



Isabelle Muller is French of Vietnamese origin. In 2015, she founded the LOAN Foundation - named after her Vietnamese mother. LOAN Fund's projects focus on building boarding houses and awarding scholarships to children and teenagers in difficult areas in Northern Vietnam.

In 2023, LOAN Foundation won the "Human Act Prize 2023" in the "Inspirational Project" category organized by Nhan Dan Newspaper.

On the occasion of International Women's Day, Nhan Dan Newspaper had an interview with Ms. Muller about her views and experiences in educating female children in Vietnam.

The interview is part of the series "Women who bring the world to Vietnam", mentioning the things that international women hope to bring to Vietnam during their journey. For Isabelle Muller, she wants to bring "warm homes" to Vietnam.



Reporter: Why did you choose children's education and not another field?

Ms. Isabelle Muller: My mother is the first reason.

As a Vietnamese woman living in the last century, my mother was not allowed to go to school. So were many rural girls at that time. "It is an injustice" - She told us.

Therefore, education was always one of her top priorities for us. Education is very important for a better life. I want to fight for the right to go to school, the right to education for girls and for my own mother.

Reporter: So what have you done to help girls in Vietnam get better education?

Ms. Isabelle Muller: In December 2015, I came to Ha Giang. The women there made me realize that, unlike urban areas or big cities, there are still many difficulties in the highlands.

My mother used to live in a hut, the floor had no tiles. In order for the whole family to have water, she had to carry buckets from when she was a child, a girl until she became a woman.

In Ha Giang too, many families still live in houses without tiles on the floors.

So, I want to start by creating a good place for girls - a boarding house. There are roofs, solid walls, ventilation doors, electricity and water. I realize that the children live comfortably and prefer to stay in school. There, the children have friends, teachers and a canteen!



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Regarding the scholarship program, the Foundation initially intended to sponsor orphans and disadvantaged children from grades 1 to 12. But the number of children in need of sponsorship is too large. And reality has shown that we don't know if sponsored kids can continue to persevere until college or if they will drop out.

Even though it broke my heart, I had to make a choice. Because I want to motivate kids who really want to go to school.

LOAN Foundation scholarships focus on students in grades 11 and 12. Then, if they are capable and want to go to university, we will continue to support them until they finish school.



Reporter: It is also very difficult for a foreigner to build a project in urban areas, plains or easily accessible areas. How do you

manage working in remote mountainous areas of Vietnam?

Ms. Isabelle Muller: There are quite a few challenges, challenges that depend a lot on timing. I have worked in Vietnam for 8 years. Most working areas are bordering areas of Ha Giang, Cao Bang, Lao Cai,...

The biggest difficulty is probably the roads.

Whether there is a road or not, whether the road is good or not, will determine whether we can access projects, schools or villages.

Most of the time I spent working in Vietnam was spent driving jeeps! If I don't have a jeep, I have to ride a motorbike, a bicycle, and the last leg is usually on foot.

Connectivity will still be difficult as the road network in some areas in Vietnam is still poor. However, in the last two years, I have seen a lot of changes, the infrastructure has improved significantly. Perhaps the Government has realized that investing in roads is essential.



If you cannot reach the project, you cannot reach the people who need to learn, then how do you teach? You can not.

That is the biggest difficulty.

Otherwise, I think I don't have many difficulties in language or psychology. Working with ethnic minorities has many different characteristics but we always have very good interpreters and good local support. Everything is always very smooth.

Reporter: How do you see the impact of your educational projects on the lives of girls in mountainous areas?

Ms. Isabelle Muller: I see them growing up a lot. At first, the children were very shy, not only could they not speak English but they could not speak Vietnamese.

"If you don't talk, you will never be able to communicate. Over time, people who want to help their children also lose their efforts"
- I "forced" them to speak and write letters to those who helped and contributed to the children's learning process.



After 8 years, many students have graduated. They are open-minded and speak English very fluently. The boys and girls that we supported 8 years ago have become men, women, and adults who have jobs, are responsible, know how to manage and plan for the future

Another very cute thing is that the children care about their community. I have a few students who chose to study medicine

because their village did not have a doctor.

They are no longer the children I met the first day. That's a big, big change.

There are also many cases that make me feel very sad. After issuing the first, second and third warnings, we were forced to let go of the children who did not want to go to school. Resources are limited while so many people and children are in need of help.

Just by looking on the street, I will recognize which child belongs to the LOAN Foundation.

con sẽ không bao giờ giao tiếp được

Nhà văn Isabelle Muller - Nhà sáng lập Quỹ LOA



Reporter: How many girls has LOAN Fund helped?

Ms. Isabelle Muller: I don't remember but I certainly know all the faces. Just by seeing them on the street, I will recognize which child belongs to the LOAN Foundation.

Reporter: So which child impressed you the most?

Ms. Isabelle Muller: H. is a girl I am particularly impressed with. I want to go to university in Hanoi but my family doesn't want to.

My parents want me to stay home and work in the fields because their family is very poor. I still took some clothes and took the bus to Hanoi to enroll in school, but I still didn't know where I would sleep or what I would eat? Her high school teacher called the LOAN Foundation: "I have a female student in the mountains. She was good, studied well and passed university entrance exam but could not go to school because she was too poor."

The LOAN Fund provides scholarships for H's living expenses. I did not lose tuition due to family circumstances. While in school, H worked three part-time jobs at the same time.

After a year, she told me: "I already know how to make a living. I will continue to go to college. Please give this scholarship to someone else."

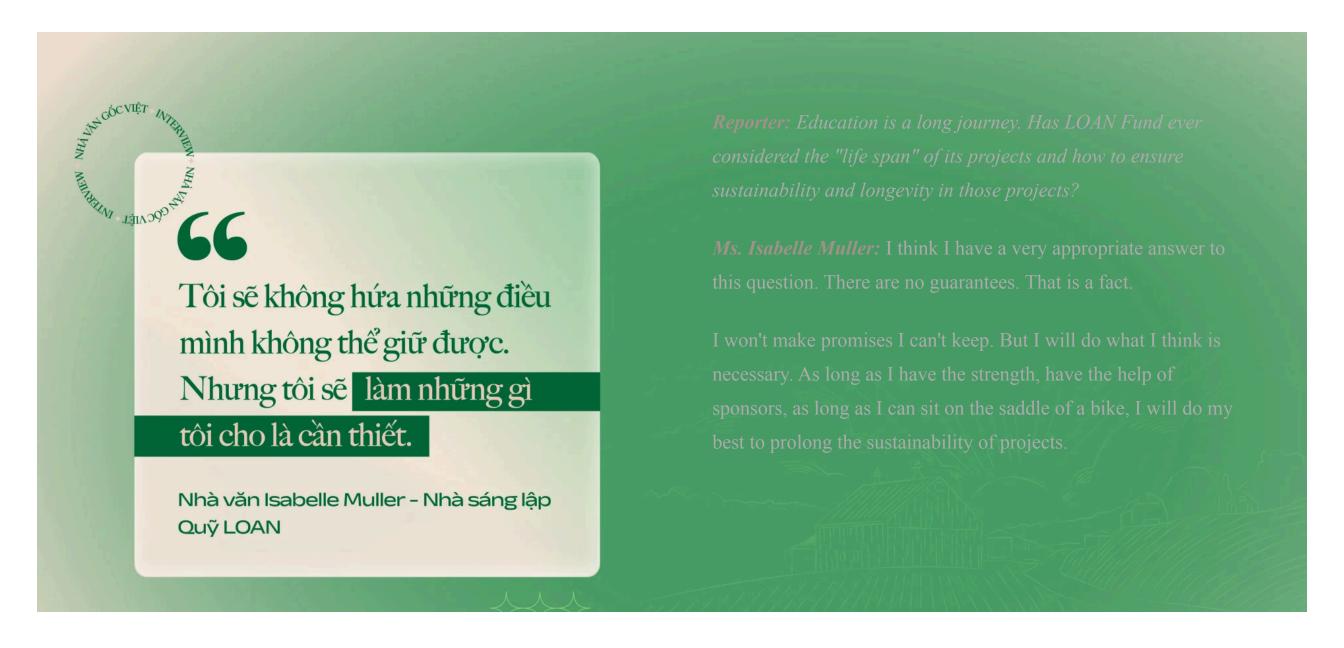
That's when I had to say: "Wow".

When they saw H.'s efforts, her parents finally supported her path to school.

What more happiness could we hope for?

Children in Vietnam, especially in remote areas, are very talented. But that potential has not been exploited. I want to motivate them to aspire to develop themselves.

I do not ask the children or the students receiving LOAN Foundation scholarships to be the best. But we want you to be the ones who try the hardest.





Reporter: Have you ever thought about nurturing the next generation for the LOAN Foundation?

Ms. Isabelle Muller: Yes. My husband and I have two daughters. Both are members and volunteers of the LOAN Foundation in Germany. One of our two daughters is a designer. Every year she deducts a portion of the profits from sold products to donate to the fund. The other girl helps me check news and build a website for the LOAN Foundation.

Reporter: In your opinion, what role does education play in breaking the cycle of poverty?

Ms. Isabelle Muller: I think education is the key to a better future. When you have an education, you can find a better job and earn more money.

But it doesn't stop there, education helps you save money and manage money. It makes you a responsible person.

With money, you can expand your mind and learn about the world.

At the age of 20, I left France with two almost empty suitcases but a few foreign languages in my head and a degree in my pocket. I survived and thrived.

Education is also the basis for building personality and human foundation. By the way, there is a story I really want to tell. When thinking about the mountains, many people often think of lagging behind in technology, or technological equipment.

But when we visited Ha Giang with a German sponsor, we saw a farmer boy with a brand new Apple headset.

"What? I waited six months to get here, sponsoring Vietnam's most difficult schools. That boy says he has no education but has an Apple headset?!" - She exclaimed.

Cheap technology and counterfeit goods have covered Vietnam's most remote mountainous areas with smart devices. I have been observing for a very long time, when smartphones appeared, most children became uncontrollable, and in fact, no one was in control. They are immersed in social networks, short videos, bad content,...

In urban areas, technology changes every 6 months with many reports from the Government and education from schools, parents, etc. But in remote areas, there is no supervision at all. That's what I'm so afraid of.

Education will create the foundation for people to react, handle and control adversity.

Reporter: Whenyou sit on the back of a motorbike to go to remote schools, what do you often think about?

Ms. Isabelle Muller: I often look at the border and think: How can a child in a remote place like this receive as good an education as a child in the city.

Reporter: During your journey, what do you want to bring to Vietnam?

Ms. Isabelle Muller: Home (Home/hometown)

