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Twenty-six hours after leaving the US, I landed in the middle of the most terrifying traffic I've ever encountered, smack-dab in the madness of Saigon. I couldn't comprehend the traffic or the people squatting out in the sidewalk on children's plastic picnic furniture, but soon I came to understand that lane lines were more of a national art project than traffic control, and that the best food around was at those little picnic tables. My trip was an exercise in comfort with culture shock, a headfirst plunge into the smell, the people, the language, the food, the haggling, and the wild beauty of Vietnam.

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South East Asia



THE MARGIN OF SURVIVAL: WOMEN AND MICROCREDIT IN VIETNAM

By the time I arrived in Nha Trang, where I would spend six weeks, I was dirty, comfortable, and ready to get to work. I slept by the church's bell tower, but never minded the morning bells, thought the washing machine was a blessing, and I was sure my plank bed couldn't be more comfortable.

Fr. Quy is the Franciscan priest that took us under his wing and guided my efforts to document the birth of People Empowerment through MicroCredit Training (PEMCT) in film. He is a hero in his parish, a force working for the people against government oppression and neglect, and a champion of healthcare, rights, and freedom. He chose 40 families from a local village and 10 families from Nha Trang to receive loans. Two million dong, or about \$140 USD, went to each family. For many, this was enough to put them over the margin of survival—a few extra



dollars were saved, they didn't have to buy market goods from loan sharks on credit, and they were able to invest in livestock and fertilizer that would have otherwise been out of reach. The money went to the women of the family. It was these women to whom we spoke, these women we visited, and these women who chose how to use the funds. Put simply, our job was to create a database of all the loan recipients and some basic information, as well as photographing each one and filming each interview. We went into these women's

homes—some bamboo, some concrete—saw their businesses—some market stalls, some rice paddies—and met their families—some very sick, some healthy. Our oft-misguided attempts at contact were matched with courtesy, hospitality, and humor, and we couldn't help but fall in love with the families. The more time we spent in their homes, sharing meals and listening to their stories, the more questions we had to ask.

Overwhelmingly, families got water from wells contaminated by a nearby factory, and laughed at the prospect of seeing a doctor. Most of the loan recipients had never made it past elementary school, and had been orphaned or raised by peasant farmer parents. PEMCT's work was part of a bigger effort to give people the necessary resources to escape a vicious cycle of poverty and debt. The people I worked with invited me into their homes and lives, and gave me the gift of their kindness. I was so enamored of them and their country that, if I had not gone to Taiwan before returning to the US, I am almost sure I would not have gone back at all.

In terms of beauty and sheer wilderness, Taiwan doesn't even compare to Vietnam. Luckily, my experience working there more than made up for national disparities. For my last week abroad, I worked in a shelter for women who had escaped the sex trafficking industry. My

greatest function in Taiwan was as entertainment for the women. My youth, my out-of-place appearance, and my tendency to butcher the Vietnamese language made me perfect comic relief. In between my comedic stunts, I helped out in the kitchen,



taught lessons in computer use, cleaned, and played games and sports with the ladies. Every chance we got, we were out on the asphalt court next to the shelter, mangling the game of volleyball and cheering hysterically for every good volley, no matter who got the point. This time provided not only the most fun I've ever had playing volleyball in my life, but also a chance to see how the shelter helped women to return to a sense of empowerment.

My experiences in Vietnam and Taiwan are unforgettable, as is the fact that the lives I witnessed are reality for a large part of the world. Working in microfinance and in documenting lives was enriching, but not nearly as



much as the relationships within communities, the families into which I was welcomed, and the mind-blowing cultural encounters. For this experience, I must offer my tremendous gratitude to Mr. Burch. His contributions and support made it possible for me to explore this dream, and to use my privilege to make a positive impact in others' lives.