daily transactions. It was pointed out by the LienVietPostBank as an expenditure habit that is difficult to change in the short term
- (ii) The bank had also pointed out that many people in rural areas in particular, do not have enough confidence that an e-wallet can store their money safely. There is a prevailing mind-set that keeping money “under the pillow” is a more secure means than in e-wallets.

Analytical

Question	Response			
	Confident	Somewhat Confident	Not Confident	Total
There are 2 ways to keep money: 1) In bank account 2) Under the pillow at home I can explain the benefits and weakness of the 2 methods of keeping money	24 (52.17%)	19 (41.30%)	3 (6.52%)	46

Evaluation

Question	Response			
	Confident	Somewhat Confident	Not Confident	Total
I can explain which of the ways of keeping money is better: 1) Using E-wallet 2) Keeping under the pillow	19 (41.3%)	18 (39.13%)	9 (19.56%)	46

Rules of financial management and planning

Respondents were moderately confident in their recall and comprehension abilities. These categories focus on rules of financial management and the role of gender in financial decision making. It is worth noting that the levels of confidence in recall category referring to financial planning and different roles of women and men in household financial decisions rated slightly higher levels of confidence than the 'gendered' nature of challenges faced by women in growing their businesses or incomes. In more in-depth, follow-up interviews with key participants, women were of the view that younger women were more likely to be confronted with such challenges, and more likely to occur in rural areas than urban centers. The participants selected for the initial trainings were largely from urban centers, with the large majority of women participants having either 'retired' from public service or owned small businesses.

Given the particular demographic of this sample size, that is, retired or urban women with business experience, it is not unusual to find fair levels of confidence with financial management and planning practices such as tracking records, setting up savings targets, and controlling spending and managing cash flows.

Recall

Question	Response			
	Confident	Somewhat Confident	Not Confident	Total
Can you remember what the rules and methods of financial management?	8 (17.3%)	33 (71.3%)	5 (10.8%)	46
Can you remember some key points of women and men's different roles in the household financial decisions?	9 (19.5%)	34 (74.9%)	3 (6.5%)	46
Can you remember some key challenges women face in growing their business that men	8 (17.3%)	25 (54.3%)	13 (28.2%)	46

do not face?				
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Comprehension

Question	Response			
	Confident	Somewhat Confident	Not Confident	Total
Can you explain how to track records and income spending?	9 (19.56%)	27 (58.69%)	10 (21.73%)	46
Can you explain how to set-up saving targets?	12 (26.08%)	29 (63.04%)	5 (10.86%)	46
Can you explain how to control spending?	13 (28.08%)	26 (56.52%)	7 (15.21%)	46
Can you explain how to manage cash flow through 6-jar method?	8 (17.39%)	27 (58.69%)	11 (23.91%)	46

Communicating financial management practices

Similarly, respondents showed fair levels of confidence in their ability to communicate the principles and practices of financial management to others, such as their family members and business associates. The dissemination of knowledge through informal networks as shown is an important first step in information flow, and has the potential to reach far larger numbers than envisaged. To seize on this opportunity would require a longer- term strategy for capacity development by the LienVietPostBank with clear goals, behavioral change indicators and a monitoring and evaluation plan of action.

Application

Question	Response			
	Confident	Somewhat Confident	Not Confident	Total
I can explain how much money I could save in a month/year if I used the 6-jar method	5 (10.86%)	24 (52.19%)	17 (36.95%)	46

Synthesis

Question	Response			
	Confident	Somewhat Confident	Not Confident	Total
Based on my present knowledge, I can train my family/friends/neighbors on how to make simple financial management plans for themselves as well.	7 (15.4%)	24 (52.19%)	15 (32.6%)	46

B: Behavioral Change

Context

This section analyses behavioral change that is both a result of intended action, and unintended.

Intended change: refers to impacts of knowledge on behavior patterns that are contained in the project objectives/goals. Examples from a capacity development course on financial literacy for women could be as follows:

- Use of financial products from banks
- Knowledge of bank rules
- Active sharing of knowledge with family and neighbours
- Customer knowledge of banking rules and regulations

Unintended change: refers to impacts on behavior from capacity developments that are not anticipated in the project objectives/goals. Capturing these unintended changes are important because they represent individual agency and are often a source of innovation. Examples of unintended behavioral changes from knowledge interventions could be:

- Use of knowledge to generate income by training others
- Demonstration of knowledge that could improve the status of women in the household / community

Summary

Women reported two types of behavioral change that have emerged as a result of the training events. The first is the increased use of financial products, and second, is the sharing or dissemination of knowledge by participants to others in their immediate networks.

Key Finding 2: Increased Knowledge and use of Financial Products

In the post -training period, there is clearly an increase in the use of financial products, particularly in signups for E-wallet services and to a lesser extent, loans.

B1: Use of financial products

B1.1 Which financial products do you use?		
Options	Present	Before
E-wallet	22 (47.83%)	2 (6.52%)
Loans	23 (50%)	21 (40.74%)
Others	18 (39.13%)	18 (39.13%)
None	2 (6.52%)	15 (32.06%)

Knowledge of financial rules

There is also increased knowledge of bank rules as compared to before the training. There was a marked increase in the number of respondents who were now familiar with E-wallet rules, as well as interest rates associated with E-wallet and on savings schemes.

B1.2 What rule(s) of the bank do you know?		
Options	Present	Before
E-Wallet Rules	16 (34.78%)	2 (7.41%)
Interest rate on E-wallet	10 (21.74%)	3 (10.34%)
Interest rate on Savings	31 (67.39%)	21 (47.83%)
Payment schedule on loans	20 (43.48%)	19 (39.13%)
Interest rates for loans	25 (54.35%)	25 (54.35%)
Don't know any rules	3 (6.52%)	12 (40.74%)
Others	1 (2.17%)	0

Key Finding 3: Knowledge Dissemination (type of knowledge shared; with whom)

In the post-training phase, the respondents outlined the key types of information they shared with others. They shared information on the '6-jar method', which is a simple method for managing finances at home or in business. This was followed by information related to the convenience and ease of the E-wallet, an application that could be downloaded on their mobile devices to make financial transactions. They also reported sharing information on the importance of financial management, and the associated rules. Only a very small minority of respondents claimed to not sharing information attained from the training event.

B1.3 Which information you have shared with others?	
Options	Response
E-wallet	24 (59.26%)
6 Jar method	26 (66.67%)
Importance of financial management	21 (40.74%)
Rules of financial management	17 (33.33%)
Others	1 (3.76%)
Do not share info	1 (3.76%)

The largest majority of respondents reported sharing information attained from the training with family members, followed by friends and other business owners. Only a small percentage of respondents did not share any of the information on financial management, e-wallet application and gender relations in financial decision making with family, friends, business owners and others.

B1.4 Do you share your knowledge of financial management after the training to talk to?	
Options	Response
Family members	43 (92.86%)
Neighbors	16 (32.14%)
Other business owners	10 (21.43%)
Friends	26 (53.57%)
Others	0
No one	1 (3.57%)

B1.5 Whom have you told about E-wallet?	
Options	Response
Family members	43 (96.3%)
Neighbors	17 (40.74%)
Other business owners	26 (62.96%)
Friends	9 (22.22%)
Others	2 (7.41%)
Haven't told anyone	2 (7.41%)

B1.6 Who do you share you knowledge of women and men's roles in household finance decision learned from the workshop?	
Options	Response
Family members	41 (88.89%)
Neighbors	18 (37.04%)
Other business owners	26 (62.96%)
Friends	8 (18.52%)
Others	2 (7.41%)
Haven't shared it with anyone	2 (7.41%)

Key Finding 4: Use of knowledge for financial planning

In addition to the sharing and dissemination of information, a large majority of respondents used the knowledge gained from the workshop to develop financial plans for themselves. Only a small percentage cited not using the knowledge at all.

B1.7- How are you using your knowledge of financial management?	
Options	Response
To tell others	18 (37.93%)
Have developed financial plan for myself	39 (82.76%)
Have helped develop financial plan for my family	7 (10.34%)
Not using knowledge of Financial Management	2 (3.45%)

C: Challenges

Context

In the national context, Vietnam has made considerable progress in reducing gender disparities. It ranks 80th out of 136 countries on the Gender Development Index (GDI).

Progress is evident in the high literacy rate for women and men; school enrollments that show little difference between boys and girls; highest percentage of female representation in the national parliaments in the region; highest economic participation rates in the world, where 85% of males, and 83% of women between the ages of 15 and 60 participated in the labor force in 2002⁸.

However, women continue to face challenges that are rooted in socio-cultural practices that perpetuate gender asymmetries. Such challenges can manifest in several ways that inhibit their ability to grow their small businesses, and income generating potential.

Specifically, challenges faced by women can be stated as follows:

- Socio cultural challenges and obstacles
- Emotional challenges
- Limited skills of women
- Limited access to services and information

Key Finding 5: Few Challenges faced by women

The majority of women in the sample group reported few challenges they faced in growing their business or incomes as a result of gender relations in the household and community. Lack of support from family members, balancing conflicting demands of household chores and business/professional life did not figure as difficult challenges for the majority of women.

Similarly, the majority of women did not state a lack of self-confidence in their ability to negotiate for increased 'public spaces' such as operating businesses or working outside the home.

During more detailed, follow-up interviews with a selected sample of women, they offered two key reasons for the relatively few challenges faced by women in doing business, or growing their incomes due to gender asymmetries. They attributed the 'unusually' positive picture of gender relations and public confidence of women to the fact that most of the women trained are small enterprise owners living in or near urban areas and therefore, tend to have families that view their business/income generating activities as 'normal'. It was not unusual for other members of the family, like husbands, to help out with family chores at home.

However, it is equally possible that the training content did not sufficiently focus on

⁸ See "Vietnam Country Gender Assessment". World Bank, December 2006; "Country Partnership Strategy, 2012 -2015". Asian Development Bank.

generating gender awareness, and particularly how gender asymmetries are embedded in behavior that is often 'normalized' through unquestioned socialization processes.

Socio cultural challenges and obstacles

C1: Socio Cultural Challenges and Obstacles

Question - Can you identify some key challenge/obstacles to growing your business/income?									
Options	Response								
	Most Difficult		Somewhat Difficult		Least Difficult		N/A		Total
	After	Before	After	Before	After	Before	After	Before	
Lack of support from family members	6 (13.04%)	10 (21.73%)	8 (17.39%))	7 (15.21%))	32 (62.56%))	27 (58.69%)	0	2 (4.34%)	46
Family members actively discourage/ your taking public roles (e.g. too time consuming; does not pay off; create too many enemies in business; not a women's role etc)	2 (4.43%)	5 (10.86%)	5 (10.86%))	10 (21.73%))	39 (84.78%))	29 (63.04%)	0	2 (4.34%)	46
Balancing conflicting interest of home and work (e.g. time limitations, limitations on mobility)	7 (15.21%)	12 (26.08%)	14 (30.43%))	12 (26.08%))	25 (54.34%))	21 (45.65%)	0	1 (2.17%)	46
Others	2 (4.34%)	2 (4.34%)	0	0	4 (8.69%)	1 (2.17%)	40 (86.95%))	43 (93.47%))	46

C2: Emotional Challenges

Question - Can you list some emotional challenges you face as a woman doing business or any income generating?									
Options	Response								
	Most Important		Somewhat Important		Less Important		N/A		Total
	After	Before	After	Before	After	Before	After	Before	
Doubts on your confidence in public places	5 (10.86%)	8 (17.39%)	12 (26.08%)	7 (15.21%)	29 (63.04%)	26 (56.52%)	0	5 (10.86%)	46
Doubts of your marketing skills	7 (15.21%)	13 (28.26%)	15 (32.06%)	14 (30.43%)	24 (52.17%)	17 (36.95%)	0	2 (4.34%)	46
Doubts of your communication skills	6 (13.04%)	5 (10.85%)	12 (26.08%)	20 (43.47%)	28 (52.17%)	18 (39.13%)	0	3 (6.52%)	46
Feel that you may fail because you are a woman	6 (13.04%)	9 (19.56%)	9 (19.56%)	7 (15.21%)	29 (63.04%)	27 (58.69%)	2 (4.34%)	3 (6.52%)	46
Others	1 (2.17%)	0	1 (2.17%)	0	0	1 (2.17%)	44 (95.65%)	45 (97.82%)	46

A smaller number of respondents reported minor and incremental 'positive' changes in both the categories. For instance, there were reported improvements in support from family members, increased confidence and skills in public spaces and a drop in self-doubt.

Key Finding 6: Need for additional skills

A large percentage of respondents cited the need for additional skills for financial management through longer and more sustained training events.

The types of skills required are listed in order of importance:

- Marketing
- Leadership
- Social media
- Communication
- Technology

C3: Limited Skills

Question – What are some challenges to your existing level of knowledge on financial management?					
Options	Response				
	Most Important	Somewhat Important	Less Important	Not Applicable	Total
Training course was too short	24 (52.17%)	5 (10.86%)	17 (39.95%)	0	46
Training content not sufficient	3 (6.52%)	7 (15.21%)	36 (78.26%)	0	46
More training required	29 (63.04%)	5 (10.86%)	12 (26.08%)	0	46
Others	3 (6.53%)	2 (4.34%)	0	41 (88.89%)	46

C4: Limited access to service and information

Question – Types of additional knowledge required to grow your business or income?							
Options	Response						
	Most Important		Somewhat Important		Less Important		Total
	After	Before	After	Before	After	Before	
Marketing Skills	28 (60.86%)	26 (56.52%)	9 (19.56%)	10 (21.73%)	9 (19.56%)	10 (21.73%)	46
Communication Skills	23 (50%)	30 (65.21%)	14 (19.56%)	8 (17.93%)	9 (28.26%)	8 (17.39%)	46
Leadership Skills	24 (52.17%)	30 (65.21%)	9 (19.56%)	4 (8.69%)	13 (28.26%)	12 (26.08%)	46
Social Media Skills	24 (52.17%)	22 (47.82%)	12 (26.08%)	13 (28.26%)	10 (21.73%)	11 (23.91%)	46

Technology Skills	17 (39.95%)	18 (39.13%)	13 (28.26%)	11 (23.91%)	16 (34.78%)	17 (39.95%)	46
Others	0	0	0	0	0	0	0

2.2 Calculation approach/Formula:

The total impact of women's knowledge is calculated by the total sum of the difference between Knowledge retention (A) added to the behavioral changes that result from knowledge (B), minus the challenges for women as a result of gender asymmetries (C), multiplied by the number of women (WL) targeted by the project within a cluster of 'like' projects within a verification period.

Education and Knowledge Formula

$$KG (K) = WL * [Sum A (a1+a2+a3+a4+a5+a6) + Sum B (b1)] - [Sum C (c1+c2)]$$

KG (K) refers to the knowledge generated by women during the project operation, that will contribute in intended and unintended ways to women's empowerment.

Where A = Knowledge Retention

Where B = Behavioral Change (intended and unintended)

Where C = Challenges for Women

Units: each sub-variable in a larger variable are given numerical values to calculate knowledge units. The corresponding numerical values for A (knowledge retention) and B (behavioral changes) are 5 – 1, where 5 is the highest and 1 is the lowest. These values are based on the objectives and goals of each project.

The numerical values for C (challenges) are based on the degree of severity identified by the individual learners. These numerical values can range from 3 to 1, where 3 is the most severe, 2 is moderately severe, and 1 is least severe.

WL: is the number of women and men that are projected to be the beneficiaries of the project activities

The total impact of women's knowledge is calculated by the total sum of the difference between Knowledge retention (A) added to the behavioral changes that result from knowledge (B), minus the challenges for women as a result of gender asymmetries (C), multiplied by the number of women (WL) targeted by the project within a cluster of 'like' projects within a verification period.

- **A: Knowledge Retention has the following components**

a 1 = recall: refers to participants' ability to remember terms and facts

a 2 = comprehension: refers to the participants' ability to understand meanings by explaining, predicting, interpreting or giving examples

a 3 = application: refers to the ability of participants' ability to use information learned in new situations, through calculation, solving, application or demonstration.

a 4 = analytical: refers to the ability of participants' to see organization and patterns to knowledge, by distinguishing, comparing or contrasting different scenarios

a 5 = *synthesis*: refers to the participants' ability to generate or create new ideas from old sources of knowledge through designing, constructing, developing or formulating
a 6 = *evaluation*: refers to the participants' ability to discriminate and assess of evidence through justifying which is better from two opposing forms of knowledge/practice, and appraise or educate others.

- **B: Behavioral Change (intended & unintended)**

b 1 = *Intended change* : refers to impacts of knowledge on behavior patterns that are contained in the project objectives/goals. Examples from a capacity development course on financial literacy for women could be as follows:

- Use of financial products from banks
- Active sharing of knowledge with family and neighbours
- Customer knowledge of banking rules and regulations

b 2: Background Information (un-intended change)

- **C: Challenges**

c 1: Socio cultural challenges and obstacles

Perhaps some of the key obstacles for women to grow and apply their knowledge through training events come from their need to balance the often, competing interests of home and work. It is not uncommon for many women to assume the larger share of cooking, child-care and care for the elderly parents or in-laws while contributing to household productive work. Women are also more likely to be confronted with limited physical mobility and hence, limit themselves to opportunities such as attending self-improvement programs or those that require travel away from home (e.g. field visits, workshops etc).

In some cases, women may face 'opposition' from family members from participation in knowledge training events for a variety of reasons that range from 'proper' social roles for women to 'not wanting to expose daughters and wives to community gossip etc.

c 2: Emotional challenges.

Due in large part to socio cultural norms and values that determine private and public roles for women and men, it is not uncommon for women to question their ability to occupy or move into public spaces that comes from increased knowledge and skills.

Emotional challenges can also manifest in a high degree of uncertainty from not knowing if their newly acquired knowledge will be accepted readily by others, or may even be viewed as contesting and challenging existing gender norms and values that underlie traditional roles and responsibilities for women and men.

c 3 and C 4: Background Information

Table: Knowledge Value

Knowledge Value

Knowledge Retention A						Behavioral Change B	Challenge C	
a1	a2	a3	a4	a5	a6	b1	c1	c2
141	193	34	68	38	57	614	246	338
Sum of A = 532						Sum of B = 614	Sum of C = 582	

$$a1 = 142$$

$$a2 = 193$$

$$a3 = 34$$

$$a4 = 68$$

$$a5 = 38$$

$$a6 = 57$$

$$b1 = 614$$

$$c1 = 246$$

$$c2 = 338$$

$$\text{Sum A} = 532$$

$$\text{Sum B} = 614$$

$$\text{Sum C} = 582$$

$$\text{WL} = 300$$

$$\text{Formula} = \text{WL} * (\text{Sum A} + \text{Sum B}) - \text{Sum C}$$

$$\text{Formula} = 300 * (532 + 614) - 584$$

$$\text{Formula} = 300 * (1146 - 584)$$

$$\text{Formula} = 300 * (562)$$

$$\text{Total} = 168,600 \text{ Knowledge Units}$$

3 Monitoring Plan

Proposed approaches

Interviews and surveys were conducted through focus groups to measure changes in knowledge of women participants of three financial literacy-training events. A total of 60 women who have attended the training (s) sessions were interviewed in two areas (Hai Phong and Ho Chi Minh). The focus groups was facilitated by the W+ team leader, accompanied by an interpreter from the LienVietPostBank project and Vietnam Women's Union members who were engaged in conducting the training (s).

Table 2. Knowledge Method Monitoring Plan

RESULTS	INDICATORS	ACTIVITIES	TIME LINE
<u>End Outcome</u> Increased perception of well-being among women Women have more time to attend to business	Increased sharing of household work– men take on work that is normally considered women's work.	NA ⁹	NA
<u>Intermediate</u> Increased no. of customers using at least one financial product (e.g. Vi Viet e-wallet)	- At least 25% of those receiving training (s) have signed on as e-Wallet customers - Demonstrated knowledge of bank's financial compliance regulations	NA ¹⁰	NA

⁹ Refer to the future activities of other W+ Domains

¹⁰ Same as above

<u>Immediate Outcome</u> Knowledge on financial literacy being applied in both <i>intended</i> and <i>unintended</i> ways	• Recall and evidence of use of Rules of Individual Finance Management and Methods for Individual Finance Management • Recall of socio cultural challenges for women to grow their business (es) • Neighbours statements corroborating learning from workshop participants • At least 10% of total number of participants are using e-wallet	- Adapt existing W+ Knowledge Method survey questionnaire to local context - Code baseline survey for statistical analysis - Implement survey for participants who attended training (s) in 3 provinces - Compile raw data - Aggregate data - Analyze data - Register project with WOCAN - Prepare Monitoring and Results report - Contract Independent social audit to verify results report through on-site visit	October – December 2017
<u>Outputs</u> • PDD • Evaluation Report • Auditor Report			

4 Conclusion

In the brief period since the inception of the project, learning outcomes for women who participated in the training events are greatly encouraging. Women cited relatively high levels of confidence in their reasoning ability with the knowledge attained through the training, particularly principles and methods of financial management and planning such as tracking records, setting up savings targets, and controlling spending and managing cash flows.

They also stated fair to high levels of confidence in their ability to communicate the principles and practices of financial management to others, such as their family members and business associates.

On the other hand, it needs emphasizing that in this initial period of the project, the sample of women selected for the training are from urban areas, and who are small enterprise owners or retired from public service institutions (e.g. Vietnam Women's Union). As a result, it is not unusual to find they possess fair levels of self-confidence and familiarity with financial management practices, while being 'supported' by family members that 'support' them with family/household chores, and view their business/income generating activities as 'normal'. However, as they themselves point out, it is likely that rural and younger women may face more challenges from embedded gender asymmetries that impinge on financial decision-making in the household or community levels.

Recommendation (s)

1. Develop a long -term strategy for capacity development

To seize on this opportunity would require a longer- term strategy for capacity development by the LienVietPostBank with clear goals, behavioral change indicators and a monitoring and evaluation plan of action.

2. Develop community level trainers on financial literacy

The dissemination of knowledge through informal networks as shown is an important first step in information flows has the potential to reach large numbers of individuals in the rural provinces. This can be achieved more effectively if selected individuals from the communities can be trained as trainers on financial literacy.

3. Emphasizing Progression versus Scale

Given the demand for additional skills development, it is important to weigh the pros and cons of emphasizing scale versus progression. A strategy to provide a number of trainings to a smaller number of people may prove to be more effective than providing one-off training to a larger number of people. The strategy for progressive training provisions to develop skills of smaller groups of people would have a cascading outcome if combined with a focus on developing local level trainers.

APPENDIX 1: Project Details

Summary Description of the Implementation Status of the Project

Project Developer

Organization name	Lien Viet Post Joint Stock Commercial Bank (Lien Viet Post Bank)
Contact person	Ms. Nguyen Thi Thanh Son Ms. Tran Ngoc Diep
Title	Deputy CEO
Address	Capital Tower – 109 Tran Hing Dao Hoan Kiem District Hanoi
Telephone	(844) 62.668.668
Email	sonntt@lienvietpostbank.com.vn

Other Entities Involved in the Project

Organization name	Women Organizing for Change in Agriculture and Natural Resource Management (WOCAN)
Role in the project	Providing Technical Assistance
Contact person	Dr. Jeannette D. Gurung
Title	Executive Director
Address	
Telephone	(1) 808.464.1703
Email	jeannettegurung@wocan.org

Project Start Date

The project start date was June 2017. The start date indicates the time when the feasibility study for the W+ commenced.

Project Crediting Period

The W+ Standard allows for back crediting for a period of two years. The Project *Vi Viet E-wallet innovative payment solution for Vietnamese* women began January 7, 2016 and it is eligible for the W+ measurement.

Start Date	End Date	Total Years/Months
01/07/2016	01/07/2018	2 years

Project Location

The project is being implemented from July 2016 to June 2018. It is comprised of two phases:

STAGES	SCOPE	TARGET (cumulative)
July, 2016 – Jan, 2017	Ho Chi Minh city, Hanoi city	100,000 end users, including 1000 collaborators
Jan, 2017 – June, 2018	Ho Chi Minh city, Hanoi city, Hai Phong, Bac Ninh, Nghe An, Thanh Hoa, Da Nang, Hue, Binh Duong and Dong Nai	500,000 end users, including 5,000 female collaborators 2500 (female) agents/owners of groceries and mini marts

However, there have been slight modifications to the starting dates and the number of people trained. At the time of measurement, 4 trainings were completed with approximately 90 participants in Hai Phong, Binh Duong, and Ho Chi Minh. At the time of this report preparation, additional trainings have been implemented.

APPENDIX 2: FORMULA CALCULATION FOR KNOWLEDGE SURVEY**Table 1: Knowledge Value**

S.NO	NAME	Knowledge Value		
		A	B	C
1	Le Thi Cam Phuong	11	17	9
2	Tran Thi Cuc	3	12	9
3	Vu Thi Thu Huong	16	9	19
4	Luong Thi Hong Hue	1	0	9
5	Noguyen Tri Huin Phong	7	23	15
6	Ze Thi Hoep	16	23	9
7	Ho Chi Hong Ngyun	9	12	16
8	Ngyun Thi Ngoc Linh	10	3	9
9	Nguyen Thi Ngoc Loan	16	15	9
10	Zcan Chi Minh Hceu	14	11	9
11	Ngyuen Thi Anh Laon	11	9	14
12	Nguyen Thi Kim Hoang	13	8	14
13	Tran Thi Phu Khuong	11	9	14
14	Le Thi Cuc	16	11	9
15	Luong Doan Thanh Thau	12	12	15
16	Cao This Hong Van	5	11	9
17	Tran Thu Nguyen	2	15	9
18	Trinh Thi Thanh Thau	9	10	10
19	Nguyen Thi Quynh Chic	7	16	9
20	Phu Ai Thanh	12	12	13
21	Vo Thi Thang Thuy	11	13	9
22	Phung Thi My Van	13	7	15
23	Luong Chi Dut	9	18	11
24	Nguyen Thi Duyen	14	9	16
25	Phan Thi Them	11	25	9
26	Pham Thi Nien	18	11	16

27	Nguyen Thi Hop	7	15	25
28	Nguyen Chuy Quynh Le	11	21	10
29	Nguyen Thi Thanh Huong	16	24	10
30	Nguyen Thi Hong Thoan	9	13	14
31	Phan Ngoc Linh Tan	16	12	10
32	T Thi Hai Linh	14	19	13
33	Le Thi Hai Yen	13	9	10
34	Ti Tehi Toan	13	17	15
35	Tran Thi Thu Dung	13	16	23
36	Nguyen Thi Linh	15	15	14
37	Mac Thi Ovet Hoa	16	17	17
38	Bui Thi Oanh	9	7	11
39	Nguyen Thi Cham	9	9	12
40	Nguyen Thi Chuy	12	12	18
41	Pham Thi Tay	17	26	9
42	Nguyen Thi Phuong	16	23	13
43	Hoang Thanh They	11	7	14
44	Nguyen Thi Chu Hoan	11	8	12
45	Nguyen Chu Ha	11	8	11
46	Phan Chu Hung	16	15	18
TOTAL		532	614	584

Table 2: Detailed Knowledge Value

S.NO	Knowledge Value								
	A						B	C	
	A1	A2	A3	A4	A5	A6	B1	C1	C2
1	4	3	0	2	0	2	17	4	5
2	2	0	0	1	0	0	12	4	5
3	4	7	1	1	1	2	9	6	13
4	1	0	0	0	0	0	0	4	5

5	4	2	0	1	0	0	23	4	11
6	4	8	1	2	1	1	23	4	5
7	3	4	0	1	0	1	12	6	10
8	2	5	1	1	1	0	3	4	5
9	5	4	1	2	2	2	15	4	5
10	4	4	1	2	1	2	11	4	5
11	3	4	1	1	1	1	9	6	8
12	3	4	1	2	1	2	8	6	8
13	3	2	1	2	1	2	9	6	8
14	6	5	2	2	0	1	11	4	5
15	3	5	1	1	1	1	12	6	9
16	2	2	0	1	0	0	11	4	5
17	2	0	0	0	0	0	15	4	5
18	1	5	0	1	1	1	10	5	5
19	3	3	0	1	0	0	16	4	5
20	2	4	1	2	1	2	12	7	6
21	3	4	1	1	1	1	13	4	5
22	4	5	1	1	1	1	7	6	9
23	3	3	1	1	0	1	18	5	6
24	3	5	2	2	0	2	9	5	11
25	3	4	1	2	1	0	25	4	5
26	6	6	1	2	2	1	11	5	11
27	2	1	0	1	1	1	15	10	15
28	2	5	0	2	1	1	21	5	5
29	6	4	1	2	1	2	24	5	5
30	1	4	1	1	1	1	13	7	7
31	3	5	2	2	2	2	12	4	6
32	3	6	1	2	1	2	19	6	7
33	3	6	1	1	0	2	9	4	6
34	4	5	0	1	0	1	17	7	8

35	2	5	1	1	2	2	16	10	13
36	3	5	1	2	2	2	15	6	8
37	4	5	2	2	1	2	17	7	10
38	3	3	0	2	1	0	7	6	5
39	3	3	0	2	0	1	9	5	7
40	2	4	1	2	1	2	12	7	11
41	4	7	0	2	2	2	26	4	5
42	4	6	2	2	0	2	23	6	7
43	2	4	1	2	1	1	7	4	10
44	1	5	1	2	1	1	8	6	6
45	3	5	0	0	1	2	8	6	5
46	4	7	0	2	2	2	15	6	12
Total	142	193	34	68	38	57	614	246	338

Table 3: Sum of Knowledge Value

Sum of Knowledge Value								
A						B	C	
A1	A2	A3	A4	A5	A6	B1	C1	C2
141	193	34	68	38	57	614	246	338
Sum of A = 532						Sum of B = 614	Sum of C = 582	

a1 = 142

a2 = 193

a3 = 34

a4 = 68

a5 = 38

a6 = 57

b1 = 614

c1 = 246

$$c2 = 338$$

$$\text{Sum A} = 533$$

$$\text{Sum B} = 614$$

$$\text{Sum C} = 584$$

$$\text{WL} = 300$$

$$\text{Formula} = \text{WL} * (\text{Sum A} + \text{Sum B}) - \text{Sum C}$$

$$\text{Formula} = 300 * (532 + 614) - 584$$

$$\text{Formula} = 300 * (1146 - 584)$$

$$\text{Formula} = 300 * (562)$$

$$\text{Total} = 168,600 \text{ units}$$

APPENDIX 3: KNOWLEDGE AND BEHAVIOR CHANGE QUESTIONNAIRE

Knowledge and Behavior Change Survey Vietnam

General Information	
Name of Respondent	
Province	
City	
Village	
Date	

Part 1: Knowledge Retention, Analysis and Use

Category/ Viet Translation (insert)	Questions/ Viet Translation (insert)	Rate Level of Confidence/ Viet Translation (insert)			Knowledge Value
		2: Confident/ Viet Translation (insert)	1: Somewhat Confident/ Viet Translation (insert)	0: Not Confident/ Viet Translation (insert)	
Recall/ Viet Translation (insert)	- Can you remember what the rules and methods of financial management? - Viet Translation (insert) - Can you remember some key points of women and men's different roles in household financial decisions? - Viet Translation (insert) - Can you remember some key challenges women face in growing their business that men do not face? - Viet Translation (insert)				

<u>Comprehension/ Viet</u> Translation (insert)	• Can you explain how to track records and income spending • Viet Translation (insert) • Can you explain how to set-up savings targets • Viet Translation (insert) • Can you explain how to control spending • Viet Translation (insert)				

	• Can you explain how to manage cash flow through 5 jar method • Viet Translation (insert)				
<u>Application/</u> Viet Translation (insert)	• I can explain what how much money I could save in a month/year if I used the 6 jars method • Viet Translation (insert)				
<u>Analytical</u> / Viet Translation (insert)	There are 2 ways to keep money: - Viet Translation (insert) 1) <i>In bank account (e-wallet); and</i> Viet Translation (insert) 2) <i>Under the pillow at home/</i> Viet Translation (insert) I can explain the benefits and weaknesses of the 2 methods of keeping money Viet Translation (insert)				
<u>Synthesis</u> / Viet	Based on my present knowledge, I can train				

Translation (insert)	my family/friends/neighbors on how to make simple financial management plans for themselves as well. Viet Translation (insert)				
Evaluation/ Translation (insert)	Viet I can explain which of the two ways of keeping money is better:/Viet Translation (insert) 1) Using e-wallet or /Viet Translation (insert) 2) Keeping under the pillow? / Viet Translation (insert)				

Part 2: Behavioral Changes Survey/ Viet Translation (insert)

Questions/ Viet Translation (insert)	Rating responses/ Viet Translation (insert)	Knowledge Value (For Coding Only)
How many financial products you use from the (any) bank? (Multiple choice)	E-Wallet/Viet Translation 1 (insert)..... Loans /Viet Translation 2 (insert).....	

Viet Translation (insert)	Other? /Viet Translation 3 (insert)..... Specify if others/ Viet Translation (insert)_____	
What rule (s) of the bank do you know? (Multiple choice) Viet Translation (insert)	E-wallet rules/ Viet Translation (insert) 1 Interest rates on E-wallet/ Viet Translation (insert) 2 Interest rate on savings/ Viet Translation 3 (insert)..... Interest rate on savings/ Viet Translation 4 (insert)..... Payment schedule of loans/ Viet Translation (insert) 5 Interest rates for loans/ Viet Translation (insert) 6 Don't know any rules/ Viet Translation 7 (insert)..... Others/Viet Translation 8 (insert)..... Specify if others/ Viet Translation (insert)_____	

Do you share your knowledge of financial management after the training to talk to? (Multiple choice) Viet Translation (insert)	Family members/ Viet Translation (insert) 1 Neighbors/ Viet Translation 2 (insert)..... Other business owners/ Viet Translation (insert) 3 Friends/ Viet Translation 4 (insert)..... Others/ Viet Translation 5 (insert)..... Specify if others/ Viet Translation (insert)_____	
Which information you have shared with others? (Multiple choice) Viet Translation (insert)	E-wallet/ Viet Translation 1 (insert)..... 6 jars method/ Viet Translation 2 (insert)..... Important of financial management/ Viet Translation 3 (insert).... Rules of financial management/ Viet Translation 4 (insert)..... Others/ Viet Translation (insert) 5	

	 Specify others/ Viet Translation (insert) _____	
Whom have you told about E-wallet? (Multiple choice) Viet Translation (insert)	Family members/ Viet Translation (insert) 1 Neighbors/ Viet Translation 2 (insert)..... Friends/ Viet Translation 3 (insert)..... Other business owners/ Viet Translation (insert) 4 Others/ Viet Translation 5 (insert)..... Specify if others/ Viet Translation (insert)_____	
Who do you share your knowledge of women and men's roles in household finance	Family members/ Viet Translation 1 (insert)..... Neighbors/ Viet Translation (insert) 2 	

decisions learned from the workshop? (Multiple choice) Viet Translation (insert)	Friends/ Viet Translation 3 (insert)..... Other business owners/ Viet Translation (insert) 4 Others/ Viet Translation 5 (insert)..... Specify if others/ Viet Translation (insert)_____	
How are you using your knowledge of financial management? (Multiple choice) Viet Translation (insert)	To tell others/ Viet Translation (insert) 1 Have developed financial plan for myself/ Viet Translation (insert)..... 2 Have helped develop financial plan for my family/friend etc..... 3 Viet Translation (insert)	
If you have loan (s), do you pay back? (Single choice) Viet Translation (insert)	Always on time/Viet Translation (insert) 4 Sometimes on time/Viet Translation (insert) 3 Always late/Viet Translation 2 (insert).....	

	Sometime late/ Viet Translation 1 (insert)..... No loans at present/ Viet Translation (insert) 0	
Do you tell the bank what you like and don't like about their services? (Single choice) Viet Translation (insert)	Always/ Viet Translation 3 (insert)..... Sometimes/ Viet Translation (insert) 2 Never/ Viet Translation 1 (insert)..... I don't have a bank/ Viet Translation (insert) 0	

Part 3: Challenges/ Viet Translation (insert)

Score the options below: 3 = most difficult; 1 = least difficult/ Viet Translation
(insert)

	<u>3</u>	<u>2</u>	<u>1</u>
3.1. Can you identify some key challenges/obstacles to grow your business? Viet Translation (insert) ▪ Lack of support from family members / Viet Translation (insert) ▪ Family members actively discourage/ your taking public role (e.g too time consuming; does not pay off; create too many enemies in business; not a woman's role etc)/ Viet Translation (insert) ▪ Balancing conflicting interests of home and work (eg time limitations, limitations on mobility)/ Viet Translation (insert) ▪ Others (Specify)/ Viet Translation (insert)			
3.2. Can you list some emotional challenges you face as a woman doing business? Viet Translation (insert) • Doubts on your confidence in public places/ Viet Translation (insert) • Doubts of your marketing skills/ Viet Translation (insert) • Doubts of your communication skills/ Viet Translation (insert) • Feel that you may fail because you are a woman/ Viet Translation (insert) • Others/ Viet Translation (insert)			

Quality /Sufficiency of Training (score the options below: 3 most important; 1 less important)/ Viet Translation (insert)

	3	2	1
3.3. What are some challenges to your existing levels of knowledge on financial management? Viet Translation (insert) • Training course was too short/ Viet Translation (insert) • Training content not sufficient/ Viet Translation (insert) • More training required/ Viet Translation (insert) • Others Viet Translation (insert)			

Additional Knowledge/Skills Requirements (3 is most important; 1 is less important/ Viet Translation (insert)

	3	2	1
3.4. Types of additional knowledge required to grow your business Viet Translation (insert) • Marketing skills/ Viet Translation (insert) • Communication skills/ Viet Translation (insert) • Leadership skills/ Viet Translation (insert) • Social media skills/ Viet Translation (insert) • Technology skills/ Viet Translation (insert) • Others/ Viet Translation (insert)			