

Members from the University of Groningen (UG) visit Vietnam to meet project partners and better understand local contexts



UG researchers visiting TYM's branch office in Vinh Phuc province

A research project in collaboration between the Faculty of Economics and Business at the University of Groningen (FEB/UG) and Tinh Thuong Microfinance Institution (TYM) in Vietnam under the title of “Empowering women by relieving external economic and internal psychological-based barriers: Theory and empirical evidence from a microfinance intervention in Vietnam” started in November 2021. The project aims at developing and evaluating (using a randomized control trial) a combination of economic and psychological interventions to improve women’s empowerment.

In June 2022, three researchers from FEB/UG, Mark Treurniet (Assistant Professor), Nhung Vu (Postdoctoral Researcher), and Claire Stein (PhD student) visited TYM microfinance institution and other international and local actors in Vietnam working on women empowerment.

A previous project, led by Professor Lensink, had been conducted with TYM,¹ hence a good relationship was already established between UG and TYM.

The aim of this visit was two folds:

- (i) To informally kick-off the project with TYM to develop mutual motivation and understanding around our new project.
- (ii) To better understand the local context for women empowerment in Vietnam by:
 - a. Conducting qualitative research on women empowerment in Vinh Phuc province.
 - b. Discussing and exchanging with international and local organizations working on gender issues in Vietnam.

[Building upon the strong relationship with the implementing partners and kicking-off the project](#)

Tinh Thuong One-member Limited Liability Microfinance Institution (TYM MFI) is the main implementing partner for the project; it will be responsible for supporting the development of the intervention with context-relevant information and for implementing the intervention on the field. TYM was the first Microfinance Institution (MFI) to be licensed

in Vietnam.¹ In addition to TYM, an important stakeholder in the project is the founder of TYM, the Vietnamese Women Union (VWU),² a socio-political organization that strives for women's development and gender equality by representing the legal and legitimate rights and interests of Vietnamese women.

The kick-off meeting took place in Hanoi, in the Center for Women and Development (CWD), a unit under the VWU, that serves socio-political activities of the Vietnam Women's Union to support the comprehensive development of women's capacity, qualifications, and professional skills. Representatives from TYM, VWU, and CWD were present at the meeting, along with the three FEB/UG researchers in person, and Professor Lensink in videocall. The meeting participants introduced themselves, their organization's work, and discussed challenges that women face in Vietnam, namely what had been done to overcome such barriers to empowerment and what was still needed. The local stakeholders confirmed that an intervention focusing on the psychological aspect of women empowerment was needed in Vietnam.

*VWU representative:
"In the rural areas, especially,
women have a lower position
than men, and men have a
higher voice than women in the
household. One reason why is
because women do not feel
confident."*

TYM and VWU also arranged for some visits for the FEB/UG researchers to better understand their activities. The first day, the researchers visited the Peace House Shelter, an initiative from the VWU to provide comprehensive free-of-charge services for women and children victims of domestic violence and human trafficking returnees. The second day, the FEB/UG researchers visited some of TYM's members in Vinh Phuc province, the future intervention area, where members discussed how they became TYM members, how they used loans to start small businesses, and proudly presented their achievements.

¹ TYM was established in 1992 by the Vietnamese Women's Union (VWU) and, since then, has supported more than 200,000 low-income women in rural and semi-urban Vietnam with financial and



FEB/UG researchers visiting TYM's members households to learn more about their activities

Gaining a better understanding of the local context

Qualitative research in Vinh Phuc province

With regards to the second objective, Claire Stein and Nhung Vu, conducted qualitative research to better understand how empowerment is conceptualized in Vietnam, and to discuss multiple dimensions of empowerment and challenges at each level; from the micro-level (personal empowerment) to the meso-level (relational empowerment) and to the macro-level (societal empowerment).ⁱⁱ In-depth interviews were undertaken with TYM member to get insights on personal and relational dimensions of women empowerment, and focus-group discussions were conducted also with women members of TYM to

social services. For more information:

<https://tymfund.org.vn/en/>.

² <http://vwu.vn/>

discuss meso- and macro- (relational and societal) levels of women empowerment. In-depth interviews were also conducted with TYM staff, to get an understanding of their perspective of women empowerment and challenges that some of their members face.

Some preliminary findings of the qualitative research

When women were asked about empowerment, they responded that they had equal “rights” as men. However, when women were asked about challenges, they shared about their difficulties in managing the multiple roles a woman should take in the Vietnamese society.

TYM member in a focus-group discussion:

“Equality between men and women is better than before, but the belief that men are above women is still there. For example, if a family has a daughter and a son, the daughter will get lower-level education compared to the son, and any land will be reserved for the son.”

Influenced by Confucianism, family is the central heart of social life in Vietnam and filial piety with parents is compulsory. The ways in which Confucianism affected Vietnamese family structure can be revealed through the role of a Vietnamese woman, where she must be subordinate to the men in the family. Such values were reflected in the responses of women. Some families placed a high importance on having a son to maintain the family hierarchy, and so that there would be another man in the household to take over duties that a woman could traditionally not do (such as worshipping the ancestors, managing the land, being the primary source of income-generation, and so on).

TYM member in an in-depth interview:

“My health is not good because I had too many children. I wanted to give my husband a son, but I kept getting daughters. Now I

realized that it would have been enough to have 1 or 2 daughters, and my life would have been better.”

What appeared from the interviews was that once married, Vietnamese women had a prime role in maintaining the household well-being by ensuring household chores are completed, raising well-behaved children, and maintaining harmonious relationships with their husband and extended family members. In addition to the responsibilities within the household, women often shared that they must contribute to the household’s income, which often involved working long hours in factories or unpaid labor in the family business (agricultural or small shop). A few women with whom the researchers discussed were small-scale entrepreneurs (e.g., running a beauty salon or small shop). The women who were able to generate their own income and contribute to household decisions felt more empowered. Findings from this research are being further analyzed and will be presented in an academic paper later.

Meeting with local and international organizations working on gender in Vietnam

Finally, to add understanding the second objective, Claire Stein met with international and local organizations in Hanoi to get a broader understanding of the situation of women in Vietnam, to learn what organizations that work on women empowerment were doing in Vietnam, and to understand if and how the research project could be useful for practitioners.

All organizations were eager to share about the situation of women in Vietnam. Organizations shared that Vietnam has made remarkable progress in terms of gender equality. For instance, the latest gender equality report in Vietnamⁱⁱⁱ highlighted that literacy rates for women (among the ethnic majority) are high (95.6% of women aged 15 and above are literate^{iv}), women are involved in the labor market (74.8% of women were working in 2021^v) and in politics (for instance the proportion of women who were National Assembly Deputies was higher than the global average^{vi}).

Yet, there are important gaps in reaching gender equality. These are reflected in aspects such as

preferences for sons (as reflected in the qualitative research) leading to a widening sex ratio at birth^{vii}; stereotypes on gender-appropriate fields of study or occupations (namely in vulnerable, unprotected and low paid employment); a relatively small fraction of women in business leadership (women account for only 26.54% of small and medium enterprises (SME) ownership and 17% of large enterprises^{viii}); and societal expectations that women are responsible for unpaid care work in the home and obliged to balance this with paid work.

Staff from a local organization working on gender issues: “Traditional gender norms are engrained in Vietnam and taught at a young age. For instance, in schools, boys are told that they can become pilots or doctors, while girls can become nurses. There are also restraining beliefs that women cannot succeed as entrepreneurs as it is too risky for them to start a business and they should focus on the household.”

Almost all the organizations shared that one of the most pervasive and serious issues affecting women’s empowerment was the high prevalence of intimate

partner abuse, alongside the low availability of support services. For instance, more than half (62.9%) of women aged 15 years and over experienced at least one form of physical, sexual, emotional and economic violence, and controlling behaviors by their partner in their lifetime.^{ix} Though the government seems to have prioritized this issue by issuing policies to reduce violence against women such as “The National Plan of Action on Domestic Violence Prevention and Control up to 2020”,^x a further step must be taken in ensuring such policies are being implemented.

Lastly, the organizations shared that developing a psychological intervention aimed at empowering women was innovative and was much needed, and that conducting thorough research on the impact of such an intervention would be relevant and insightful for them as well.

Next steps in the project

Overall, the visit was fruitful as it enabled to informally kick-off the project with TYM, and to gather crucial information on the local context. Findings from the qualitative research and insights from the discussions with NGOs will be used to design an intervention aimed at empowering women in Northern Vietnam. Further consultations with relevant stakeholders will be undertaken as the intervention is being designed to ensure relevance and feasibility. The intervention is expected to start in June 2023.

ⁱ Huis, M., Lensink, R., Vu, N., & Hansen, N. (2019). Impacts of the Gender and Entrepreneurship Together Ahead (GET Ahead) training on empowerment of female microfinance borrowers in Northern Vietnam. *World Development*, 120, 46-61. <https://doi.org/10.1016/j.worlddev.2019.04.001>

ⁱⁱ Huis MA, Hansen N, Otten S, Lensink R. A Three-Dimensional Model of Women's Empowerment: Implications in the Field of Microfinance and Future Directions. *Front Psychol*. 2017 Sep 28;8:1678. doi: 10.3389/fpsyg.2017.01678. PMID: 29033873; PMCID: PMC5625566.

ⁱⁱⁱ Asia Pacific UN Women. 2021. Country Gender Equality Profile Viet Nam 2021 (CGEP)

^{iv} Government of Viet Nam. 2020. 2020 National Report on the Implementation of the Sustainable Development Goals. <https://ilostat ilo.org/data/country-profiles/>

^v <https://data.ipu.org/women-averages>

^{vii} Government of Viet Nam. 2020. 2020 National Report on the Implementation of the Sustainable Development Goals. op.cit

^{viii} Asia Pacific UN Women. 2021. Country Gender Equality Profile Viet Nam 2021 (CGEP)

^{ix} Asia Pacific UNFPA. 2019. National Study Violence Against Women Viet Nam 2019

^x UN Women. 2014. Global Database on Violence against Women. <https://evaw-global-database.unwomen.org/fr/countries/asia/viet-nam/2014/the-national-plan-of-action-on-domestic-violence-prevention-and-control-up-to-2020>