



Hanoi  
12-2020

# THE SUMMARY STUDY

**A REVIEW OF THE IMPLEMENTATION OF SMALL AND MEDIUM ENTERPRISES (SMES) SUPPORT LEGISLATION AND THE CAPACITY BUILDING NEEDS AND TRAINING SERVICES FOR WOMEN-OWNED SMES AND WOMEN ENTREPRENEURS IN VIET NAM**



# 1. INTRODUCTION

Women-owned enterprises account for 26.5 percent of the total active enterprises, making a significant contribution to the Vietnamese economy. These enterprises are mainly small and micro-sized (93.2 percent) and mostly operate in the service sector (79.2 percent)<sup>1</sup>. Women-owned SMEs are facing many obstacles in engaging in business activities, including limited access to resources, low human capital, inadequate knowledge and skills in Information and Communications Technology (ICT) and confront gender stereotypes related to family and business. These obstacles impact on the optimization of the development potential of women-owned SMEs.

This study entitled “A review of the implementation of small and medium enterprises support legislation and the capacity building needs and training services for women-owned SMEs and women entrepreneurs in Viet Nam” is conducted under the program “Promoting Economic Empowerment of Women at Work in Asia” (WeEmpower Asia), which is a collaboration between UN Women and the European Union to enhance women’s economic empowerment across seven countries in Asia, including India, Indonesia, China, Philippines, Malaysia, Thailand, and Viet Nam. Based on the empirical results, this report makes recommendations which firmly support the further development of women-owned SMEs in Viet Nam.

## 2. METHODS

This study used both quantitative and qualitative research methods. The quantitative research consisted of a descriptive statistical analysis to analyze characteristics of women-owned SMEs. The qualitative methods included desk reviews of secondary source materials, in-depth interviews, and focus group discussions. The desk review results were integrated and triangulated with the interviews and focus group discussions to produce our empirical findings.

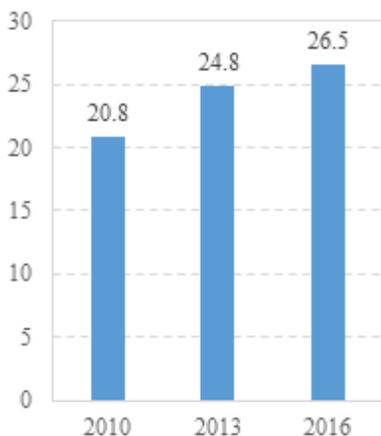
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<sup>1</sup> Data are consolidated from General Statistic Office’s Enterprise Survey 2017.

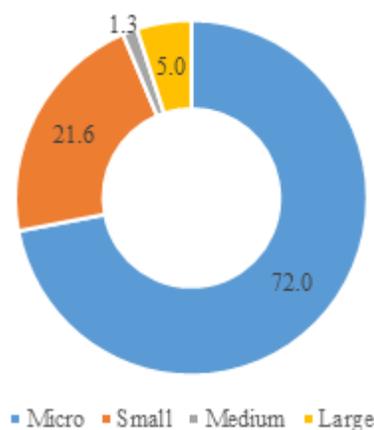
The study conducted seven interviews with key informants from The Assistance Center for SMEs (TAC) in North and South Viet Nam, The Hanoi Women’s Association of Small and Medium Enterprises (HAWASME), two private training service suppliers, and two women entrepreneurs. In addition, there were six focus group discussions with women entrepreneurs, training service providers, and leaders of women’s entrepreneurial associations which were also conducted during two consultation workshops hosted in Ha Noi and Ho Chi Minh City. These interviews and focus group discussions provided insightful data from diverse perspectives that offered important input to the project.

### 3. BACKGROUND OF WOMEN-OWNED SMES

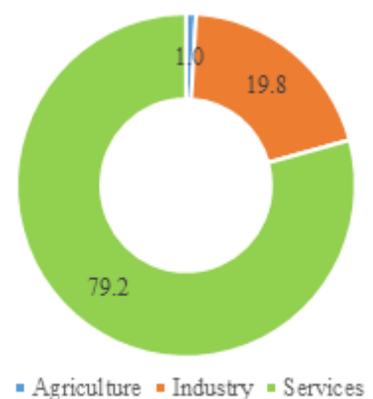
Women-owned enterprises, with at least 51 percent of the charter capital owned by women and in which at least one woman participates on the executive management board, have been rapidly increasing. According to the GSO Enterprise Surveys, the share of the women-owned enterprises in Viet Nam went up from 20.8 percent in 2010 to 26.5 percent in 2016; 93.6 percent of the total women-owned enterprises are micro and small-sized, and 79.2 percent of them worked in the service sectors.



*Women-owned SMEs, 2010-2016*



*Women-owned SMEs by size in 2016*



*Women-owned SMEs by industry in 2016*

Women-owned enterprises face difficulties, affecting their performance and development. The main difficulties include: (i) Women-owned SMEs find it more difficult to access financial resources; (ii) Women-owned SMEs have disadvantages in human and social capital; (iii) Women entrepreneurs have a lower capacity than men in areas related to technology, digital transformation, or innovation; and (iv) Women entrepreneurs face gender specific barriers when engaging in business.

***“He [husband] earns a penny, and I welcome him at the door.  
When I earn ten, he doesn’t care.”***

*- A female entrepreneur*

***“For me, taking good care of my children is more important  
than doing successful business. The bad husband is miserable,  
but a bad son is far more miserable. A bad child wipes out  
the business success of a woman entrepreneur.”***

*- A female entrepreneur*

***“I spent half of my time taking care of my children; therefore,  
my time for doing business, making networks and learning  
is much less than CEO men.”***

*- A female entrepreneur*



Aidan Dockery

## 4. KEY FINDINGS

Key findings of this report are encapsulated into three areas: (i) the implementation of SME support legislation focusing on women-owned SMEs (ii) the capacity building needs for women-owned SME, and (iii) the existing training services and the gaps in identified capacity building needs.

### Implementation of SME support legislation

*The SME support legislation is relatively comprehensive and contributed to reducing legal obstacles for SMEs.* Various regulations for supporting SMEs have been issued. Of which, the Law on Support for SMEs is the landmark legislation in which there are 15 types of SME support, and where the definition of women-owned SMEs is promulgated. Many implementing guidelines, including government decrees, Prime Ministerial decisions, and ministerial circulars have been issued to implement the Law in practice. These achievements emanating from this regulatory framework contributed significantly to reducing the legal obstacles for all enterprises, including women-owned SMEs.

*The current SME support legislations are moving towards being more gender-inclusive, bringing some support to women-owned SMEs yet requiring stronger gender mainstreaming within its guidelines.* Viet Nam is one of the advanced countries in terms of gender development, but it was assessed as one of the countries with the lowest level of legal differentiation between men and women. With the introduction of the Law on Support for SMEs and its guideline legislation, this situation has been somewhat improved. Whilst most regulations claim to be gender-neutral, there are certain articles which indicate positive support for women-owned SMEs, enterprises employing a greater number of women workers and other beneficiaries. However, specific measures for women-owned SMEs and women workers remain insignificant or undefined, and bereft of a clear gender mainstreaming component within implementation guidelines.

*Limited access to SMEs support legislations for women-owned SMEs.* The study indicates that: (i) Only 6 out of 15 specific recommendations in the Law on Support for SMEs have been channeled for implementation via government decrees, Prime ministerial decisions and ministerial circulars. (ii) Limited funding resources hinder the SMEs implementation support. (iii) SME support legislations are not sufficiently gender-responsive in finance terms. Currently, only one regulation differentiates between the tuition fee payment for women-owned SMEs and that of men-owned SMEs in training, and other funding support has not yet been provided. (iv) Many SMEs, including women-owned SMEs, are unaware of such support policies and especially on how to benefit from them. (v) A protracted process of introducing implementation guidelines for supporting SMEs, particularly the inter-ministerial circulars, have led to a practical delay in the implementation of the law. (vi) Some governmental implementing agencies do not actively provide updated information with respect to legislative support for SMEs; and (vii) The actual implementation of SME legislative support has neither appreciably effective nor efficient. Before this Law was issued, some SMEs legislative support was available, but the implementation and enforcement were not sufficiently effective (UN Women, 2016; MBI, 2018). The current landmark change in legislative support for SME - Law on Support for SMEs - has only been in effect since January 2018, and its implementation guidelines were not in place until September 2019. Thus, the implementation period is too short to permit a suitable effective policy impact assessment.



*Aidan Dockery*

***“There are many different regulations on the same issue (Laws, decrees, circulars), that it has made it difficult for us to follow. Some of them give a different understanding of policy implementations and beneficiaries. The guidelines for SMEs to get this support is unclear and frequently amended.***

***These factors make it difficult to update for us.”***

*- A female entrepreneur*

***“My enterprise does not have any legal staff in charge of updating regulations. I sometimes do not know how to get the support for my enterprises from the regulations.”***

*- A female entrepreneur*

*Women-owned SMEs face more difficulties and fewer incentives to get access to support. The limited access of women-owned SMEs results from the following aspects. (i) It is still difficult to define which are women-owned SMEs in practice using the current definition in SME Support Law; (ii) For many women-owned SMEs, ongoing support is too small and too complicated to access, hence there is little incentive for them to apply; (iii) The incentives for employers to obtain this training support for their employees are equally insufficient; and (iv) The existing barriers for*

women-owned SMEs to access SME support legislation in view of their gender specific difficulties and attributes, such as business and family life balance, the lack of successors, physical and biological activities of women (giving birth, their duty of care such as the physical maintenance and reproduction of the family, support of less able and elderly family members, etc.).

***“I found the bad attitude of some of the implementation staff “speaking but not acting”, which made me feel discouraged in applying for support.”***

- A female entrepreneur

***“For me, 30-50 percent of net support on training courses is not much in reality. The total cost of preparing the documentations/ evidence for getting this support may cost more.”***

- A female entrepreneur

***“I do not really care about this support, as I could see that the procedures and time for getting it could be too long, while the real benefits are not much.”***

- A female entrepreneur

***“I spent half of my time taking care of my children; therefore, my time for doing business, making networks and learning is much less than CEO men. I almost have no time for updating or getting any support.”***

- A female entrepreneur

***Lack of quantitative baseline and gender-responsive analysis when issuing new regulations.*** This study finds that the current regulation requires an effective policy impact assessment which should be implemented before the introduction of all policy. However, there is no legislative request for collating quantitative baseline data before any policy eventuates. The study also finds that for all policies, a gender-responsive analysis is not mandatory. Therefore, a convincing overall assessment of the impact and gender-responsiveness of a specific policy is neither quantified nor scientifically proven.

*“I have never seen any impact assessment of supporting SME legislation provided by the MPI or related agencies published to SMEs.”*

*- A female entrepreneur*

## **Capacity building needs for women-owned SMEs**

*Women-owned SMEs have a lower capacity for business than men-owned SMEs.* Although the education levels of women entrepreneurs have significantly improved (63 percent obtaining a tertiary education), it is still lower than that of men (65%). The share of women obtaining Science, Technology, Engineering, and Mathematics (STEM) degrees is much lower (about 32.8 percent compared to 54.1 percent for men), resulting in the under-representation of women in the sector of Information Communication Technology (ICT), and areas requiring a capacity for innovation. Also, most of the women-owned enterprises remain micro and/or small because women often are unable to invest further in their business activities, and they are frequently balanced with other responsibilities, such as family care and domestic work. These barriers for women entrepreneurs and women-owned SMEs often result in limited secure access to official financial resources, a lower capacity to win competitive based funding, and as such they are competitively weaker and this inevitably disadvantages women-owned SMEs, eventually.

*Lack of knowledge, requisite skills and access to qualified labor remains a barrier for women-owned SMEs.* The lack of knowledge and skills remains a barrier for women-owned SMEs. In addition, 38 percent of women-owned SMEs found that recruiting and maintaining quality workers was a considerable challenge; 49 percent of women-owned SMEs believed that the lack of high-quality workers was an obstacle to business development; 25 percent of women entrepreneurs said that a “lack of knowledge and skills” among their staff was a definitive barrier to business development. Low skills and the capabilities of human resources are a significant impediment for women-owned SMEs, and training support to develop these enterprises’ human resources is, without doubt, essential.

*“We don’t understand anything about the Industrial revolution 4.0. Recruiting people who are good at technological knowledge and skills is not easy.”*

*-A female entrepreneur*

*Support for capacity building of women-owned SMEs and women entrepreneurs has been provided but limited.* Capacity building activities have been prioritized by the State, national and international organizations, and NGOs and were implemented across the country. However, capacity building for women-owned SMEs and women entrepreneurs remains limited: (i) Capacity building projects are often implemented with a gender-blind approach, creating difficulties in addressing the specific needs of women-entrepreneurs; (ii) The scope of capacity building programs is geographically limited and frequently only deployed in specific industries which limits their social impact; (iii) Training on leadership, confidence building, decision-making, networking and management of change have offered only minimal systematic provision for women-owned SMEs and women entrepreneurs. (iv) Capacity building support activities have not been appropriately designed to suit the characteristics of women entrepreneurs; (v) Support to enhance the capacity of women entrepreneurs and women-owned SMEs at the institutional level remains limited.



*Aidan Dockery*

*Critical areas of capacity development for women-owned SMEs, including skills and capabilities, social capital, and institutional development, have been provided.* Capacity building for women entrepreneurs was mostly provided through training to improve skills and capabilities. Yet, it lacked a systemic training approach that enhances the competencies required at each development stage of the enterprises. Capacity building for women-owned SMEs increased the social capital of the enterprises. It focused on providing information on access to resources, market connections, and national and international production value chains and offered employee training. Institutional capacity building for women-owned SMEs is necessary to promote their development; however, it has not been given adequate attention.

***“The legal documents are ‘gender neutral’. The legal document compilers do not have a clear understanding between ‘gender discrimination’ and ‘gender difference’.”***

*-A member of the editorial team of Law on Support SMEs.*

*Capacity building needs of women-owned SMEs rapidly change.* (i) Training needs have shifted from basic to intensive and systematic knowledge; (ii) Capacity building needs to shift from “supply-driven” to “demand driven” training which should be convenient, practical, and effective (iii) Capacity building needs to shift from costless to paid services in order to meet the demand for higher quality.

***“Taking one or two courses has been meaningless. We look forward to a course designed to fully equip a specific competency.”***

*- A representative of Women’s Business Association.*

***“Business startup should offer knowledge of starting a business and go with finance, human resource, business planning, market research, technology application.”***

*- A leader of TAC*



Aidan Dockery

## Existing training services for women-owned SMEs

This section presents the findings from existing training services and the gaps between training needs and supply capacities for women entrepreneurs and women-owned SMEs. Main findings are as follows:

*The variable supply of training courses.* Training service providers can be classified into three groups: costless training providers, tuition and fee-based training providers, and state budget-based training providers. The first group arise from capacity building support projects and donors in collaboration with government agencies or the councils/associations of women entrepreneurs which carry out training within the remit of a project. Fee-based training programs are mostly supplied by universities, training companies, and educational service providers. If provided privately, women-owned SMEs are usually not the targeted clients. State budget-based training was supplied by various providers such as ministries, TAC, and provincial business associations. State budget-based training is perceived as relevant for capacity building of women-owned SMEs.

*Training courses are mostly delivered to various participant groups.* The capacity building projects provided different courses to a wide range of women, women-headed business groups, women-headed households,

women entrepreneurs, and women-owned enterprises. Participants may be diverse with differences in education attainment, ability and needs, making courses less focused and offering a low level of satisfaction.

*Few training courses have been tailored to women entrepreneurs and women-owned SMEs.* There are a few courses specifically designed for and delivered to women entrepreneurs and women-owned SMEs. Most training courses were designed without any consideration of the specific needs and participation of women entrepreneurs and women-owned SMEs. Meanwhile, training service providers do not consider women entrepreneurs and women-owned SMEs as their key clientele. They fail to invest in, research, or design training courses that are especially targeted to potential clients. Training courses provided by associations of women entrepreneurs were designed for their members with respect to their content and were for the most part half-day courses; as such the impact of the courses are limited.

***“We do not care about men or women. Whoever needs it, we respond.”***

*- A training service provider*

***“Working with local authorities is hard! State budget funding is often low, and getting money is not easy. We do not pay attention to it.”***

*- A training service provider*

*The existing training programs for women entrepreneurs and women-owned SMEs are mostly supply-driven and do not adequately fit demand.*

The study suggests that: (i) The training courses offered to women entrepreneurs and women-owned SMEs are diverse. They include basic to advanced courses on business, finance, business startup and ICT application in management. (ii) Most of the courses are supply-driven, lack coherence with respect to the needs of women entrepreneurs and women-owned enterprises. (iii) The training courses mainly provide independent knowledge and skills without offering any specific competency. (iv) Training courses for women entrepreneurs do not take into account the psychological and social obstacles of women. (v) Only a few training courses on gender in economics, business, and management have been offered.

***“Content and knowledge volume are proposed in the Circular. Instructors prepare the materials and facilitate the training.”***

- A representative of TAC

***“Participating in training courses is to make business networks. After studying, it has no use!”***

- A female entrepreneur

***“New courses have new participants. It is hard for them to increase their competencies!”***

- A female entrepreneur

***“The courses I attended didn’t pay much attention to women’s psychology. It’s a training gap for women entrepreneurs.”***

- A representative from female entrepreneur association

***“Enterprises and policymakers must understand gender in economics and management to improve a favorable business environment for women-owned SMEs.”***

- A representative from female entrepreneur association

*Traditional training methods fail to consider the question of context and women-owned SMEs.* The study finds that: (i) The training courses are mainly based on conventional classroom delivery, so women entrepreneurs have difficulties in arranging time to participate. (ii) Training courses based on a technological platform and delivered online are rare. (iii) In-enterprise training courses offered within enterprises are negligible. Despite the fact, that in-enterprise training is perceived as one of the most practical training methods and is closely linked to the context and circumstances of the enterprises.



Aidan Dockery

## 5. RECOMMENDATIONS

Based on the empirical findings, the report proposes some policy recommendations on (i) strengthening the implementation of women-owned SMEs legislation support, (ii) capacity development for women entrepreneurs and women-owned SMEs, and (iii) training services for women entrepreneurs and women-owned SMEs in Viet Nam.

The following recommendations on strengthening the implementation of women-owned SMEs legislation support are proposed for policymakers, implementing and supporting agencies, associations of women entrepreneurs, and women entrepreneurs.

- *For policymakers (Government and related ministries):* (i) Issue guidelines for effectively implementing and enforcing the remaining nine policy supports of the Law on Support for SMEs; (ii) Ensure that regulations remain gender-responsive and gender-mainstreamed in SME support. The budgets to support SMEs should be sufficient to confirm the amelioration of gender inequalities among SMEs. For existing regulations, the gender mainstreaming content and guidelines should be strengthened,

especially in revising the Decree No. 39/2018/ND-CP and other guiding circulars; (iii) Organize frequent policy dialogues with SMEs to obtain direct input and feedback on the formulation of policy and its implementation; (iv) Carry out baseline surveys and an impact assessment of regulations in a more professional and persuasive manner.

- *For implementing and supporting agencies* (i) Mobilize and diversify additional funding resources for implementing SMEs support; (ii) Update information on the direct support to women-owned SMEs and share it utilizing diverse modes of communication and dissemination such as email, websites, phone calls and group discussion; (iii) Modify the attitude which underwrites the “granting” of support to women-owned SMEs into “providing a public service” and consider women-owned SMEs as clients, be the demand driver; (iv) Be transparent and professional in supporting SMEs, try to offer an enabling, open and engaging environment to encourage the development of these enterprises at all levels. (v) Strengthen the gender-sensitive and human-centric design approach in working with women-owned SMEs.
- *For associations and business service providers of women-owned SMEs:* (i) Be actively involved in the policymaking and training development process by providing inputs, good policy implementation practices and comments; (ii) Provide the training/workshops for disseminating and updating information of SME regulation support to women-owned SMEs.
- *For women entrepreneurs:* (i) Pro-actively update the SMEs legislation support by assigning at least one person to be in charge of legal issues within the organization or sign up online with different legal websites; (ii) Obtain frequent timely feedback from policymakers, implementing agencies, and associations with respect to the difficulties faced in the process of implementing SME support legislation.

Recommendations on capacity development for women entrepreneurs and women-owned SMEs are for the developers/donors, the government, its line-ministries, and local government. The recommendations should focus on:

- *Conducting the updated needs assessment on the capacity development of women-owned SMEs regularly.* This is critical in the design and planning of any capacity development programs. Moreover, an independent party (for example, developers, universities, or research institutes) should conduct the required gender sensitive updated needs assessment to inform such programs.
- *Developing the women-owned enterprise incubators.* The incubator is located at the provincial Center for SME Support and operates under a partial financial autonomy mechanism. It provides essential business development services for women entrepreneurs and women-owned enterprises to effectively support the start-up stage and create the momentum for business development. It is fundamentally important that existing entrepreneurship incubators be made more gender-sensitive. The provincial government and Center for SME Support should assume responsibility for the women-owned enterprise incubators.
- *Developing a virtual self-service support center to enhance the capacity of women entrepreneurs and women-owned SMEs.* The TAC for SMEs should manage this virtual self-service support center. The center provides the necessary capacity development support for women entrepreneurs and workers (individuals), women-owned SMEs (organizations), and institutions for women-owned SMEs (enabling environment). It connects women entrepreneurs' associations and incubators across the country; most especially it links to the international online resources, of which some essential knowledge and skills ought to be translated into Vietnamese.

- *Building institutional capacity to improve a favorable business environment for women-owned SMEs.* It is suggested that the government and donors focus more on improving institutional capacity that enables a favorable environment for the further development of women-owned SMEs'. Enhancing institutional capacity should concentrate on: (i) Designing and providing a training program for economic policymakers, development planners, researchers, and middle and senior managers responsible for policymaking in the fields they manage. The course should include gender and economics, gender and development, gender-responsive budgeting, gender-responsive policy analysis, etc. (ii) Conducting research that provides evidence on the constraints which impact upon women entrepreneurs and the obstacles to women-owned SMEs in doing business; (iii) Providing identified good practice of international support policies for women-owned SMEs, which can be used for policy advocacy and communication purposes; (iv) Enhancing the institutional capacity of organizations and associations of women entrepreneurs.
  
- *Developing a strategic framework for the development of women-owned SMEs.* This framework, proposed by the MPI, is based on the National strategy and programs on gender equality disseminated by the government. It should be able to refer to identifiable good practice from abroad, and ought to mobilize the participation of stakeholders such as women entrepreneurs, associations of women entrepreneurs, sponsors, experts, and state agencies.
  
- *Communicating gender equality in the economic sphere and women's economic empowerment.* The relevant government agencies should have a promotional campaign that focuses on (i) improving public awareness and policy advocacy campaigns on the economic value of women's entrepreneurship and its importance as a critical success factor for national competitiveness; (ii) supporting the policy and formative research regarding the various dimensions of women's entrepreneurship; (iii) communicating information about gender stereotyping to encourage men and women to apportion the workload associated with family centered unpaid work undertaken in the home.



Recommendations on training services for women entrepreneurs and women-owned SMEs should focus on:

- *Promoting the socialization of providing training services for women entrepreneurs and women-owned SMEs.* The Ministry of Planning and Investment (MPI) and Ministry of Finance (MOF) should develop policies which target (i) Encouraging private sector use of the state budget to supply training services for women-owned SMEs as regulated in the Circular 5/2019/TT-BKHDT; and (ii) propose financial norms that are more market-oriented to improve the quality of training courses and the participation of the private sector.
- *Developing training programs that are tailored to women entrepreneurs and women-owned SMEs.* Training service providers, including government agencies like TAC, donors/developers, and private providers, should take note of the following suggestions:

The training content for women-owned SMEs should provide capacity for a specific level of competence. The compilation of all training materials should be gender-responsive and presented as manuals that can be used after course completion. Suggested training programs include:

- **Start-up training programs:** This program is designed for female-headed business households which are converted into small enterprises and those women who wish to establish a



new business. Training materials should cover how to move from employee to business owner, Market research, Financial basics critical to business success, Business planning, and understanding legal, financial, insurance, employment, and tax requirements for successful business operation.

- Business Essentials training programs: This training program provides the key components to launch a successful business and to create an executive summary, legal compliance, marketing, finance, human resources, operations, sales, and more.
- Business Scale-up training programs: These programs are designed to jump-start experienced women entrepreneurs who want to achieve exponential growth, create new jobs with high wages, and be recognized nationally in their business. Training courses on future-oriented skills for women in business, including digital-related fields and digital transformation, should be offered where required.
  - (i) Gender-responsive training programs for women entrepreneurs and policymakers: Training programs for women entrepreneurs should be demand-driven or market-centric and offer a gender lens/women centric focus. The programs should address the constraints and existing help to leverage the professional strength of women entrepreneurs.

- (ii) It should develop training materials on gender in economics and management. The materials should help strengthen institutional capacity improving a favorable business environment for women-owned SMEs and women entrepreneurs. These training materials may possibly include tools for gender analysis, gender and economics, gender and management, gender-responsive budgeting, gender-responsive policy analysis, etc.
  - (iii) Training courses which build up the leadership of women entrepreneurs should be offered. The leadership of women entrepreneurs is decisive in offering essential capacity development for women-owned SMEs. These training courses should focus on leadership, confidence building, decision-making, networking, and the management of change.
  - (iv) Technological knowledge and skill training for women entrepreneurs. In the short term, the government, donors, and associations of women entrepreneurs should offer ICT training courses that effectively support women in the application of ICT in business management and digital transformation. In the long run, both boys and girls, men and women should be encouraged to pursue STEM knowledge, and ICT as an integral part of the school curriculum.
- *Developing new training methods that are suitable for women entrepreneurs and women-owned SMEs.* In designing training methods for women entrepreneurs and women-owned SMEs, training service providers should consider: (i) Developing a technology platform that provides online training courses, for example, the TAC-EverLearn application; (ii) Using the blended learning method, combining independent study materials offered online and professional advice; (iii) On-job-training and in-enterprise training methods should be expanded; and (iv) a combination of learning and direct mentoring to enhance the capacity of women-owned SMEs.



**WeEmpowerAsia** is a UN Women programme funded by and in partnership with the European Union. The programme aims to catalyze action for gender equality and women's full and equal participation in the economy while creating a more gender-inclusive trade ecosystem between Asia and Europe. The program is active in 7 countries of Asia. For more, visit [weempowerasia.org](http://weempowerasia.org).

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