

# DEVELOPING HOUSEHOLD ECONOMIC MANAGEMENT CAPACITY OF THE H'MONG PEOPLE THROUGH CREATIVE LEARNING COMMUNITIES

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**Abstract:** The article analyzes the current situation and proposes solutions to develop the household economic management capacity of the Hmong people in Lao Cai through creative learning communities in the context of digital transformation. The survey shows that many households are limited in financial planning, market access and technology application. Community learning models have contributed to raising awareness, business production skills and cooperation ability, especially among the younger generation. However, barriers in language, education level and digital infrastructure still exist. The "Creative Learning Community" model emphasizes the role of leaders, household heads and prestigious people to promote sustainable livelihood development.

**Keywords:** Creative learning community; Digital transformation; H'Mong ethnic group; Household economic management capacity; Sustainable development.

## 1. Introduction

In the context of digital transformation and the need for sustainable development in ethnic minority areas, household economic management capacity has become an important factor in improving the lives and sustainable poverty reduction of ethnic minorities. However, through the case study of the H'Mong people in Lao Cai, it is shown that many households are still limited in financial planning skills, market access and technology application. On that basis, the article focuses on clarifying the role of the innovative learning community model in developing the household economic management capacity of the H'Mong people; analyzing the current situation, achievements and current barriers; and proposing the model of "Innovative Learning Community" to enhance self-study capacity, production linkage and sustainable development in the community.

UNESCO: emphasizes that "learning communities" not only enhance individual capacity but also promote social development. Several Asian countries such as Korea, Thailand, and the Philippines have demonstrated the effectiveness of this model in fostering self-learning and economic cooperation. In Vietnam, the National Target Program for Ethnic Minority

and Mountainous Areas for the 2021–2030 period (under Decision No. 1719/QĐ-TTg) highlights lifelong learning as a tool for poverty alleviation. However, limitations in human capital, language, natural conditions, and cultural factors remain major challenges. In this context, the "learning community" model serves as a suitable foundation that connects education, facilitates the sharing of indigenous knowledge, and enhances household management capacity toward sustainability.

## 2. Research overview

A review of existing studies reveals two main research strands closely related to this topic: (1) research on *household economic management capacity*; (2) studies and practical experiences on *innovative learning community models* regarded as tools to enhance the capacity of farming households and ethnic minority communities.

In Vietnam, research on household economics emphasizes the role of management knowledge, production–financial planning skills, and market access ability as decisive factors for sustainable poverty reduction among rural households in general and ethnic minorities in particular. This conclusion is generalized in several specialized studies, such as the work of Mai and Dang (2013) on the *Development of Household Economy in*

*Vietnam*, and the article *Developing the Economic Management Capacity of Ethnic Minority Households in the Northwest* by Nguyen & Tran (2021) published in the *Journal of Social Sciences and Humanities*. The latter examined the current situation and proposed solutions to improve the household economic management capacity of ethnic minorities in the Northwest region amid the Fourth Industrial Revolution. The authors emphasized the necessity of comprehensive human resource development among ethnic minorities—from physical well-being and educational attainment to social-psychological competencies—to adapt to the changing era. These perspectives have also been incorporated into the *Household Economy* curriculum at the Ho Chi Minh National Academy of Politics. For ethnic minority regions in general and the H'Mong community in particular, exemplary studies (for example, research on the livelihood strategies of the H'Mong in Lao Cai by Sarah Turner et al.) have analyzed livelihood diversification, the role of indigenous knowledge, and barriers to market access. These studies underscore the urgent need to integrate modern management skills with local social capital. They provide a solid theoretical foundation for designing interventions that emphasize the *learning community model* as a culturally appropriate and context-sensitive approach to enhancing household management capacity.

Regarding the *learning community model*, UNESCO and various multinational studies have identified Community Learning Centers (CLCs) as effective “operational tools” for promoting lifelong learning, disseminating practical skills, and increasing the adaptability of rural communities—particularly in mountainous areas where formal education systems remain limited. Vietnamese CLC-related documents highlight the establishment of a nationwide network of community learning centers as a key platform for ethnic minorities to access knowledge. Both domestic and international studies on CLCs stress their effectiveness in providing practical skill training, improving household economic management capacity, and fostering linkages between communities and enterprises.

Experiences from several countries show that the “learning villages” model in Thailand and the “farmer learning groups” in China and other ASEAN countries illustrate how small-group, practice-oriented, and market-linked learning can effectively enhance household income. Projects that promote digital capacity for farmers in general and ethnic minorities in particular also demonstrate that digital literacy is a critical factor enabling the application of knowledge to household economic management. These lessons suggest the need to integrate *technical, managerial, and digital transformation skills* within the framework of community-based learning.

In terms of impact evaluation, studies assessing livelihood development programs in Lao Cai (e.g., Oxfam’s Sustainable Livelihoods Project) indicate that interventions focusing on group organization and technical support have had positive effects on household income and food security. However, their effectiveness largely depends on the sustainability of resource mobilization and market linkages. Multisectoral reports by UNDP also highlight that programs tend to be more effective when they combine digital infrastructure investment, capacity-building, and financial support policies.

In summary, current research gaps include: (1) a lack of quantitative and longitudinal assessments of the direct impact of innovative Community Learning Center (CLC) models—especially those integrating digital technologies—on the *household economic management capacity* of the H'Mong people; (2) the absence of a standardized measurement framework for *household economic management capacity* tailored to ethnic contexts; and (3) the limited number of experimental intervention studies comparing the effectiveness of different training models. Therefore, through this study, the author proposes to develop, pilot, and evaluate a “Creative Learning Community” model in Lao Cai, which aims to fill existing training gaps, strengthen capacity development, and provide sound empirical evidence to inform policies for scaling up innovative learning community models.

### 3. Research methods

In this study, the author adopts an interdisciplinary approach combining development economics, learning sociology, and public management to clarify the relationship between community learning models and the development of household economic management capacity among the H'Mong people in Lao Cai. The research employs the following methods:

(1) *Qualitative method*: The author conducted in-depth interviews with representatives from various stakeholder groups: ethnic program management officers, village elders and community leaders, H'Mong households, and representatives of international organizations or NGOs operating locally. The interview questions focused on learning experiences, community participation mechanisms, changes in household economic management capacity, and the role of digital transformation.

(2) *Quantitative method*: A household survey was conducted among H'Mong families in Sa Pa, Bac Ha, Si Ma Cai, Muong Khuong, and Bat Xat districts in 2024, using a questionnaire with 25 criteria measuring household economic management capacity across five groups:

- Planning and financial capacity;
- Production and business management;
- Market connectivity;
- Risk management;
- Technological application and sustainable development.

The criteria were rated on a five-point Likert scale (for H'Mong respondents: 1 = Very low, 5 = Very high). The measurement framework for household economic management capacity was specifically designed to align with field conditions in ethnic minority areas (case of the H'Mong people in Lao Cai).

Data were processed using SPSS 26.0 to calculate Cronbach's Alpha reliability, perform Exploratory Factor Analysis (EFA), and conduct ANOVA tests to identify differences by gender, age, household size, and level of participation in learning community models.

(3) *Literature synthesis and comparative analysis*: The study reviewed more than 20 domestic and international scientific works (UNESCO, World Bank, Ho Chi Minh National

Academy of Politics, Institute of Anthropology, etc.), combined with reports from the National Target Program 1719/QĐ-TTg (2021) to compare and contrast Vietnam's realities with experiences from the Asia-Pacific region.

(4) *Community-based approach*: Community learning activities can be organized in the form of small-group discussions held in representative villages or within new-style agricultural cooperatives. These sessions aim to collect perspectives from members and residents, identifying socio-cultural factors that influence learning behavior and household economic management capacity, which include the following dimensions:

- *Knowledge competence (household management knowledge)*: focuses on providing knowledge related to: Understanding household production and business planning; Grasping basic principles of expenditure accounting and saving; Knowing how to access credit sources and microfinance services; Understanding market price fluctuations and their impacts on household income; Acquiring basic knowledge on using digital technologies in production and consumption.

- *Skill competence (practical management skills)*: Skills in preparing household income-expenditure plans; Skills in rational allocation of labor and resources; Skills in searching for, negotiating with, and maintaining relationships with partners and traders; Skills in using technology (smartphones, social networks, e-commerce platforms); Skills in managing production-business risks and adapting to market fluctuations.

- *Attitudinal competence (management mindset and awareness)*: Proactive and progressive attitudes toward learning and household economic development; Willingness to change and apply new production-business methods; Cooperative and knowledge-sharing attitudes with other households in the community; Belief in the ability to achieve sustainable economic development through individual effort.

- *Value competence*: Equipping learners with values such as:  
+Respecting and applying indigenous

knowledge in organizing household economic development.

+ Maintaining community solidarity and sharing values.

+ Emphasizing sustainable development, environmental protection, and the preservation of ethnic culture.

In addition, two emerging competencies are identified as particularly relevant in the context of digital transformation:

- *Digital competence*: the ability to search, transact, and manage household financial data through digital technologies.

- *Networking competence*: the ability to participate in community learning groups and connect with enterprises and cooperatives.

### 4. Research results

#### 4.1. Current status of household economic management capacity of the Hmong

Lao Cai is a mountainous border province. It is home to many ethnic minority groups. The Hmong are one of the largest ethnic minority communities, accounting for about 23.6% of the total population of the province. The majority of the Hmong live in highland districts such as Bac Ha, Si Ma Cai, Muong Khuong and Bat Xat, where economic, transportation and education conditions are limited. The Hmong household economy is still a basic production-consumption unit, mainly based on self-sufficient agriculture, including slash-and-burn farming, small-scale livestock farming, and little participation in market-oriented production through local markets. Their economic activities largely reflect a self-sufficient model, mainly based on agriculture, forestry, livestock, cultivation of food crops (such as corn, rice, cassava), fruit trees (plum, pear, docynia indica), and traditional crafts such as linen weaving, blacksmithing and making musical instruments.

The survey results show that the household economic management capacity of the H'Mong people in Lao Cai is still at an average level. Specifically:

- Financial planning and management capacity: Most households do not have books to record income and expenditure or do not have a specific investment plan.

- Market connection is mainly agricultural

products sold through intermediaries, cooperation links are still limited.

- Risk management capacity is generally low, because households are still passive in the face of natural disasters and market fluctuations.

- Basic digital technology application is relatively stronger among the younger generation, significantly higher than the middle-aged and elderly groups.

The internal survey also showed a clear link between participation in community learning groups and household management capacity: households that participated regularly (at least 6 months per year) had significantly higher scores on general management capacity than those that did not participate.

#### 4.2 Results of innovative community learning methods to develop household economic management capacity of the H'Mong

Previously, community learning of the Hmong was mainly based on oral tradition and “learning by doing”, in which knowledge and skills were passed down from village elders or through practical observations in agricultural production. This traditional model has the advantage of being deeply rooted in ethnic cultural identity and community practices, but also reveals major limitations: the learning process lacks a systematic nature, it is difficult to update new economic and technical knowledge, and it is especially difficult to adapt to the digital age. Since the implementation of the Project “Building a Learning Society for the 2021-2030 period” according to Decision No. 1373/QD-TTg, dated July 30, 2021 of the Prime Minister, together with the National Target Program for Socio-Economic Development in Ethnic Minority and Mountainous Areas (Decision No. 1719/QD-TTg, 2021), many localities in Lao Cai have innovated community learning methods, shifting from the traditional model of “learning to know” to “learning to get rich”.

Since 2018, Lao Cai has piloted “Creative Learning Community” centers in Sa Pa and Bac Ha districts, combining face-to-face learning with online learning. This hybrid model has gradually helped ethnic minority learners, especially the Hmong, expand their access to new technical and economic knowledge, foster digital literacy, and

improve their household economic management capacity through participatory and self-directed learning experiences.

**Table 1: Estimated proportion of Hmong households participating in community learning activities in Lao Cai, 2022–2025**

Year	Total number of HMong households (estimated)	Rate of households participating in learning communities (%)	Number of households participating (estimated)	Note on basis of estimates
2021	52.000	23,5	≈ 12.220	Based on the Lao Cai Provincial Ethnic Minority Report (Provincial People's Committee, 2022); the rate of participation in learning communities in the whole province is about 20–25% (Department of Education and Training, 2024).
2022	52.500	28,0	≈ 14.700	Impact of the innovative CLC Program (UNESCO & Lao Cai Department of Education and Training, 2023)
2023	53.000	33,2	≈ 17.600	Expanding the "Community Digital Literacy" project (UNDP, 2024) and "CLC Nam Xe – Sa Pa"
2024	53.500	38,5	≈ 20.600	Spillover effects from digital transformation of communities, learning cooperatives, and support of National Target Program 1719/QD-TTg phase 2

*Source: Estimated synthesis from the Report of Lao Cai Provincial Community Learning Center (2024) and UNDP Vietnam (2023).*

Village classes are led by agricultural extension officers, village elders (with good knowledge and skills) or local digital volunteers; The Department of Information and Communications coordinates with UNESCO Vietnam to deploy online learning via Zalo, Facebook, TikTok. In recent years, Lao Cai province has deployed many "Creative Learning Community" models to improve economic and household management capacity for ethnic minorities, especially the H'Mong people. These initiatives are part of the National Target Program for Socio-Economic Development of Ethnic Minority and Mountainous Areas for the period 2021-2030 (according to Decision No. 1719/QD-TTg, 2021), implemented by the Department of Education and Training, the Ethnic Committee, the Farmers' Association, the Women's Union and the Community Learning Centers (CLCs) at the commune level.

The new features of the "Creative Learning Community" model are basically reflected in the following contents:

*First*, innovating learning content to suit the needs of households. Community learning centers in Bac Ha, Si Ma Cai and Muong Khuong districts have developed practical training modules, focusing on key household management skills such as production planning, revenue and expenditure recording, small-scale investment efficiency, sustainable farming techniques and risk management. According to the Lao Cai Department of Education and Training (2024), more than 65% of Hmong students found the training content "suitable and easy to apply", reflecting the close connection between learning and family practice.

*Second*, innovating flexible and diverse learning methods.

Instead of just organizing classes at fixed centers, new models combine forms such as "learning in the village", "learning in the field" and "learning through interest groups". In Bac Ha, the Green Learning Community model allows participants to learn organic fruit growing techniques while visiting typical household

farms. In Bat Xat, Zalo learning groups facilitate the rapid sharing of market information, agricultural prices and product marketing support. The use of digital tools is particularly beneficial for young Hmong participants, helping to improve their digital literacy and economic management capacity.

*Third*, innovating the role of learners - putting people at the center of learning.

Instead of the traditional model of “cadres teach - villagers learn”, Community Learning Centers (LCCs) have shifted to a “people teach - people learn” approach, in which successful households or experienced farmers act as “community guides” to share practical knowledge. In Muong Khuong, more than 30 Hmong learning groups are now operating under a self-governing mechanism, with well-trained group leaders coordinating peer learning sessions. This approach has helped to increase learners’ initiative, confidence and commitment to lifelong learning.

*Fourth*, innovation in cross-sectoral coordination for community learning. Local authorities, CCDHTs, Farmers’ Associations, Women’s Unions and local businesses have coordinated to organize short-term training programs that combine learning with practice. Some agricultural enterprises in Bac Ha and Bat Xat sponsored materials and committed to purchasing products made by participants applying new techniques, creating a closed “learning - doing - marketing” cycle. This multi-stakeholder model effectively connects government agencies, scientists, farmers and businesses, demonstrating the practical benefits of lifelong learning for the Hmong community.

*Fifth*, the results and impacts of innovative community learning methods. According to the Lao Cai Community Learning Center Activity Report (2024), the CLC model was implemented in Bac Ha, Si Ma Cai, Bat Xat and Muong Khuong districts of Lao Cai province. From this basis, the research team conducted an internal survey of 330 H'Mong households in 2024, showing that: 78% of H'Mong trainees said they had changed the way they managed their household's income, spending and production planning; 62% of households were able to

compare the effectiveness of different small-scale investments; 45% of households applied sustainable agricultural techniques learned from the training course; nearly 30% of households joined cooperative or semi-cooperative production groups after completing the training program. In 2025, the province implemented a sub-project on Training and capacity building for communities and officers implementing the Program at all levels: Organizing 362 classes/25,564 participants, including training for civil servants at all levels: 50 classes/2,809 participants; Organizing 312 classes/22,755 participants for the community; Regarding capacity building for ethnic minority female officers participating in leadership positions in the political system: Based on the set of documents on capacity building for ethnic minority female officers on leadership and management skills of the Central Union and training, the Provincial Women's Union organized 02 training classes for 94 people (reaching 94% of the target). Gender mainstreaming training (Program 2) for district and commune officials: 23 classes/561 people (reaching 100% of the target); Gender mainstreaming training (Program 3) for village cadres: 62 classes, including: 50 at provincial level

## 5. Discussion

### 5.1. The Role of Innovative Community Learning in Developing Household Management Capacity

The findings of this study reaffirm the assertion of UNESCO that learning communities are not only places to impart knowledge but also social spaces for developing management capacity and innovative thinking. The Creative Learning Community model plays an important role in strengthening the household economic management capacity of ethnic minority groups.

*First*, it acts as an environment to promote lifelong learning, facilitating people's access to economic knowledge, production techniques and financial management skills appropriate to the local context.

*Second*, this model creates opportunities for sharing experiences, fostering the spirit of self-learning, autonomy and creativity in household economic development.

Third, community learning connects indigenous knowledge with modern science and technology, promoting digital transformation, rural entrepreneurship and supporting sustainable livelihoods.

The implementation of the learning community model in Hmong communities in Lao Cai has shown positive impacts on the development of household economic management capacity. Survey and qualitative interview data show that regular participation in learning community groups improves both knowledge and practice in production planning, financial management and digital literacy. Participants demonstrate improved awareness of cost-benefit analysis, resource allocation and the use of information technology in production and market access.

The model also promotes a shift from passive to active learning, where individuals learn through peer-to-peer exchanges and practical exercises, guided by respected community members and local trainers. This approach enhances confidence and autonomy in decision-making in household economic activities. Furthermore, the integration of digital tools – such as smartphones, e-commerce platforms and social media – has expanded market connectivity and reduced dependence on traditional intermediaries.

However, the model's impact remains uneven due to differences in education levels, language barriers and infrastructure gaps between villages. Younger generations benefit more from digital learning, while older participants tend to rely on traditional methods. Overall, this innovative community learning model contributes significantly to improving economic self-reliance, promoting sustainable livelihoods and nurturing a culture of lifelong learning among the Hmong in the digital age.

Thus, the innovative community learning model has shown positive impacts, especially on youth, start-up households and women-headed households in the villages.

In Lao Cai, this model has contributed to the shift from “learning to know” to “learning to do and learning to live together”. Notably, the role of village elders, community leaders, women and

respected individuals has been reaffirmed as “core holders of indigenous knowledge”, ensuring cultural relevance in the learning process. When supported financially and technically – along with the participation of lecturers, mentors, local entrepreneurs, new-style cooperatives and learning groups with common interests – these actors help sustain community learning activities and improve the effectiveness of innovative community learning models. However, in reality, the level of innovation in community learning methods remains uneven across regions, depending on telecommunications infrastructure, the level of computer literacy of local officials and the general education level of the population. In upland communes such as Nam Pung (Bat Xat) and Ta Van Chu (Bac Ha), many Hmong people still face language barriers and limited smartphone skills, which limit their access to economic and technical knowledge. Many community learning centers (CLCs) still operate in a traditional, top-down model, focusing mainly on information dissemination rather than interactive learning or linkages with businesses. Notably, programs on household financial management and business production planning remain scarce, despite being core competencies of household economic management.

### 5.2. Current challenges

There are still a number of barriers, including:

- Language and education levels: About 42% of respondents reported difficulty in understanding training materials presented in their mother tongue.
- Technology concerns: People over 45 tend to avoid online classes due to limited smartphone and digital skills.
- Limited financial resources: Many CLCs rely heavily on local budgets and lack funding to maintain digital infrastructure.
- Lack of coordination among stakeholders: Many programs overlap and lack common data sharing and evaluation mechanisms.

### 5.3. International experiences and lessons learned

International experiences show that linking community learning models with innovation plays an important role in enhancing household

economic capacity in rural and ethnic minority areas. In Korea, the Saemaul Undong - Learning Village movement has helped local people promote self-reliance and apply scientific and technological advances to production, thereby increasing productivity by 30–40% and achieving the goal of sustainable poverty reduction. In Thailand, the UNESCO-initiated Community Learning Centers (CLCs) have established lifelong learning networks connected with vocational training and digital platforms, allowing local people to access knowledge and start businesses. The Philippines and Indonesia have also implemented Digital Community Learning Centers - digital learning centers that support household economic skills and rural livelihood transformation.

From these experiences, the key lessons for Lao Cai are the need to develop sustainable support policies, empower community leaders (such as village elders, village chiefs and influential women), and strengthen public-private partnerships to sustain long-term learning momentum - thereby improving the household economic management capacity of the Hmong in the context of digital transformation.

### 6. Conclusions and Policy Recommendations

#### 6.1. Conclusions

The study demonstrates that building an innovative learning community model is an effective, people-centered and sustainable approach to improving household economic management capacity for ethnic minorities in general and the Hmong in Lao Cai in particular. The blended learning method, combining face-to-face and online learning, integrating indigenous knowledge with digital technology, gradually improves the capacity of ethnic minority households, especially the Hmong-in people, in planning, financial management, market connection and sustainable development. However, for this model to truly become a driving force for digital transformation in mountainous areas, it is necessary to overcome barriers in language, finance, digital technology level, as well as challenges in applying digital transformation to household economic management. Moreover, a coordination

mechanism between stakeholders in the production value chain - according to the "Four-Party Linkage" model (State - Farmers - Enterprises - Scientists) - and strengthening inter-sectoral cooperation are very important to ensure the effectiveness and long-term inclusiveness of the model.

#### 6.2. Policy recommendations

##### (1) National level:

- Integrate the goal of "developing innovative learning communities" into the National Target Program 1719/QD-TTg for the period 2026-2030.
- Issue a capacity framework for "household economic management" to guide training programs and capacity building for ethnic minority areas.

- Strengthen cooperation with UNESCO, UNDP and the World Bank to pilot the "Innovative Learning Village" model in Lao Cai.

##### (2) Local level:

- Create favorable conditions and promote initiatives to:
  - Expand the network of community innovation learning centers in key communes;
  - Train a team of local digital collaborators to support online learning for people;
  - Develop a socialization mechanism, encourage businesses to sponsor training courses on digital skills, agricultural product marketing, community tourism, etc.

##### (3) Community level:

- Promote the leadership role of village elders and prestigious female leaders;
- Encourage the formation of self-managed household learning groups and practice peer learning;
- Build a culture of lifelong learning associated with H'Mong cultural identity.

(4) Future research direction: Quantitatively assess the impact of learning communities on household economic management capacity, business management capacity and economic risk resilience of ethnic minorities. These findings will contribute to perfecting the model of "creative learning communities" to better suit the socio-economic and cultural conditions of mountainous areas in Vietnam./.

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## PHÁT TRIỂN NĂNG LỰC QUẢN LÝ KINH TẾ HỘ GIA ĐÌNH CỦA NGƯỜI H'MÔNG THÔNG QUA CỘNG ĐỒNG HỌC TẬP SÁNG TẠO

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**Tóm tắt:** Bài viết phân tích thực trạng và đề xuất các giải pháp phát triển năng lực quản lý kinh tế hộ gia đình của đồng bào H'Mông ở Lào Cai thông qua các cộng đồng học tập sáng tạo trong bối cảnh chuyển đổi số. Kết quả khảo sát cho thấy nhiều hộ gia đình còn hạn chế trong lập kế hoạch tài chính, tiếp cận thị trường và ứng dụng công nghệ. Các mô hình học tập cộng đồng đã góp phần nâng cao nhận thức, kỹ năng sản xuất – kinh doanh và khả năng hợp tác, đặc biệt là đối với thế hệ trẻ. Tuy nhiên, vẫn còn tồn tại những rào cản về ngôn ngữ, trình độ học vấn và hạ tầng số. Mô hình “Cộng đồng học tập sáng tạo” nhấn mạnh vai trò của đội ngũ lãnh đạo, chủ hộ và những người có uy tín trong cộng đồng trong việc thúc đẩy phát triển sinh kế bền vững.

**Từ khóa:** Cộng đồng học tập sáng tạo; Chuyển đổi số; Dân tộc H'Mông; Năng lực quản lý kinh tế hộ gia đình; Phát triển bền vững.