



When life presented barriers, Chanh saw opportunity for business growth. On her terms.

Loc Thi Chanh

Vietnam

For Loc Thi Chanh, an entrepreneur from Bac Kan, Vietnam, confidence and decision-making played a critical role in the success of her business. In 2021, Chanh believed it was her destiny to launch the Banh Gio Bac Kan Cooperative, a business collective which specializes in producing “Banh Gio”, a traditional savory pyramid-shaped rice cake unique to the Tay ethnic group of Northern Vietnam. That was just the beginning.



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The challenge

While Chanh had a clear vision and drive for expansion, she faced barriers to growth such as limited digital skills and balancing family duties. Initially, Banh Gio was only made on special festivals like Tet holiday (Vietnamese Lunar New Year), but the rise of social media opened opportunities to reach new markets. Chanh recalls, “I started to think that instead of producing cakes only for festivals, I should introduce them for everyone to know and enjoy, and at the same time sell them to improve income for myself and my community.” Implementing this in practice proved challenging: “Our digital skills are quite weak, as technology advances day by day, and we are considered more traditional in our approach. So, when it comes to updating on trading platforms or social media, we have almost no experience.”

Chanh’s decision to pursue this opportunity despite the skills barrier marked the beginning of a significant transformation in both her mindset and business, recognizing new possibilities and acting on them with confidence. Initially, her cakes were sold online from

Bac Kan, in Northern Vietnam, but as the cooperative engaged more with social media, many orders were now coming from the South. This sharply growing demand marked a pivotal moment for her as an entrepreneur; in 2023, she took the leap to expand the operations of her cake business to Ho Chi Minh City. Concerned about maintaining quality

during long deliveries, Chanh saw an opportunity to open a branch in the city. Despite difficulties — like falling ill with dengue fever, leaving her twin children with her parents, and managing the Northern business remotely, Chanh pursued the expansion. She quickly adapted to the new environment, using tech-based delivery services to

support her growing customer base, something she had never used before. Today, Chanh has built an online sales network that has helped scale her business significantly.

Chanh’s cooperative now produces around 10,000 cakes daily, catering to both local and national markets. With a regular staff of 14 people, the cooperative provides jobs for many women in the village. Chanh manages the entire operation, overseeing production and business activities, and making all of the primary decisions herself. The work is not without challenges. From 5 a.m. until midnight, her daily schedule is packed with tasks. Her husband, frequently away with his own work in the army, helps when he can and Chanh relies extensively on the support of her parents for childcare so that she can work. Despite the hardships they face, including working from a temporary workshop and managing physically taxing deliveries without external help, the cooperative has found success. “Although we still have difficulties, we maintain stable work and manufacturing.”



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A personal approach to decision-making



Chanh is quick to acknowledge the role her own decision-making plays in the cooperative's success, but she also emphasizes the importance of consulting others when faced with uncertainty. She values collective decision-making, saying, "I'm confident when I work and when I collaborate with everyone in production. When I share with them, they can give me advice to make better decisions." This eye on collaboration is what makes a cooperative model so attractive to Chanh.

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Chanh's growing confidence is a key feature of her journey. Reflecting on her past, she admits, "Before, I wasn't confident sitting in front of people like this at all... but now, through this job and the time spent interacting with many people, I feel that I have grown more mature and confident". This personal growth is the result of both the challenges she has overcome and the new skills she has developed over time.

Her confidence has also benefited from her involvement with Strive Women, which assisted her with a grant to modernize production, as well as training programs to improve business and digitalization skills. Reflecting on the impact, she says, "With the support from the project, I purchased an electric cooker, which reduced labor costs and expenses for boiling cakes. Using the electric cooker increased the cake production outputs. Additionally, I was able to invest in improving the packaging design of my products."

Next steps

Despite her many accomplishments, Chanh continues to strive for more. She is determined to preserve the traditional specialty of the Tay ethnic group while introducing it to new markets. “I will try my best to preserve, develop, and further promote it.” As she looks toward the future, Chanh envisions expanding her business and refining her digital skills. For Chanh, confidence and decision-making are not only about addressing present challenges but also about shaping the future.

Strive Women, led by CARE and supported by the Mastercard Center for Inclusive Growth, supports women entrepreneurs in Pakistan, Peru and Vietnam, to grow their businesses through access to the networks, skills, and finances that build confidence and support decision-making.



Find out more at care.org/strivewomen
Or email entrepreneurship@care.org



**I hope all women feel confident.
When making decisions, choose what
you like best and give it your all.**