

VII. VIET NAM *

A. Introduction

1. Background

A range of development programmes on hunger eradication and poverty alleviation have been launched in Viet Nam. These include social and economic development programmes financed by local governments, international organizations and NGOs. The aims of these are: (i) to improve the effectiveness of general poverty alleviation efforts; (ii) to provide conditions and opportunities for the poor to participate in and maximize their gains from development activities; and (iii) to assist the government to develop and refine policies on poverty alleviation and environmental issues, which in turn will have an effect on industrialization, modernization and sustainable social and economic development of the country.

The social and economic reforms in Viet Nam were launched by the Communist Party and the Government of Viet Nam in the 1980s. The economy grew at 8.3 per cent annually for the period 1990-1996 and substantial achievements have been made in social and economic spheres. There has been a sharp decrease in poverty from 70 per cent in 1980 through 33 per cent in 1990, to around 20 per cent in 1996. However, it is noteworthy that about 90 per cent of the poor households and almost 100 per cent of the hunger affected families are in rural areas, concentrated in the central and mountainous provinces.

By the end of 1996, more than 2 million poor households had access to assistance, mostly in the form of subsidized credit and direct support. Nearly 60 per cent of the beneficiaries of the subsidized credit

programme have been the rural poor. By 1996, the total savings mobilized by the mass organizations totaled D 400 billion (nearly US\$ 40 million), that was in turn lent to a total of 560,000 members. A considerable amount of money has been allocated to agriculture, forestry and fishery extension. These extension officials work at the commune and village levels.

At commune and village levels, the poverty alleviation committees are headed by chairmen or vice-chairmen of communes/villages and/or by directors/deputy-directors of labor, war veteran, agriculture and rural development agencies of the respective districts. This network has been actively collaborating with NGOs to form a bridge, in order to transfer resources to the rural farmers. One of the problems encountered is that too many programmes are targeted to more or less the same group of the rural poor, leading to duplication and waste.

2. Methodologies used in the study

Case studies were undertaken through in-depth interviews with social NGOs and associations, communes, village administrative bodies, farm households taking part in poverty alleviation programmes, policy-makers and professionals. These cases are used to support the statements and findings of the study. Information collection on related Government policies and relationship of the Government with NGOs, was the second method. Discussions with policy-makers concerning promotion of rural savings and provision of credit was the third.

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B. Macroeconomic reforms and the poverty

1. Economic reforms: perspectives and problems

(a) Growth in gross domestic product (GDP)

Viet Nam's economic reforms were declared in 1986. During the past 10 years, there has been a shift from a central planning economy to a market oriented economy. The period from 1990 to 1996, saw a steady increase in the GDP (table 17). The growth in the agriculture sector not only provided more food for the people but also made it possible to export rice, coffee, rubber, crab and fish.

Along with these growth rates, Viet Nam's economy had overcome its crisis and entered a period of stability and rapid development. In 1990, the

production of agricultural export was US\$ 1,148 million. In 1995, it went up to US\$ 2,094 million and constituted 40 per cent of total export volume. Industries have increased consistently at the rate of around 13 per cent, since 1992. Fast growing sectors are those producing export-oriented consumer goods and light industries.

(b) Basic reforms at macro-level

In December 1987, Viet Nam promulgated the Law of Foreign Investment. By the end of 1995, there were 1,604 projects with total investments amounting to US\$ 2 billion. The effect of liberalization on investment led to a drastic drop in the rate of inflation (table 18). Value of the exports reached US\$ 5.2 billion in 1995, an increase of 2.2 times as compared to US\$ 2,4 billion in 1990. Imports also increased rapidly which amounted to US\$ 7.5 billion in 1995.

The number of state-owned enterprises (SOE) reduced to 6,500 units in 1996, from 12,084 units in

Table 17. Major indicators of socio-economic development, 1990 -1996 (Percentage)

	1990	1991	1992	1993	1994	1995	1996
GDP	5.1	6.0	8.6	8.1	8.8	9.5	9.5
Agriculture ¹	1.5	2.2	7.2	3.8	3.9	4.7	4.8
Industry	2.9	9.0	14.0	13.1	14.0	13.9	14.0
Construction	4.7	5.0	11.0	18.3	19.4	-	-
Services	10.8	8.3	7.0	9.2	10.2	10.9	12.0

Source: General Statistical Office (GSO), Yearbook, 1995. Calculation by the study team of Central Institute for Economic Management, Hanoi, 1997.

¹ Comprising of farming, forestry and fishery (Study Team).

Table 18. Inflation rate, exchange rate and interest rate (1991-1997)

	1991	1992	1993	1994	1995	1996	6/1997
Inflation (per cent)	67.4	17.5	5.2	14.1	12.7	4.6	1.1
Exchange rate, dong US\$	11 000	11 200	10 600	10 900	11 000	11 500	11 650
Lending rate, per cent per month	-	-	1.7-2.1	1.7-2.1	-	1.25-1.5	-

Sources: Asian Development Outlook, 1996-1997 and Economic and social development in the first six months of 1997: state of art, The State Bank of Vietnam, General Statistical Office (GSO).

1990. SOEs however, became more efficient. Economic growth resulted in major economic regions as Ho Chi Minh City, Bien Hoa, Can Tho, Da Nang, Hai Phong and Ha Noi. In addition, the Government has been promoting concentrated economic development centers (towns, districts) in rural areas, all over the country.

There have been important basic changes in land policies. Farming households became recognized as basic economic units. Major production equipment of the former cooperatives, were given back to farmers and they were encouraged to invest their own resources. Land was assigned to individual farming households for longer-term use, with right to transfer, inherit, sell, lease out and/or use as collateral. By the beginning of 1997, there were 3,800 cooperatives in rural areas formed, based on the new Cooperative law.

(c) *Reforms on state administration and institutional systems*

Along with economic reforms, the Government of Viet Nam achieved significant success in providing a legal and administrative environment favorable for business development. The new Constitution promulgated in 1992 provided for this.

Efforts have been made in building a strong and transparent state management apparatus and in undertaking administrative reforms. Campaigns against corruption and bureaucracy have been launched. However, reforms in this area face a lot of difficulties because of long-standing bureaucratic management systems. Inconsistencies, delays, and problems associated with state managed activities continue to prevail.

The role of social NGOs and people's associations in Viet Nam like the Viet Nam Women's Union and Youth Organization date back to early 1930s. They are legally recognized and active in areas such as providing feed-back to the Government on public opinion, networking, co-operation and mutual support. These NGOs promote solidarity in communities. New developments in the activities of these NGOs constitute closer relationships with international organizations and domestic economic organizations, for the promotion of diverse production activities, charity and assistance to the rural poor. However, the NGOs lack experience and competent cadres to be very effective under the new free market economy.

2. Poverty incidence in rural areas

(a) *Poverty incidence*

Viet Nam's population is 74 million, of which 80 per cent live in rural areas. In 1995, per capita GDP was US\$ 260 at current prices. The State Planning Committee (now the Ministry of Planning and Investment) and General Statistical Office (GSO) determined the poverty line in Viet Nam based on food consumption levels. This is the minimum level of spending on food providing 2,100 calories per day per person. In terms of cash, the poverty line for rural areas is D 710,000 (US\$ 71) per person, annually and for the urban areas - D 902,000. With this poverty line, the poverty rate in Viet Nam is 22 per cent for rural areas, 10 per cent for urban areas and 20 per cent for the whole country. Up to 90 per cent of the poor live in rural areas. Sixty per cent of those engaged in agriculture are categorized as poor (table 19).

Table 19. Percentage of poor households by occupation and economic sector

Occupation	Percentage of poor	Sector	Percentage of poor
Agriculture	60	Private individuals	62
Trade	26	Government	14
Services	19	Cooperative	50

Source: Vietnam: poverty evaluation and strategies, The World Bank, 1996.

3. Market failure and Government intervention

Fast changes observed in prices and markets for agricultural products in the past few years have had a positive effect on agricultural production and on the dynamism of the rural economy. It also resulted in some farmers quitting one crop to go for another, leading to hesitance and fear of expanded production. On the other hand, price liberalization led to an increase in prices of several essential agricultural inputs like fertilizer, pesticide, energy, seeds, etc., and have had a negative impact on agricultural production.

The Government not only regulates the pricing/ supply of several inputs like electricity and irrigation, but also provides direct support to vulnerable areas and areas that suffer from natural calamities such as typhoons and droughts. Tax exemptions are made to imported fertilizer while imposing ceiling prices. The Government has also established a price stabilization fund. In 1992, the prices of food and foodstuff decreased by 14 per cent while prices of consumer goods and services increased by 21 per cent and 41 per cent respectively. The Government declared a secured price scheme, which had a positive impact on rice producers and rice dealers. In addition, the Government has set up a floor price scheme for exported rice.

C. Macroeconomic policies promoting GO-NGO relationship

Although there are no regulations to promote GO-NGO relationship, in practice, different forms of collaboration have evolved through the execution of the poverty alleviation programmes.

1. Savings and credit

(a) The establishment of credit institutions

The first pilot programme of disbursing small loans commenced in 1991, where NGOs collaborated as development partners at grass root level. In 1993, this scheme was extended and the Bank for the Agriculture was specially created to provide small loans.

(b) Government poverty alleviation policies

(i) Programme for the creation of jobs

Programme 120 provides credit assistance to small and medium enterprises in rural areas. Ministry of Labor, Invalids and Social Assistance (MOLISA) is responsible for all the preliminary steps while credit appraisal and the provision of the loans at 8 to 9 per cent interest rate, is undertaken by the State Treasury Office.

(ii) Greening the bare hills and the afforestation programme

In addition to the low interest loans of 0.0-0.6 per cent, infrastructure facilities like drilled wells, schools and health centers are provided under this programme. Farmers who take care of the forests are paid an allowance annually. Funds, seedlings and other inputs are distributed through the grassroots organizations who also monitor the programme. The coastal line protection programme and the project for growing of crops along the river banks are also implemented in the same way.

(iii) People's Credit Fund (PCF)

The purpose of the PCF was primarily to promote savings in the rural areas. Membership of the primary PCFs at the grassroots level is voluntary and a minimum share value is D 50,000 (US\$5). Individual deposits are encouraged and the savings and deposits earn dividends. Credit is also disbursed to members. In 1995, there were 700 primary PCFs with a membership of 190,000 and a total fund of D 522 billion of which nearly 320 billion consisted of savings. Market mechanism decides the interest rates and PCF is considered to be an efficient financial institution.

Government now encourages foreign NGOs to work with GOs and social NGOs, to provide the needed technical training and credit.

2. Input supply and marketing of the output

The Government regulates the procurement prices of paddy and tariffs on imports in order to protect the domestic production and operates an insurance fund for promoting the export cash crops. Market information is regularly disseminated through the mass media. The grass roots social NGOs aid discussions on production economics, provide input services including irrigation and high yielding varieties and encourage seedling raising and gardening techniques. It is the people in the remote areas who benefit most from the social NGOs.

3. Agricultural research, extension and development

Since 1993, the Government has expanded the extension programme to cover the whole country and also encouraged participation of the SNGOs. Grassroot SNGOs like the Viet Nam Women's Union, Farmers Association, Youth Organizations etc. assist the extension programme through the organization of training workshops, discussions and study tours. They also encourage adoption of efficient production models.

D. Poverty alleviation programmes of social NGOs and the financial institutes

1. Organizational structure, tasks and the functions of the social NGOs and associations

Some of the social NGOs (SNGOs) were established as far back as 1931. In general, their objectives are social, economic and political. The SNGOs have their own charter, rules, structure and decision making system. Their importance has grown in the sphere of poverty alleviation, after the economic structuring, since they are close to the people and are well recognized by them. Management of these SNGOs is by retired employees of the state organizations.

(a) *Vietnam Women's Union (VWU)*

Historically, the VWU has assisted in building and protecting the country and is highly recognized and respected by the people. It has more than 1,000 commune units (table 20).

VWU assists the poor women to have access to resources and nearly 50 per cent of women are members.

(b) *Vietnam Youth Organization (VYO)*

The functions of VYO include promotion of education and skill development, economic and social activities and assistance in credit concerns of the youth, training and guidance in marketing, infrastructure

building and pursuance of environmental concerns.

(c) *Vietnam Horticulture Association (VHA)*

Made up of gardeners, the VHA pursues the objectives of mutual help in the development of horticulture, especially the VAC (Vuon-Ao-Chuong) model also termed horticulture-pond-shed model, where farming, gardening, husbandry and fishery are integrated into a farm-family economic model. It also undertakes training and publishing of training materials on good practices and, undertaking business in inputs and outputs. Some financial assistance comes from the state and international organizations, to augment the members' savings. However, capital is a limiting factor and VHA needs further support from the state at all levels.

(d) *Vietnam Farmers' Association (VFA)*

VFA is becoming an increasingly important organization after the economic liberalization measures gave autonomy to farming units. The cadres are retired officials and military personnel. The organization cadres need to be trained in agriculture, financial management systems and banking. This SNGO has the potential to play a crucial role in agriculture development.

2. Financial organizations

The demand for credit is fast increasing. In 1992, 22.6 per cent of the households were in need of credit whereas the demand in 1992 went up to 45.2 per cent of the households, an increase of one hundred per cent.

(a) *The Vietnam Bank for Agriculture and Rural Development (VBA)*

The VBA provides credit for agriculture, fishery, forestry and business, through credit organizations like the Cooperatives, Share Holders Banks and other state owned collective financial organizations, in order to reach the remote rural areas. Local organizations of the SNGOs assist the lending process.

Table 20. Information on social NGOs and financial institutions

Organization	Year of establishment	Number of commune units	Number of village units	Membership	Operational funds billion D
Social NGOs					
1. Vietnam Women's Union	1931	>1000	*	**	NA
2. Vietnam Youth Organization	1931	19 997	195 238	2 661 677	NA
3. Vietnam Farmers Association	1984	NA	NA	NA	NA
4. Horticulture Association	1986	496	6 896	298 928	NA
5. War Veteran Association	NA	NA	NA	10 000	NA
Financial institutions					
1. Vietnam Bank for Agriculture	1995	2 546	none	none	16 711
2. Stock banks		50	NA	NA	44
3. CPF and SF		1 000	NA	240 000	448

Source: Reports of respective organizations summarized by the study team.
Data extracted from the country report.

* nearly all villages

** nearly 50 per cent of women

NA - Not Available

(b) Shareholder banks

These depend on savings of the shareholders and lend through legal entities. The beneficiaries here are the non-poor.

(c) Bank for the poor

BFP is the main institution that provides credit to the rural poor. The poor borrowers are identified by the Ministry of Labor, Invalids and Social Assistance aided by the poverty alleviation committees where SNGOs are represented. On the average 60 per cent of credit has been for animal husbandry and 27 per cent for crop cultivation. An average loan size is in the region of 1 to 2 million Dong and the interest rate is 14.4 per cent a year.

(d) Peoples savings network

Saving Fund and Savings and Credit Cooperatives provide loans on collateral to the villagers in remote areas.

3. GO-NGO participation at grassroots level

Local organization (LO) is the bridge between the people and the higher level organizations. Often, the Government officials hold part-time positions in local organizations because the development of these organizations had a close relationship with the Government agencies. Having Government officials as office bearers has its own advantages and disadvantages. Sometimes, they do not protect the genuine interests and concerns of the people.

Overlapping of leadership positions in a number of organizations like the Farmer Association and cooperative seem to help in better delivery of services to the poor.

4. Empowerment of grassroots GO and NGOs for poverty alleviation

Most of the grassroots NGOs mobilize local funds and resources to some extent, which indicates their desire and orientation for self-reliance. Most of these NGOs have been channeling Government and donor funds as financial intermediaries and need to concentrate more on mobilization of funds. One of the main problems is their limited experience in a market environment. Present level of financial expertise is also inadequate. Empowerment is still a new concept in Viet Nam and they need to be given more autonomy and room for creativity first before becoming self-reliant and autonomous.

E. Poverty alleviation experiences at micro-level

Several surveys of the mountainous communes show that credit constraint is one of the main reasons for continued poverty in these areas. Inadequacy of technical knowledge and skills, are two other contributory factors.

1. Savings and credit

Propensity to save in cash is a natural trait observed among the Vietnamese and is not uncommon even among the poor. The money so saved may be used to buy inputs and satisfy other important family needs. What is lacking is knowledge of how best to invest. There is lot of room to mobilize savings and train people on investment alternatives.

(a) The Vietnam Women's Union (VWU)

The VWU encourages women members to save in groups and utilize this money to provide credit. During 1996, 80,000 savings and credit groups saved nearly D 100 billion, which was given to around two million members out of which nearly 60 per cent were poor. Between 1992 and 1997, 60,000 savings groups pooled D 300 billion which was used as credit to buy

3 million piglets. VWU channels outside credit as well.

(b) The Vietnam Farmers Association (VFA)

VFA promotes two types of funds. One is to pool idle money as a fund and in turn on-lend to farmers for agriculture and off-farm activities. The fund stood at D 70 billion in 1996. The second is a farmers' pension fund which totalled D 20 billion in 1996. The state and other programmes provided D 6 billion, which is also loaned. Village level associations are responsible for allocating and supervising the fund. By 1997, a total of 70 billion dong had been loaned in all.

(c) Other associations

Enhancing savings and credit is important activity of the Horticulture Association, in addition to the promotion of the VAC model. Youth Organization and Verterens Association also promote savings and credit among the members.

(d) Mutual assistance groups

These are voluntary groups promoted by the Bank of Agriculture and Rural Development. Presently, the network consists of 106 groups. The bank provides training on accounts. In 1994, D 5 billion worth of loans were given to 6,400 households, average loan size being D 80,000.

2. Supply of inputs and marketing of outputs

Infrastructure facilities are grossly inadequate especially in the mountainous areas and the islands. As a result, access to quality inputs at reasonable prices, is a problem. Flow of technical information is also minimal.

The VWU implements village level programmes for preservation of produce during gluts. It also assists the members to get good seeds and good animals stock for improving the farm productivity. The Farmers' Union assists the members in supplying inputs and undertaking some marketing. So are the Youth Associations and Horticulture Association.

3. Agricultural extension

Agricultural extension is a major activity of the Farmer Association. It organizes the training programmes using successes as examples for emulation. Youth Organization and the Horticulture Association disseminate technical information among the members.

4. Coordinated efforts for the provision of services

SNGOs work with the local governments, peoples committees of the communes and village heads. Local government sometimes provides capital and the communes have a voice in deciding what proportion of the resources are allocated for infrastructure improvement, agricultural production etc. They jointly organize collective free labor from the community for working on infrastructure projects.

F. Conclusions

1. The Government of Viet Nam considers poverty as a dangerous enemy of the nation that needs to be fought.
2. The Government's aim is to improve the quality of life of her people so that everyone has access to adequate rice, warm clothes and education.
3. The poverty alleviation efforts of the Government involving SNGOs and the local authorities have been successful.
4. Over 80 per cent of the people live in the rural areas. The Government has tackled the poverty problem by providing banking facilities including credit, agricultural extension, professional services and marketing.
5. Socio-culturally the Vietnamese poor have an attitude of accepting poverty as fate. The poverty alleviation programmes aim at job creation too, through the expansion of production and business.
6. Experience shows that the strategy of tackling the poverty problem should be based on the different poverty categories. Chronic poverty and hunger should be tackled differently from poverty arising from natural calamities.

7. Support services are duplicated, overlapped and resources wasted and abused, lowering the overall efficiency. There is a need to coordinate these services.
8. There seems to be a need to involve SNGOs more and more in deciding the eligible poor because if left only to the commune councils and the village heads, some eligible poor are overlooked and some non-poor get qualified.
9. Information exchange and coordination among the organizations at grassroots is insufficient.
10. Although the grassroots GOs and NGOs have cooperated for poverty alleviation, the degree of collaboration could be improved through appropriate regulatory and coordinating measures by the Government.
11. Foreign donors in Viet Nam do not directly work with the villagers but work through the SNGOs, most common collaboration being with VWU, Farmers Association and the Bank for Agriculture and Rural Development.
12. International NGOs support poverty alleviation programmes through the introduction of appropriate models like the Grameen Bank, revolving credit fund based programmes etc. They have joint programmes with the banks as well.

G. Policy recommendations

1. SNGOs in Viet Nam, focusing on specific target groups like the women, youth, farmers, gardeners and war veterans, are well organized and have country-wide networks. Participation of the members should be further encouraged through regular meetings with clearly defined objectives and specific issues for discussion.
2. The poor need to be categorized specifically so as to design appropriate approaches to effectively assist them. This will improve the efficiency of resource utilization. Poor households sometimes get indebted as a result of obtaining credit from poverty alleviation programmes and sometimes the non-poor gets access to credit, that is in short supply.
3. Presently, the poverty alleviation programmes concentrate on credit delivery. They need to be

- combined with information on appropriate technology, input supply and marketing assistance. SNGOs' role has to be more intensified in this direction. The Government needs to make provision to train the SNGOs on technical, financial and management issues.
4. SNGOs needs to focus more attention on coordination with poverty alleviation agencies and Government officials.
 5. SNGOs must devise ways and means of generating adequate income to cover expenses, so that they become financially sustainable in the long run. Presently, they depend on the Government to finance a greater part of their activities.
 6. The SNGOs should get themselves increasingly adapted to operate in a free market environment. The State should provide the relevant training on an urgent basis.
 7. The poverty alleviation programme models need to be genuinely evaluated, for the positive and the negative aspects, so that the lessons learnt could be used in improving the effectiveness of future programmes.
 8. The same commune sometimes receives resources from many sources, causing wastage. Such wastage should be avoided through the introduction of appropriate coordinating and control mechanisms. A Central Steering Committee for poverty alleviation needs to be set up for the coordination of all rural poor targeted programmes.
 9. Effectiveness needs to be improved in terms of targeting and in providing sufficient loan amounts, adequate repayment period, reasonable incentives for those responsible for implementation and the means to collect funds to ensure sustainability of the SNGOs. They can undertake profitable businesses to cover cost of operation, in accordance with a new law in Viet Nam, related to income generation for covering expenses. The NGOs should increasingly employ young and competent staff.

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