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THE 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



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ACRONYMS AND ABBREVIATIONS

GSO	General Statistics Office
HAWASME	Hanoi Women’s Association of Small and Medium Enterprises
ICT	Information Communication Technology
IFC	International Finance Corporation
ILO	International Labor Organization
MBI	Mekong Business Initiative
MOF	Ministry of Finance
MPI	Ministry of Planning and Investment
SBV	State Bank of Viet Nam
SME	Small and Medium-sized Enterprises
STEM	Science, Technology, Engineering, and Mathematics
TAC	The Assistance Center for Small and Medium-sized Enterprises
TAF	The Asia Foundation
UNIDO	United Nations Industrial Development Organization
USD	United States Dollar
VAWE	Viet Nam Associations of Women Entrepreneurs
VCCI	Viet Nam Chamber of Commerce and Industry
VWEC	Viet Nam Women Entrepreneurs Council

TABLE OF CONTENTS

ACKNOWLEDGEMENTS	ii
ACRONYMS AND ABBREVIATIONS.....	iii
TABLE OF CONTENTS.....	iv
LIST OF TABLES, FIGURES, AND ANNEXES	v
EXECUTIVE SUMMARY	1
1. INTRODUCTION.....	12
2. OBJECTIVES AND METHODOLOGY	14
2.1 Research objectives.....	14
2.2 Analytical framework.....	14
2.3 Methodology	15
3. UPDATED WOMEN-OWNED SMES IN VIET NAM.....	17
3.1 Women-owned enterprises.....	17
3.2 The key obstacles to women-owned SMEs.....	19
4. IMPLEMENTATION OF SME SUPPORT LEGISLATIONS.....	22
5. CAPACITY BUILDING NEEDS FOR WOMEN-OWNED SMEs.....	34
6. TRAINING SERVICES FOR WOMEN-OWNED SMEs.....	43
7. RECOMMENDATIONS.....	49
REFERENCES.....	59
ANNEXES.....	61

LIST OF TABLES, FIGURES, AND ANNEXES

Table 1: The gender, human development and competitiveness of Viet Nam and neighboring countries in 2018.....	24
Figure 1: The proportion and business types of women-owned enterprises	17
Figure 2: Women and men-owned enterprises by business and size.....	18
Figure 3: The rates of profitable enterprises and share of entrepreneurs with a tertiary education.....	18
Annex 1: List of regulations related to SMEs and women-owned SME supports which are still effective.....	61
Annex 2: Training courses provided by The Assistance Center for SMEs in the North, 2019	71
Annex 3: List of interviewees	73



EXECUTIVE SUMMARY

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)¹. 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 (SMEs) 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 Asia². Based on the empirical results, this report makes recommendations which firmly support the further development of women-owned SMEs in Viet Nam.

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.

1 Data are consolidated from General Statistic Office’s Enterprise Survey 2017.

2 The seven countries are India, Indonesia, China, Philippines, Malaysia, Thailand, and Viet Nam.



Aidan Dockery

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.

Key findings

The literature review results and data that were gathered from the interviews and focus group discussions of this study reveal several key findings. These 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.

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.

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 was 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.

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.).

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.



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 university degrees or higher), 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 in size because women often are unable to invest further in their business activities because 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.

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 non-governmental organizations 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.

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.

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.

Existing training services for women-owned SMEs

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.

The existing training programs for women-owned SMEs and women entrepreneurs 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.

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.

Recommendations

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.



Aidan Dockery

- *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, donors, developers, or government agencies) 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. With this in mind, 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:

First, 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.

Second, 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:

(i) The training content for women-owned SMEs should provide capacity for a specific level of competence. 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.

The compilation of all training materials should be gender-responsive and presented as manuals that can be used after course completion.

(ii) 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.

(iii) 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.

(iv) 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.

(v) 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.

Third, 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.



INTRODUCTION

The participation of women in economic activity makes a significant contribution to the socio-economic development and achievement of the Sustainable Development Goals. Women promote investment in children's health and education, especially girls, and this increases the prospect of higher economic growth in the future. The participation of women in economic activity promotes gender equality, and if gender equality is achieved, global Gross domestic products (GDP) could increase by \$12 trillion by 2025 (McKinsey Global Institute, 2015).

The economic participation of women helps to increase the number of women entrepreneurs and women-owned enterprises. Although women entrepreneurs in Viet Nam are the highest in Southeast Asian countries, 94 percent of women-owned enterprises are small and medium-sized enterprises (SMEs)³. According to the enterprise survey conducted by the General Statistics Office (GSO) of Viet Nam at the end of 2016, women-owned enterprises accounted for 26.5 percent of the total active enterprises, significantly increasing from 24.8 percent in 2013, an estimation of Mekong Business Initiative (MBI) and Hanoi Women's Association of Small and Medium Enterprises (HAWASME) (MBI & HAWASME, 2016). The women-owned SMEs mainly operate in the service sector, accounting for 61 percent of the total women-owned enterprises, which employ a higher percentage of female workers compared with SMEs owned by men. MBI and HAWASME (2016) and VCCI et al. (2019) find that women-owned SMEs have faced many difficulties in development, such as a lack of access to resources, information, knowledge, skills, business network development, cultural barriers, and challenges in balancing work and family. The elimination of these obstacles and supporting women-owned SMEs would maximize their potential for economic growth and contribute to women's economic empowerment.

The SMEs support legislation in Viet Nam has been developing sustainably, and it creates a sound business environment for the development of SMEs, in which the SMEs make a significant contribution to the Vietnamese economy. They account for 98.1 percent of total active enterprises in 2018, create about 45 percent of GDP, contribute up to 31 percent of total state budget revenues, and employ almost 5 million

³ This number is computed from GSO Enterprise Survey conducted in 2017.

workers (Phung, 2019). The Law on Support for SMEs came into effect in January 2018 and has supplied a solid foundation for developing support packages to SMEs. It is the first time that a definition of women-owned enterprises, and the provisions that support women-owned enterprises, has been introduced. The Law and its decrees, decisions, and circulars have been added into a pooled SME support legislation. However, the implementation of SME support legislation remains questionable; especially in the consideration of the possible constraints on how women-owned SMEs access to and impact of the implementation of SME support legislation is necessarily assessed.

It is widely acknowledged that women have access to fewer resources than men; thus, capacity building is essential for women entrepreneurs and women-owned enterprises. Although the ratio of women-owned SMEs in Vietnam is significant and highest among Southeast Asian countries, it is much lower than the target recognised in the National Strategy on Gender Equality 2011-2020 (Decision No. 2531/2010/QĐ-TTg of the Prime Minister, dated 24/12/2010), which aimed to increase the ratio of women-owned SMEs to 30 percent by 2015, and over 35 percent by 2020. Studies indicate that the lack of access to resources, knowledge and skills, business network development, and cultural barriers would hinder the growth and development of women-owned enterprises in Viet Nam. Consequently, appropriate and insightful intervention for capacity building could offer adequate support for the development of women-owned SMEs.

Government support policies on training services have been implemented in practice. Circular 05/2019/TT-BKHĐT stipulated it would cover 100 percent of the training costs for employers and workers from women-owned SMEs. In addition, associations of women-owned businesses also organize many courses for employers and employees of women-owned SMEs. However, whether the courses supplied are sufficient and effective for women-owned SMEs is still questionable. A review on training services and the identification of training gaps will supply the necessary inputs for the capacity building needs to promote the development of women-owned enterprises in Viet Nam.

The program “Promoting Economic Empowerment of Women at Work in Asia” (WeEmpower Asia) is a collaboration between UN Women and the European Union to enhance women’s economic empowerment for seven countries in Asia⁴. The overall objective of this program is that more women lead, participate, and have access to enhanced business opportunities and leadership within the private sector to enhance sustainable and inclusive growth. In this context, this study aims to review, map and assess from existing research the prioritized needs and recommendations about the implementation of SME support legislation, capacity building needs, training services for women-owned SME and women entrepreneurs.

Only very few studies on women-owned SMEs have been conducted in Viet Nam. For example, studies focus on describing the real situation of women-owned SMEs (Avin & Kinney, 2014; IFC, 2006, 2017; ILO, 2011b; MBI & HAWASME, 2016; VCCI & ILO, 2007); on the access to finance of women-owned SMEs (IFC, 2006, 2017); on existing best practice in support of women-owned enterprises (MBI, 2016); on a needs-based assessment of women-owned SMEs (TAF et al., 2018); and on the women-owned SMEs doing business in Viet Nam (VCCI et al., 2019). These studies have supplied necessary inputs which offer an understanding of the real situation, potential, obstacles and recommendations for the further development of women-owned SMEs. This study differs from the above existing studies by focusing on reviewing, mapping, and assessing the implementation of SMEs support legislation, capacity building needs, and training/services for the women-owned SMEs.

4 They are India, Indonesia, China, Philippines, Malaysia, Thailand, and Viet Nam.

OBJECTIVES AND METHODOLOGY



2.1 Research objectives

The study aims to review, map, and assess existing studies and literature. To consider the prioritized needs and recommendations about implementation of SME support legislation, capacity building needs, and training services for women-owned SME and women entrepreneurs. The study addresses the following research questions:

- How has the SME legislation support been implemented? How and what constraints affect access of women-owned SMEs to the SME support legislation? What are the impacts of the implementation of the SME support legislation on women-owned SMEs?
- What are the capacity building needs for women-owned SMEs?
- What are the existing training services and training gaps for women-owned SMEs?
- What are the recommendations for promoting the development of the women-owned SMEs?

2.2 Analytical framework

Multiple analytical frameworks were employed. First, this study reviewed the existing SME support legislation with a focus on women-owned SMEs. The reviewed legal documents are currently valid and adequate, focusing on the most recent valid policies. In particular, the study reviewed: (i) the implementation of the women-owned SME support legislation regulated under currently valid Laws, Decrees, Decisions, and Circulars and how and what constraints women-owned SMEs access the SME support legislation; (ii) the impacts of implementation of SME support legislation on women-owned SMEs.

Second, capacity development relates to setting up and expanding services that enhance the women-owned enterprises' capacity, including human resources, organization, and the institutional/legal framework for enterprise development. This study used a capacity building needs assessment discussed in the research framework proposed by Longwe (1990) and ILO (2007), in which capacity development should be addressed at three levels: institutional, organizational, and individual. Capacity development at the

institutional level refers to an enabling environment for the development of women-owned SMEs. In contrast, at the organizational level, capacity development focuses on enhancing women-owned SMEs' capacity. Capacity development at the individual level helps increase the capacity of women entrepreneurs and workers employed by women-owned SMEs. Based on assessments of women-owned SMEs and women entrepreneurs from the existing documents, interviews, and focus group discussions, the study proposed recommendations by which capacity development for women-owned SMEs might be promoted in Viet Nam.

Third, the training service gaps were identified by reviewing whether the current training services provision met the women-owned SMEs' requirements/expectations with respect to quantity and quality. The reviewed training/services included courses stipulated in the Circular 05/2019/TT-BKHDT, offered by the government agencies detailed in Annex 2 and courses offered by the private training service suppliers. Based on the literature review, interviews, and focus group discussions, this study, in conclusion, identified existing gaps in training/services that ought to be addressed to promote capacity building for women-owned SMEs in Viet Nam.

2.3 Methodology

For this report, the available data from the enterprise survey and the existing relevant documents were integrated, and analyses were triangulated with interviews and focus group discussions. Specifically, desk reviews of secondary source material, in-depth interviews, and focus group discussions were employed.

Desk reviews

An intensive desk review on the support for women-owned SMEs and the implementation in practice based on the available sources of information and the consultant's expertise was conducted. The contents of the reviews covered:

- Implementation of SME support legislation, focusing on women-owned SMEs and women entrepreneurs: The consultant reviewed the current valid legal documents on assistance for the women-owned SMEs and women entrepreneurs. Only legal documents that dealt with support for women-owned SMEs and women

entrepreneurs promulgated at ministerial and national level were reviewed; the related legal documents issued by the local governments were not considered. The list of relevant legal documents and related content is provided in Annex 1.

- Capacity building needs for the women-owned SMEs and women entrepreneurs: The report reviewed, mapped, and assessed the training needs to develop the women-owned SMEs and women entrepreneurs.
- The gap in existing training services that are a basis for identifying the capacity building needs of the women-owned SMEs and women entrepreneurs. Desk review results were combined with the interview and focus group discussion results to substantiate the findings.

In-depth interview

In-depth interviews were carried out with key informants, including leaders from TAC in the North and South, HAWASME, two private training service providers, and two women entrepreneurs. These interviews gathered additional data/inputs for reviewing, mapping and assessing the existing studies and literature on the needs and recommendations about implementing SME support legislation, capacity building needs, and training services for women-owned SMEs and women entrepreneurs. The interviews obtained on-site opinions about the research issues. The list of interviewees is provided in Annex 3.

Focus group discussions

Six focus group discussions were conducted. The focus group discussions intensively discussed (i) SMEs support legislation with a focus on the women-owned SMEs access to support and what constraints they confronted when SMEs support legislation was implemented; (ii) capacity building needs for women-owned SMEs to further develop in the context of Viet Nam; and (iii) existing training services and the identifiable gaps in fulfilling capacity building needs. Each focus group discussion included 7 to 11 women entrepreneurs, training and service providers, and leaders from women entrepreneurs' associations. All focus group discussions were conducted at the consultation workshops in Ha Noi and Ho Chi Minh City.

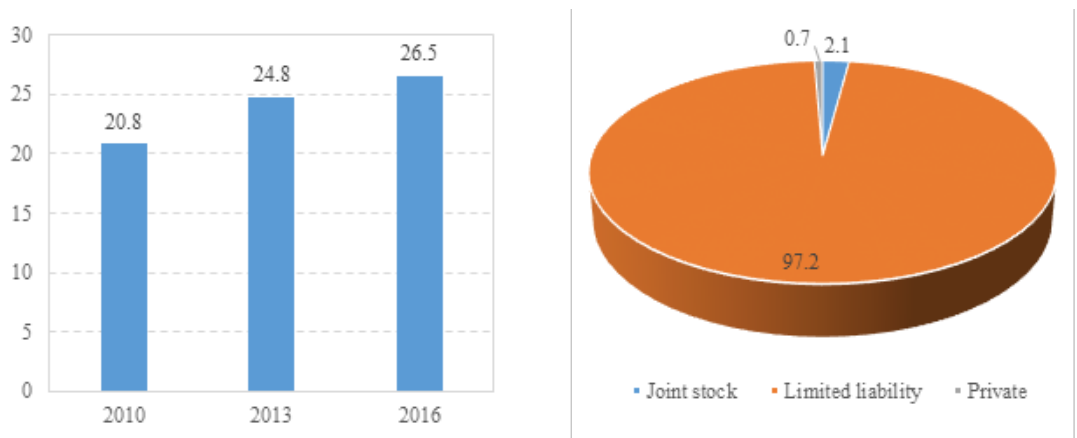
UPDATED WOMEN-OWNED SMES IN VIET NAM



3.1 Women-owned enterprises

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, a significant increase from 2013 (Figure 1). Statistical data from the Agency for Business Registration- MPI showed that there were 285.7 thousand women-owned enterprises by October 2019. Most of those women-owned enterprises are limited liability companies (see in Figure 1).

Figure 1: The proportion and business types of women-owned enterprises



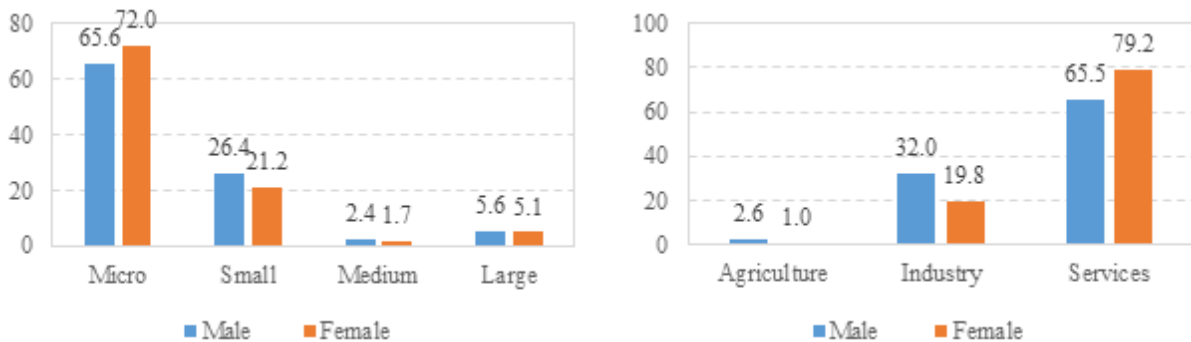
Source: 2010, 2013 and 2016 GSO Enterprise Surveys and Agency for Business Registration

Women-owned enterprises are mostly micro and small-sized and work in the service sectors. GSO Enterprise Survey results also showed that micro and small-sized companies accounted for 93.6 percent of the total women-owned enterprises in 2016. 79.2 percent of the women-owned enterprises worked in the service sectors, of which trading/selling companies accounted for 58.3 percent, 8.1 percent working in transportation and logistics, 7.3 percent in restaurant and hotel services, 2.8 percent in education and training, 0.5 percent in the health sector.

In comparison with men-owned enterprises, it was found that the share of micro and small-sized women-owned enterprises (93.2 percent) was slightly higher than that of men (92 percent); the total fixed assets of the women-owned enterprises were only one-third of that of men-owned

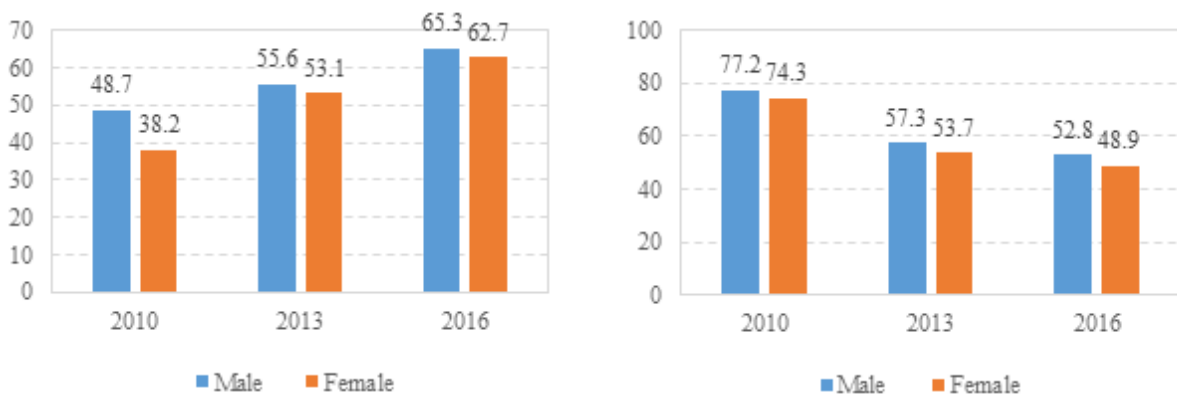
businesses (VND 3.7 billion compared to VND 14.5 billion, calculated from 2016 GSO enterprise survey); 79.8 percent of women-owned enterprises had less fixed assets than the average level of all women-owned businesses. The women-owned enterprises were mainly operating in the service sectors that require limited financial resources but is labor-intensive and has a high potential for growth.

Figure 2: Women and men-owned enterprises by business and size



Source: 2016 GSO Enterprise Surveys

Figure 3: The rates of profitable enterprises and share of entrepreneurs with a tertiary education



Rate of enterprise owners/CEO having a tertiary education or higher

Rate of profitable enterprises

Source: 2010, 2013 and 2016 GSO Enterprise Surveys

According to the GSO enterprise surveys, the share of profitable enterprises gradually decreased over time from 2013 to 2016. In 2016, the women-owned enterprises showing a profit accounted for 48.9 percent, while for men-owned enterprises it was 52.8 percent. Worthy of note is

that the percentage of women entrepreneurs with a tertiary degree or higher has significantly increased over time. This rate increased to 62.7 percent in 2016, while for men entrepreneurs it was 65.3 percent. These data show that despite the progress in women entrepreneurs' education, the disadvantages remain for women-owned enterprises.

Nevertheless, recent results from the 2018 Provincial Competitiveness Index Survey, conducted by the Viet Nam Chamber of Commerce and Industry (VCCI), showed an improvement when 63 percent of the men-owned enterprises and 64 percent of the women-owned enterprises reported their businesses were profitable (VCCI et al., 2019).

3.2 The key obstacles to women-owned SMEs

Recent studies on women-owned SMEs in Viet Nam show that women-owned enterprises face difficulties, affecting their performance and development.

Women-owned SMEs find it more difficult to access financial resources. IFC (2017) estimated that the financing gap for women-owned enterprises in Viet Nam was USD 1.12 billion. It represents a significant shortfall of capital, creating noteworthy difficulties for the development of women-owned enterprises.⁵ TAF et al. (2018) found that 42 percent of women-owned SMEs had difficulty in accessing financial resources, and this percentage was higher than that of women-owned enterprises (35 percent). VCCI et al. (2019) showed that 87.5 percent of women-owned SMEs believed that loans could not be made without collateral and 40.5 percent of women-owned SMEs reported they faced troublesome loan procedures. The women-owned SMEs are mostly small and micro-sized, so they are limited in mortgage resources, and they do not have adequate business planning and accounting systems. Therefore, it is difficult for them to develop standard and convincing financial plans to submit to commercial banks and qualify for loans.

5 There are currently several projects that support finance for women-owned SMEs in Vietnam. For example, the Women Entrepreneurs Finance Initiative (We-Fi) has provided \$20 million to develop women-owned SMEs in Vietnam and 13 other Asia-Pacific countries in the next five years.



Moreover, collateral requires that both husband and wife legally agree, making it difficult for women entrepreneurs to use jointly owned real-estate as collateral (IFC, 2017; MBI & HAWASME, 2016; TAF et al., 2018). Another noteworthy point is that commercial banks themselves do not consider women-owned SMEs as principal customers but as potential customers (IFC, 2017); thus, there is no significant incentive to assist women-owned SMEs. The women-owned SMEs also experience difficulty in accessing funding from the SME Development Fund due to its complex procedures, high-interest rates, equal to that of commercial banks, and short-term loans (TAF et al., 2018).

Women-owned SMEs have disadvantages in human and social capital.

Although the proportion of women entrepreneurs with a tertiary degree or higher has significantly increased and there is not much difference between women and men entrepreneurs, women-owned SMEs still lack human capital. IFC (2017) and TAF et al. (2018) showed that women entrepreneurs lack management knowledge and skills and that the women-owned SMEs are short of high-quality labor. For example, 38 percent of the women-owned SMEs reported that they had difficulty recruiting and maintaining labor (IFC, 2017); and 49 percent of the women-owned SMEs reported a shortage of high-quality skilled workers (TAF et al., 2018). In addition, women entrepreneurs have fewer business networks and opportunities to participate in network development unlike their male counterparts (MBI & HAWASME, 2016). In view of the fact that they are not as socially active

as men not least due to family responsibilities such as having children and maintaining a duty of care to the most vulnerable members of their extended family they are also constrained by gender stereotypes with respect to labor specialization and a gendered division of labour within family and society. 20 percent of the women-owned SMEs said that the lack of networks hinders their business performance (TAF et al., 2018). As a result, women-owned SMEs and women entrepreneurs have less human capital and less social capital, narrower networks, and that this may adversely affect their business' performance (Zhu & Kuriyama, 2016).

Women entrepreneurs have a lower capacity than men in areas related to technology, digital transformation, or innovation. The results of interviews with women entrepreneurs showed that they currently face difficulties related to the application of technology in management or in digital transformation. Moreover, the rate of women who graduated from university with STEM majors (Science, Technology, Engineering, and Mathematics) is much lower than in other academic fields. For example in the Asia-Pacific region, women who graduated with science and technology majors account for 33 percent of the total graduates in the fields, and 26 percent of mechanical engineering majors (Zhu & Kuriyama, 2016). In Viet Nam, the percentage of women who graduated in science and technology was 32.8 percent (Nguyen et al., 2020), which conforms to the average in APEC countries. Perhaps most pertinent is the fact that the gender stereotypes which shape work and education related to STEM fail to accommodate women. This may partially explain the low female enrollment rates in STEM majors and the low level of technological innovation and the implementation of technological change in women-owned SMEs. As a result, this hinders women-owned SMEs in their participation in the science and technology industries, digital transformation, ICT applications in management.

Women entrepreneurs face gender specific barriers when engaging in business. Although quantitative research on women-owned SMEs does not show a clear gender difference in needs assessment (IFC, 2017; TAF et al., 2018), women's business management disadvantages are obvious. The qualitative studies clearly indicate that women entrepreneurs must balance work and family, pregnancy, childbirth and childcare, and traditional gender stereotypes which with respect to the duty of care pertaining almost exclusively to women in society and the family (IFC,

2006; ILO, 2007, 2011a; MBI & HAWASME, 2016; VCCI & ILO, 2007). For example, 38 percent of women entrepreneurs said that balancing their work and childcare while cultivating family wellbeing is their biggest challenge (IFC, 2006); 34 percent of women entrepreneurs stated that they had to take care of their children and family and did not have much time to participate in business management activities in the same way as their male counterparts (ILO, 2007). ILO (2011a). MBI and HAWASME (2016) also suggested that women are themselves constrained by gender stereotypes as a direct result of a culturally specific gender division of labor within family and society. Women, therefore, are directly associated with the roles and responsibilities of cultivating family happiness, caring for children, and business was for men.

“He [husband] earns a penny, and I welcome him at the door. When I earn ten, he doesn’t care.” – An opinion of a women entrepreneur in the focus group discussion.

“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” – An opinion of a women entrepreneurs in the focus group discussion.

However, IFC (2017) came to a very different conclusion for example that women entrepreneurs were able to utilize support services (for example, housekeeping and domestic services) to take care of their families, children, which gave them the time for business management and maintaining business networks as well as partnerships.

A photograph of a person wearing a blue and white plaid face mask, focused on operating a white sewing machine. The background is a blurred industrial setting with various fabrics and equipment. The image is partially overlaid by a large magenta rectangle containing the title.

Aidan Dockery

IMPLEMENTATION OF SME SUPPORT LEGISLATION

Various regulations on supporting SMEs in general and women-owned SMEs, in particular, have been disseminated, including laws, government decrees, Prime Ministerial decisions, and ministerial circulars. The full list of SME support legislation is presented in Annex 1. It is noted that in this section, only the most recent regulations are discussed. Many of these regulations have amended or replaced the previous regulations dealing with similar issues. In this section, an assessment of regulations and their implementation on supporting women-owned SMEs are presented.

4.1. The SMEs support legislations are relatively comprehensive, contributed to reducing legal obstacles for SMEs

The landmark legislation on SME support is the Law on Support for SMEs. This is the first time Viet Nam has passed such a Law – the highest legal document – which provides regulations on principles, content, and resources which assist SMEs; and underlines the responsibility of authorities, organizations, and individuals related to the provision of assistance for SMEs. This Law systematically brings together the existing disparate regulations on SME support. In addition, several new definitions are explained in this Law, including that of women-owned SMEs, startup, business cluster, etc., which have not been mentioned in any previous regulations.

In this Law, the manner of assistance to SMEs is quite comprehensive, including 15 categories of SME support such as access to credit, credit guarantee funds for SMEs, tax and accounting regimes, production areas, technologies, assistance for incubators, technical establishments and coworking space, expansion into markets, access to information, consultancy and legal issues and the development of human resources; as well as assistance for SMEs in the conversion from household business to SMEs, startup, joining business clusters and value chains.

Several implementing guidelines have been issued for in this Law on Support for SMEs. The Government of Viet Nam has issued the Decree No. 39/2018/ND-CP specifically to directly guide its implementation of this Law. In addition, four other regulations are specified to guide the implementation of specific aspects of supporting SMEs, such as the establishment, organization, and operation of credit guarantee funds for SMEs - Decree No. 34/2018/ND-CP; the organization and operation of SME development fund - Decree No. 39/2019, legal assistance for SMEs - Decree No. 55/2019/ND-CP; and enterprise development policy - Resolution No.35/NQ-CP.

Related ministries have also issued several circulars for the effective enforcement and implementation of of this law and guiding decrees. The MPI issued Circular No. 05/2019/TT-BKHĐT guiding support for

human resource development for SMEs; Circular No. 06/2019/TT-BKHĐT stipulates guidelines for the organization and operation of the consultant network and consultancy support for SMEs through consultant network. The MOF released Circular No. 49/2019/TT-BTC, providing guidance on the management and use of the State budget for supporting the human resource development of small and medium-sized enterprises. The Ministry of Justice also promulgated the Decision No. 1696/QĐ-BTP on administrative procedures to allow SMEs to apply for subsidies for consulting support.

In addition to the direct regulations for supporting SMEs, *several previous regulations also provide some direct or indirect support* to SMEs, women-owned SMEs, or women workers/enterprises employing many women workers. In particular, the six notable laws are related to indirect support to SMEs such as Law on bidding 2013, Labor Code 2012, Labor Code 2019, Enterprise Income Tax Law 2008, the Amendment Law of Enterprise Income Tax 2013, and the Gender Equality Law 2006. Many government decrees and Prime Ministerial decisions are also issued: Decree 63/2014/ND-CP on guiding the Bidding Law; Decision 844/QĐ-TTg on assistance policy on a national innovative startup ecosystem; Decision No. 939/QĐ-TTg for supporting women startups in the period 2017-2025; Decision No. 1726/QĐ-TTg on the scheme to increase accessibility to banking services for the economy. Details of these regulations on the supporting policies to SMEs and women-owned SMEs are presented in Annex 1.

These achievements emanating from this regulatory framework contributed significantly to reducing the legal obstacles for all enterprises, including women-owned SMEs. Consequently, Viet Nam has improved its ranking of ease in doing business, from 91/178 in 2008 and 91/183 in 2010, to 70/190 in 2019 (World Bank, 2008, 2010, 2020). The achievements in the regulatory framework also came from businesswomen's perception and assessment in previous studies. In the IFC (2006) study, most businesswomen interviewed stated that legal issues were of significant concern to them. Different laws specified a variety of complex requirements, inadvertently creating an overwhelming administrative burden for businesswomen. According to MBI and HAWASME (2016), the regulation for supporting women-owned SMEs could not be implemented, and none have received any support due to the following two reasons:

(i) there is no definition of women-owned SMEs in any of the regulations, and (ii) there is no specific guideline of how to specifically implement the support for women-owned SMEs.

After 12 years, due to the improvement in the legal framework, the assessment has significantly improved. In the TAF et al. (2018) assessment, only 32 percent of women-owned SMEs identified legal administrative procedures as obstacles, and 47 percent considered that the support policies for SMEs still needed improvement.

With the Law on Support for SMEs, the complaint that “having no definition of women-owned SMEs in the regulation” as a problem had been solved. As a result, some of the government guiding regulations meant that related ministries have started to cover some aspects of support to women-owned SMEs. In VCCI et al. (2019), an overall assessment of SME supporting regulation demonstrated that it is now focusing on implementation, while the legal obstacles have been diminished.

4.2. The current SME support legislation is moving towards being more gender-inclusive, delivering some support to women-owned SMEs, while still requiring stronger gender mainstreaming guidelines

Viet Nam is one of the advanced countries in terms of gender development in Asia. Compared to ASEAN and neighboring countries, the gender development and gender inequality indexes surpass the human development and country competitiveness indexes.

Table 1: The gender, human development and competitiveness of Viet Nam and neighboring countries in 2018

Country ⁶	Gender Inequality Index (GII) rank ⁷ /189 countries	Gender development index (GDI) group ⁸ /189 countries	Human development index (HDI) rank ⁹ /189 countries	Competitiveness index/141 economies
Viet Nam	68	1	118	67
Indonesia	103	3	111	50
Philippines	98	1	106	64
Thailand	84	1	77	40
Malaysia	58	2	61	27
Cambodia	114	4	146	106
Bangladesh	129	5	135	105
India	122	5	129	68
China	39	2	85	28

Source: UNDP (2019), WEF (2019)

In terms of gender development, Viet Nam is ranked a quite high in-country group 1, even higher than some countries with a higher human development index and competitiveness indexes, such as China, Indonesia, and the Philippines.

⁶ Compare to 189 countries worldwide.

⁷ Gender Inequality Index (GII): A composite measure reflecting inequality in achievement between women and men in three dimensions: reproductive health, empowerment and the labour market. The reproductive health indicators are the maternal mortality ratio and the adolescent birth rate. The empowerment indicators are the share of parliamentary seats held by women and the share of population with at least some secondary education by gender. The labour market indicator is participation in the labour force by gender. A low GII value indicates low inequality between women and men, and vice-versa. This data is of 2018.

⁸ Gender Development Index (GDI) is divided into 5 groups by absolute deviation from gender parity in HDI values. Group 1 comprises countries with high equality in HDI achievements between women and men (absolute deviation of less than 2.5 percent), group 2 comprises countries with medium to high equality in HDI achievements between women and men (absolute deviation of 2.5– 5 percent), group 3 comprises countries with medium equality in HDI achievements between women and men (absolute deviation of 5–7.5 percent), group 4 comprises countries with medium to low equality in HDI achievements between women and men (absolute deviation of 7.5–10 percent) and group 5 comprises countries with low equality in HDI achievements between women and men ((absolute deviation more than 10 percent). This data is of 2018.

⁹ Human Development Index (HDI): A composite index measuring average achievement in three basic dimensions of human development — a long and healthy life, knowledge and a decent standard of living. This data is of 2018.

Even with such achievements in gender equality and development, in terms of regulations for supporting SMEs, before the Law on Support for SMEs, Viet Nam was assessed as one of the countries with the lowest number of legal differences between men and women, as documented by the World Bank's Women, Business, and the Law database (IFC, 2017).

With the introduction of the Law on Support for SMEs and its guideline legislations, *this situation has somewhat improved*. While most regulations are officially identified as gender neutral, some articles are giving a certain priority to women-owned SME and enterprises employing more women workers. Specifically, in the Law on Support for SMEs, Article 5, clause 5, it states that “if more than one SME satisfies the conditions for the assistance under regulations of this Law, the women-owned SME and the SME utilizing more women employees will be given priority”. For the first time in legislative history, a definition of women-owned SMEs was clearly stated in article 3, clause 1 of this Law: “a women-owned SME means an SME having one or more women owners of at least 51% of its charter capital, and at least one woman as an executive director of this enterprise”. Some priorities for women-owned SMEs have been made more explicit in the following guiding documentation.

For example, in Decree No. 39/2018/ND-CP, Article 4, Clause 3a, “Women-owned SMEs and SMEs employing a majority of female workers submitting qualified applications shall be provided support in the first instance.” In Article 14. Clause 1b, it states that “Trainees of SMEs in severely disadvantaged areas or in women-owned SMEs shall be eligible for free tuition fees”.

In Decree No. 55/2019/ND-CP, Article 4., clause 4a “Authorities and organizations providing legal assistance for SMEs shall, based on their resources and assistance programs, decide the provision of legal assistance in the following order of priority: a) Women-owned SMEs and SMEs with a majority of women employees will be the first to be provided with legal assistance if their applications for legal assistance are satisfactory”. With MPI circular No. 05/2019/TT-BKHĐT, state budget supports 100 percent of tuition fees for trainees of SMEs based in extremely difficult socio-economic areas, trainees of SMEs owned by women when taking part in business start-up, business management, and intensive business management courses. For MOF, the Circular No.

49/2019/TT-BTC, women-owned SMEs get more references via Article 7, clause 3 “Attendants in extremely disadvantaged areas (hereinafter referred to as extremely disadvantaged attendants) and attendants from women-owned SMEs shall be exempted from tuition fee when participating in training courses with support from the State budget”, and Article 7, clause 4 “b) During enrolment and training, announce the support from the State budget for the organization of such courses, the tuition fee and the amount of support for the tuition fee covered by the State budget for extremely disadvantaged attendants and attendants from women-owned SMEs”.

In addition, some other regulations also mentioned preferential consideration for women. In the Law on Bidding 2013, article 14, clause 3, “entities entitled to preferential treatment in domestic bidding to supply the advisory services, non-advisory services, construction, and installment include two stakeholders relating to women: a) bidders employing female laborers that constitutes 25 percent or more of the labor force; c) Bidders being small-size enterprises.

However, this regulatory support for women-owned SMEs remains insufficient when the gender-responsive guidelines for implementation is unclear. For example, specific support for women-owned SMEs in gaining access to information, participating in the value-chains, etc. have not been clarified. For human resource development support, this has simply focused on the tuition fee waiver rather than on other specific measures to improve the quality of women-owned SMEs’ human resources. For the legal consultancy or bidding, women-owned SMEs receive priority when their applications are ready and submitted, this does not offer any assistance to women-owned SMEs in the preparation or collation of the requisite documentation to receive priority.

4.3. Limited access to SMEs support legislation for women-owned SMEs

Firstly, only 6 out of 15 specific recommendations in the Law on Support for SMEs have been guided for implementation via government decree, Prime ministerial decisions, and ministerial circulars. By reviewing the existing regulation, we found out that these six recommendations are:

- Access to credit. SMEs were one of the five priority areas in borrowing from credit institutions with preferential interest rates but only if the SMEs are rated financially transparent and healthy by the credit institutions (SBV Circular No. 39/2016/TT-NHNN, article 13 clause 2 and article 7 clause 5); credit institutions are requested to develop lending products and relevant procedures/policies for SMEs with the aim of 50-60 percent of SMEs receiving loans from credit institutions (Prime Minister Decision No. 1726/QĐ-TTg);
- Credit guarantee funds and development funds for SMEs (Decree No. 34/2018/ND-CP; Decree No. 39/2019/ND-CP);
- Accounting regimes (MOF Circular No. 132/2018/TT-BTC);¹⁰
- Consultancy and legal issues (MPI Circular No. 06/2019/TT-BKHĐT);
- Developing human resources (MPI Circular No. 05/2019/TT-BKHĐT; MOF Circular No. 49/2019/TT-BTC); and
- Women startups (Prime Minister Decision No. 939).

The other nine recommendations were not clear as to when and how they were to be implemented in supporting SMEs in general and in the case of women-owned SMEs in particular. To implement and enforce these nine supports, related ministries need to issue circulars/joint-circulars immediately. Otherwise, *they merely offer “support on paper, not in reality”* – as noted by a participant in the group discussion in the Hanoi workshop.

¹⁰ For taxing issue: The proposal of reducing taxes for SMEs from 20% to 15-17% has been accepted by the Prime Minister and submitted to the National Assembly in June 2019. However, this proposal has not been passed yet. Source: <https://thanhvien.vn/tai-chinh-kinh-doanh/trinh-quoc-hoi-phuong-an-giam-thue-xuong-15-17-1107120.html>

Secondly, the limited funding resources hinder the SME support implementation. Of the six implemented supporting policies, only three aspects of “access to credit”, “human resource” and “consultant network and service” gained any results. By the end of 2019, the total outstanding loans for SMEs from credit institutions was VND 1.5 trillion, and accounted for 60 percent of the total outstanding credit given to the economy, this increased by 12.9 percent year-over-year 2018, whereby 196,689 borrowing SMEs, covered approximately 30 percent of SMEs in Viet Nam (Vietnam Briefing, 2019). Thus, Viet Nam made considerable progress in terms of providing access to credit to become one of the top 25 global performers worldwide (over 190 economies), rising seven positions over 2019, ranking second in Asia after Brunei (World Bank, 2020).

With human resource support policies, several training courses have been provided by TAC at the end of 2019. For example, 71 training courses on business startup and basic business management (mainly on taxation and accounting policies) have been held in the North of Viet Nam from October to December 2019 (Interview result of TAC, 2020). The training courses received 100 percent of their funding from the state budget for women-owned SMEs. Funding for support mainly comes from the central state budget and provincial funds. However, as assessed by participants in the Vietnamese small and medium enterprises association in the Workshop on “Promotion of implementing the Law on Support for SMEs for disruptive development”, Phu Tho, December 18, 2019, “most of the provinces do not have any plans as yet, or lack funds for implementing this support to SMEs” (Tu An, 2019).

Thirdly, SME support legislation is not sufficiently gender-responsive in financial terms. From 2019 to the present, only one regulation differentiates the tuition fee payment for women-owned SMEs and men-owned SMEs in training, as stated in both MPI Circular No. 5/2019/TT-BKHDT and MOF Circular No. 49/2019/TT-BTC. However, this difference in budget support was insignificant (a 100% tuition fee waiver for women-owned SMEs, while for men-owned SMEs, the tuition fee reduction was 70% for basic business administration training courses and 50% for advanced training courses). In addition, other funding and budget support, which has been issued, does not refer to gender difference with respect to enterprise owners but for SMEs in general. Therefore, the budgeting for support policies has not as yet been convincingly gender-responsive.



Aidan Dockery

Many SMEs, including women-owned SMEs, are not aware of these support policies or how they might benefit from them. According to MBI et al. (2016), very few women-owned SMEs knew of supporting policies for them, or if they did, these policies were not implemented due to the absence of clear guidelines.

In the focus group discussion of seven women-owned SME leaders in the South of Viet Nam, 5 out of 7 participants were unaware of these supports, while 2 out of 7 participants knew about them but were not so clear or were not well informed about these regulations. In Hanoi, all 11 women-owned SME leaders (100 percent) knew about SME supporting policies, but they were not sure if their information was up-to-date. In women-owned SMEs' leaders opinion, the key reason for not knowing about the support policies were due to a failure to be informed by policymakers, business service providers, and women-owned SMEs themselves.

- (i) From the regulations and policymakers

“We found out that Viet Nam has so many different regulations on the same issue (Laws, decrees, circulars), that it has made it difficult for us to follow. Most of these regulations are very long, with many technical words. Some of them give a different understanding of policy implementations and beneficiaries. The guidelines for SMEs to get this support is very unclear for us. In addition, they are frequently amended, which is difficult to track. These factors make it difficult to update for us” - Opinions of women entrepreneurs in the focus group discussions.

(ii) From business service providers

“Not all business associations update the legal documentation for us. We usually have to update ourselves. Few business service providers focus on guiding how to get support to SMEs; even this is very important. The meeting-dialogues of enterprises and stakeholders is only organized once a year, which was too little for any real exchange of ideas and mutual understanding. We have gone to some consulting centers on legal issues, but they were not very helpful” - Opinions of women entrepreneurs participating in the focus group discussions.

(iii) From the women-owned SMEs themselves

“I am so busy with my business, many times I forget to keep up to date with the regulations. 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 like: who to meet, what documentation and procedures I should follow, etc. Therefore, I tend to forget and usually do not update the regulations on supporting SMEs” - Opinions of women entrepreneurs participating in the focus group discussions.

Fourth, the slow procedure in implementing the guidelines for supporting SMEs, particularly the inter-ministerial circulars, led to a practical delay in the enforcement/implementation of the law

Currently, the direct supporting regulations were issued, but only recently. The Law of Support for SMEs 2017 became effective from January 1, 2018; Government Decree No. 39/DC-CP to guide this law was effective from March 11, 2019. However, ministerial circulars to directly guide this support only became effective on May 12, 2019 (MPI Circular No. 5/2019/TT-BKHDT and Circular No. 6/2019/TT-BKHDT) and September 23, 2019 (MOF Circular No. 49/2019/TT-BTC). Of which, the fund for implementing this support from the state budget can only be released by the MOF circular. Thus, SMEs can start to have the first support from the Law on Support for SMEs by October 2019.

“We want to implement the free training courses for women-owned SMEs as soon as possible, but the Circular No. 5 is only effective from May 2019 and the Circular No.49 is effective at the end of September 2019. We can only start classes in October 2019. It is already the end of the year, which makes it very difficult to inform women-owned SMEs. Many women-owned SMEs cannot send staff to join the classes because of a tight and unplanned schedule” - Opinions from the interviews with TAC in the South

Due to this slow introduction of these guidelines, it is understandable that many SMEs, including women-owned SMEs, do not know or do not have the updated information about current support.

Sixth, some governmental implementing agencies do not actively provide updated information about the legislative supports for SMEs. This issue has already been discussed (IFC, 2006) but this seems unchanged until now. According to VCCI et al. (2019), ‘supporting agencies do not actively provide this support to women-owned SMEs. Instead, they wait for women-owned SMEs to find out about existing support and only provide it if these enterprises submit sufficient documentation to demonstrate that they qualify’.

In the focus group discussions, women-owned SME leaders also shared some disagreement with the approach of some implementing agencies supposedly supporting them.

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

“The regulations are good, but the quality of implementation of the regulations depend totally on the government officials’ discretion. Some of them are not good, they are not ready to support SMEs, especially women-owned SMEs”.

“Some taxation officers focused more on finding enterprises’ problems, but not supporting or consulting us”.

“In the agricultural area, I found that the Extension Service Center only supported us once by telling us very quickly how to use the bar code for our products. We do not know who to ask or how to utilize the bar code later”. - Opinions of women entrepreneurs in the focus group discussions.

Seventh, the actual implementation of SME legislative support has not been significantly effective or efficient as yet

Checking the previous regulations before the landmark SME Support Law, the critical supporting legal documents were Decree No. 90/2001/ND-CP on supporting SMEs, then replaced by Decree No. 55/2009/ND-CP. However, the implementation of these documents was not significant from a legislative viewpoint. For example, there is no Prime Ministerial decision or ministerial circulars to guide the implementation of the Decree No. 90/2001/ND-CP. For Decree No. 55/2009/ND-CP, two

Prime Ministerial Decisions No. 601/2013/QĐ-TTg and No. 58/2013/QĐ-TTg, and one joint-circular No. 04/2014/TTLB-BTC-BKHDT were issued. However, these guidelines do not include the specific implementation and enforcement of players in the market. For other support available to SMEs specified in different regulations, the situation was also the same. Overall, this policy implementation was not significantly effective (MBI, 2016; UNWomen, 2016).

The Law on Support for SMEs was just effective since January 2018. However, the MPI guideline for training (circular No. 05/2019/TT-BKHDT) and legal consultancy support (circular No. 06/2019/TT-BKHDT) was only signed in March 2019. The MOF guideline (circular 49/2019/TT-BTC) on financial resources for support became effective in September 2019. Even in the VINASME workshop held in December 2019, there was no conclusion of the SME support policy assessment (Tu An, 2019). Consequently, it may take at least one or two years for these policy impact assessments. The implementation period of recent SMEs support legislation is too short to make an adequate policy impact assessment.

4.4. Women-owned SMEs have more difficulties and fewer incentives to get access to support

The limited access of women-owned SMEs to these preferences in regulation came from different standpoints.

First, it is still difficult to define which enterprises are women-owned SMEs in practice with the current definition in SME Support Law. As in the article 3, clause 1 of SME Support Law, “a women-owned SME means an SME having one or more women that own at least 51 percent of its charter capital, and at least one woman who is the executive director of the enterprise”. However, gleaning information about women who own at least 51 percent of an enterprise is problematic, especially with respect to joint-stock companies that trade in shares regularly. The definition of “executive director” is not yet in the regulation, for example whether it should be the CEO or deputy CEO in charge, etc. Therefore, when submitting a request for receiving a 100 percent waiver on tuition fees to women-owned SMEs to the financial department, the trainees have problems in obtaining sufficient documentation/evidence (In-depth interview with TAC, 2019).

Second, for many women-owned SMEs, the current support is too small and too complicated, which makes it less attractive for them to apply. The current clearest financial support is principally for training courses: 100 percent tuition waiver for women-owned SMEs, while an overall tuition fee reduction for all SMEs is 70 percent for basic business administration courses, and 50 percent for advanced courses. (MPI Circular No. 05/2019/TT-BKHDT, article 2 and MOF Circular No. 49/2019/TT_BTC, article 7). Therefore, the net support falls between 30-50 percent of tuition fees, while documentation requirements are complex and not necessarily attractive at all.

“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. I feel it is “not worth applying for this support”. - Opinions of women entrepreneurs in the focus group discussions.

“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.” - Opinions of women entrepreneurs in the focus group discussions.

Third, the incentives of the employers in obtaining training support for their employees are not significant. When employees join the training courses, some women-owned SMEs have staff problems with too few left to work at the enterprise when training courses are being held. In addition, they must prepare a copious amount of documentation in order to receive financial support. For many women-owned SMEs, staff capacity requirements are more about skills, than knowledge, which many training courses cannot provide.

“I do not send my staff to training courses, because my firm only needs simple skills.”

“When my employees go away for training courses, some of my production lines have to work at half capacity. I do not feel happy about that”.

“I feel tired of making decisions about -who I send to training courses, and even more tired when I have to prepare documents for demonstrating that my firm is women-owned and qualifies.”

- Opinions of women entrepreneurs in the focus group discussions



Fourth, the existing barriers for women-owned SMEs to get access to legislative support to ameliorate gender-based difficulties. In the TAF et al. (2018) report, all SMEs were found to have some difficulties in production and business, such as the high cost of inputs, lack of high-quality labor (49 percent); the nature of support policies for SMEs (47 percent); market access and business networks (43 percent); access to finance (42 percent), legal administrative procedures (32 percent) as well as knowledge and skills. The results reflect an unfavorable business environment for SMEs. However, women-owned SMEs face more difficulties than those owned by men- in terms of “business and family balance”, “lack of successors”, and “access to finance”.

During the workshops in Hanoi and Ho Chi Minh City, we did quick focus assessment on women entrepreneurs with respect to barriers they face compared to men. The results were similar. In addition, women-owned SMEs also have to accommodate women’s reproductive role such as giving birth and their primary gender role in family care work.

“When I gave birth and had six months off for taking care of my baby, there were also many times when he got sick during his childhood. I did not have time to update the regulations and the supports to women-owned SMEs at all.”- An opinion of women entrepreneur in the focus group discussions

“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 from regulations.”- The opinion of women entrepreneur in the focus group discussions

As stated in part 3.2, these obstacles for women entrepreneurs restrict them from developing their firms, spending time to update supporting legislation, and applying for this support.

4.5. Lack of quantitative baseline and gender-responsive analysis when issuing new regulations

First, the current regulation requests that a policy impact assessment be implemented before the policy is activated within which a gender impact assessment is optional. In the Law on the Promulgation of Legislative Documents 2015 and Decree No. 34/2016/ND-CP, the procedures include four steps:

- Step 1: Formulation of policy content and a regulatory impact assessment.
- Step 2: The collection of comments and opinions from various stakeholders (ministries, ministerial-level agencies, government-attached agencies, specialized agencies under the provincial-level People’s Committee, and related agencies and organizations, etc.), on the proposed policy.
- Step 3: An appraisal of the proposals for formulating the legislative documents.
- Step 4: The Approval of the proposals for formulating the legislative documents.

Of which, the regulatory impact assessment should include:

- i. Economic impact;
- ii. Social impact;

- iii. Gender impact (if any), which shall be assessed based on analyzing and forecasting the socio-economic impacts related to the opportunities, conditions and capacity of exercising rights and enjoying equal benefit for either gender;
- iv. Impacts of administrative procedures (if any);
- v. Impacts on the legal system, which is also optional.

In the SME-related regulations, there is no official request for a gender impact assessment as yet.

Second, there is no legislative request for collecting a baseline data collection, including gender-disaggregated data before the introduction of any policy. It makes the impact assessment including a gender- impact assessment of all policies difficult and unconvincing in quantitative and qualitative terms for policymakers, supervisors, beneficiaries, and other stakeholders.

Third, the impact assessment of policies after their introduction is not strictly required or supervised in most of the legislation. In the Law on Support for SMEs, as stated in article 31, “Authorities and organizations that take charge of the provision of assistance for SMEs shall assess the results of execution and foreseen impacts on assisted SMEs and publish the assessment result in the manner prescribed in Clause 2 Article 29 of this Article. MPI shall carry out a regular independent assessment of the contents of and programs for assistance for SMEs”. However, in Decree 39/2018/ND-CP, the request of making an impact assessment is not mentioned. The Government only requires in article 30, that “The MPI shall cooperate with ministries, ministerial-level agencies, Governmental agencies, and the People’s Committees of provinces in implementing this Decree and send annual reports to the Prime Minister. Ministers, heads of ministerial-level agencies, heads of government-attached agencies and the chairmen of provincial-level People’s Committees that shall implement this Decree”.

“I have never seen any impact assessment of supporting SME legislation provided by the MPI or related agencies published to SMEs”- An opinion of women entrepreneurs in the focus group discussions.

CAPACITY BUILDING NEEDS FOR WOMEN- OWNED SMES



Capacity building relates to setting up and expanding services that enhance women-owned enterprises' whereby capacity is analyzed and assessed, including human resources, organization, and institutional/legal framework for enterprise development, according to the framework developed by Longwe (1990) and ILO (2007). Based on assessments of women-owned SMEs and women entrepreneurs from the existing documents, interviews, and focus group discussions, the findings are as follows:

Women-owned SMEs have a lower capacity for doing business than men-owned SMEs do

An enterprise's capacity refers to its ability to perform functions and activities to achieve its business goals. Capacity building is the improvement in an enterprise's capacity through learning and acquiring knowledge and skills, but it does not replace its internal capacity. Section 3 addresses the obstacles faced by women-owned SMEs in doing business. These obstacles lower the capacity of women-owned SMEs compared to that of men-owned enterprises. For example, women-owned SMEs are mainly micro-sized (less than ten employees, 72 percent) operating in the service sector (79.2 percent) and use less capital. The women-owned SMEs had an average fixed capital of 3.7 billion dong, and 90.6 percent of those have lesser fixed capital assets than the mean.¹¹ 38 percent of women entrepreneurs consider the work and family balance as their biggest challenge (IFC, 2006); 34 percent of women entrepreneurs are obliged to take care of their children and family and have insufficient time to participate in business management and capacity building activities. These characteristics of women-owned SMEs could result in limiting access to official financial resources, low capacity to win competitive contracts, and a relatively small advantage for women-owned SMEs' development (Zhu & Kuriyama, 2016).

¹¹ Those numbers are computed from the enterprises survey conducted in 2017 by GSO.

In addition, women entrepreneurs also face many barriers when participating in business such as a lack of skills and knowledge (for example, little learning about STEM, ICT,...), while work and family balance, a primary obligation in child care responsibility, and traditional gender stereotypes of the culturally specific gender roles in society and family are inherent obstacles to progress. Moreover, these barriers prevent women from gaining the requisite knowledge and having similar available timeframes to men to participate in capacity building activities and activities to promote enterprise performance (ILO, 2011a; MBI & HAWASME, 2016; Zhu & Kuriyama, 2016). Therefore, supporting capacity building for the women-owned SMEs is an urgent prerequisite for women's enterprise development.

Lack of women's knowledge and skills and access to qualified labor remains a barrier for women-owned SMEs

The knowledge and skills of women entrepreneurs and the employees of women-owned SMEs are here understood as the enterprises' human resources. Although the education obtainment of business owners has significantly increased, studies of women-owned SMEs in Viet Nam still identify the lack of knowledge and skills of women entrepreneurs and employees who work for women-owned SMEs. The low human capital of the women-owned SMEs remains a barrier to the development of these enterprises (ILO, 2007, 2011a; MBI & HAWASME, 2016; TAF et al., 2018; VCCI & ILO, 2007). 25 percent of women entrepreneurs said that "lack of knowledge and skills" was a barrier to business development (TAF et al., 2018). 38 percent of women-owned SMEs found that recruiting and maintaining quality labor was a business challenge faced by enterprises (IFC, 2017). 49 percent of women-owned SMEs believed that the lack of high-quality labor was an obstacle to business development (TAF et al., 2018).

The focus group discussions of women entrepreneurs also showed that the human capital of women-owned SMEs was limited. Women entrepreneurs lacked various knowledge bases, while the women-owned SMEs mostly relied on low-skilled workers. Even though they wanted to recruit high-quality employees, it was not easy. Women-owned SMEs are mainly micro and small-sized, so they have limited capacity to recruit

high-quality workers because they were unable to compete for such labour that were highly sought after by larger companies and those with better resources and conditions.

“We don’t understand anything about the Industrial revolution 4.0. Recruiting people who are good at technological knowledge and skills is not easy” - Opinions of women entrepreneurs participating in the focus group discussions.

In short, low skilled human resources are a significant barrier for women-owned SMEs. Training support to develop the human resource of these enterprises is essential.

Support for the capacity building of women-owned SMEs and women entrepreneurs has been provided but remains limited

Capacity building for women entrepreneurs and women-owned SMEs has been provided. These capacity building activities have been prioritized by the State, national and international organizations, and non-governmental organizations and implemented across the country. However, the lack of a project database makes it difficult to assess. ILO (2011b) reviewed nine assistance programs/projects that were heavily related to capacity development for women-owned SMEs¹². Recently, various projects have been implemented to support the capacity building of women-owned SMEs by conducting research, needs assessment, and capacity building for women-owned SMEs such as MBI and HAWASME (2016), TAF et al. (2018), and VCCI et al. (2019). Since the introduction of the Law on Support for SMEs, the government has had policies and programs to support capacity building for women-owned SMEs in Viet Nam.

¹² These programs/projects include: Project on Expansion of Employment Opportunities for Women (ILO, 2002-2008); Poverty reduction through integrated small enterprise development project (ILO, 2005-2009); Thai Nguyen Women’s Economic Collaboration for Development (Care International, 2008-2012); Project on Improving Economic Capacity of Women (PYD, 2007-2010); Project on Women’s Entrepreneurship Development in Food Processing in Central Viet Nam (UNIDO, 2004-2007); Project on “Improving Market Participation for the Poor” in Ha Tinh (IFAD and GTZ, 2007-2012); Project on Capacity Building for Female Entrepreneurs (Vietnam Women’s Union, 2005-2009); Support Model for Groups of Female Guest House Operators (Ho Chi Minh Women Union); Rural enterprise expansion project (Oxfam-CIDA, 2006-2009).



Aidan Dockery

Although various programs/projects have been implemented nationwide to provide capacity building services for women-owned SMEs and women entrepreneurs, the capacity building for women-owned SMEs and women entrepreneurs remains limited:

- *First, capacity building projects are often implemented with a gender-blind approach to the various participants.* The participants in those programs/projects include women, groups of businesswomen, business households, job-creating households in the informal sector, and micro and small-sized enterprises. For example, the project on “Poverty reduction through integrated small enterprise development” has a diverse range of participants, including micro and small-sized enterprises, business households, and self-employment in the informal sector. The project on “Women’s entrepreneurship development in food processing in Central Viet Nam” includes women-owned enterprises, households, businesswomen, businesswomen groups, and female-headed households. The project “Support model for groups of female guest



house operators” in Ho Chi Minh City focused on capacity building for the project to support groups of female guesthouse operators, while Oxfam’s rural business development project focused on capacity building for rural enterprises. The various target groups of participants made it difficult to satisfy their respective expectations or needs. Gender specific SMEs were faced with ‘gender neutral’ content which was not gender sensitive and as such offered far less useful or pertinent support.

- *Second, the scope of the capacity building programs is geographically limited, often only deployed in specific industries, with a lack of coordination and interlink.* Project “Thai Nguyen women’s economic collaboration for development” only focused on supporting capacity building for women’s groups and groups of cooperatives in eight communes in the Dinh Hoa district, Thai Nguyen province; The project on “Improving the economic capacity of women” which supported the capacity building for businesswomen in two provinces of Thanh Hoa and Nghe An;

The project on “Women’s entrepreneurship development in food processing in Central Viet Nam” supported capacity building for businesswomen from food processing enterprises in Ha Tinh, Quang Binh and Quang Tri provinces; Oxfam’s Rural Business Development Project provides support to micro-enterprises in the rural areas of the three provinces of Hai Duong, Quang Ninh, and Thanh Hoa. Since each project/program only operated in a specific geographical area and in specific industries in conjunction with a lack of coordination and interlinkage among one another, its social impact has been limited.

- *Third, training on leadership, confidence building, decision-making, networking, and management of changes have somehow been provided for women-owned SMEs and women entrepreneurs, but not much and systematic.* It is critically important for enterprises to look at the challenges women face and clear the path for talented and dynamic leaders to rise to the top. KPMG Women’s Leadership Study (2015) explored the qualities and experiences that contribute to women’s leadership and advancement in the workplace. When asked what training and development skills were needed to help shift more women into leadership roles in the future, women entrepreneurs and professional working women cited most often: leadership training (57%), confidence building (56%), decision-making (48%), networking (47%), and critical thinking (46%).
- *Fourth, capacity building activities have not been appropriately designed to suit the needs and specific characteristics of women entrepreneurs.* The literature review and focus group discussions results show that capacity building activities specifically designed for women entrepreneurs and women-owned businesses have not been established. It leaves women entrepreneurs and women-owned businesses with inadequate access to capacity building services. This result is due to: (i) the contents of training materials have not been pertinently designed and delivered to women entrepreneurs. The ILO (2011b) found that capacity building projects’ training materials were standard and focused on general knowledge. Only the training material “Gender and Entrepreneurship Together (GET Ahead)”, developed by the

ILO, considers gender issues in entrepreneurship development, but the content is simple and introductory. (ii) The provision of capacity building services was 'gender neutral' and it did not link to the specific needs of women entrepreneurs through a gender sensitive perspective. One which identifies the fact that women entrepreneurs, in general, have less information on how to access resources and support services and much less access to networking. There is also the question about available time to participate in support services due to the burden of family care work.

- *Fifth, support to enhance the capacity of women entrepreneurs and women-owned SMEs at the institutional level is limited.* Development of women-owned SMEs requires capacity building for women entrepreneurs and enterprises and the capacity to create a conducive and gender-responsive business environment. Institutional support to promote the development of women-owned SMEs is important. However, the institutional capacity building has not been integrated into development projects (ILO, 2011b). Only recently, were there a few research projects supporting women-owned SMEs such as MBI and HAWASME (2016), IFC (2017), TAF et al. (2018), and VCCI et al. (2019) and MBI (2016) have provided necessary information about women-owned SMEs and good policy practice, which can be used for policy advocacy purposes.

The limitations of capacity building programs have not brought the expected results. Specifically, women-owned SMEs still face difficulties, as discussed in section 3, including gender challenges. Therefore, supporting capacity building for women entrepreneurs and women-owned SMEs should take gender aspects into account.



Critical areas of capacity building for women-owned SMEs have been provided

Supporting programs/projects that provide capacity building services for women entrepreneurs and women-owned SMEs should be the main content of the programs/projects. Principal capacity building services for women entrepreneurs and women-owned enterprises at three levels/ areas have been provided, including human resources, organization, and institutional/ legal framework for enterprise development.

First, training to enhance the capacity of women entrepreneurs and workers. Lack of necessary knowledge and skills was a barrier for women entrepreneurs and workers. Providing training services has been the priority of such capacity building projects. The content of these training programs' have been quite diverse but they have often focused on business planning, negotiation skills, skills to access resources and markets, financial management skills, even English and basic Informatics Technology (ILO, 2011b). The training materials were mainly compiled by the ILO, such as Start and Improve Your Business (SIYB), Gender and Entrepreneurship Together (GET Ahead), and Know About Business (KAB). The training was provided to mixed participants, including women/ men, businesswomen/businessmen, female/male-headed household

businesses, groups of women/men-owned businesses in the informal sector, and women/men-owned enterprises. Recently, the introduction of the Law on Support for SMEs and the Circular 05/2019/TT-BKHDT on supporting training services for women-owned SMEs has confirmed the importance of training for capacity building of the women-owned SMEs. TAC has launched an online training system for SMEs, in which 15 online lectures on business operation, business law, and entrepreneurship knowledge are offered.

The current training courses designed for women entrepreneurs are basic and provide general knowledge; thus, it is difficult to find suitable courses for women entrepreneurs at each stage of enterprise development. For example, training on startup provides the relevant knowledge needed to understand, setup, and how to operate a business; thus, those courses should be offered to household business owners and those who are going to start up. Training courses on business essentials should be delivered to newly operating women entrepreneurs. Training courses on Business Scale-up for business development should be offered to senior women entrepreneurs who expect to expand their business. Appropriate training programs designed for women entrepreneurs are a need, but it has not been fully satisfied.

Second, providing information on access to markets and resources for women-owned SMEs. Access to the market was difficult, and the support was meaningful for the micro and small-sized enterprises. The support includes organizing trade fairs, visiting good production models and practice, trademark and product labelling, marketing, introduction to production techniques and international standards for products, and international market studies. TAF et al. (2018) found that capacity building services delivered to the women-owned SMEs emphasized business network development, connection with the production, or value chains. Training needs assessment of women entrepreneurs and women-owned SMEs is essential for capacity building providers to deliver relevant training services. The introduction of the Law on Support for SMEs and Circular 06/2019/TT-BKHDT on reinforcing the development of a consultancy network for women-owned SMEs confirms the role of consulting services for capacity building of women-owned SMEs.

In addition, supporting women-owned SMEs to access finance is essential to improve the capacity of their businesses. With limited resources and little information, women-owned SMEs have limited access to formal financial resources. 66.3 percent of women-owned SMEs need financial assistance, but only 20.5 percent have received support in various forms, and 42 percent of women-owned SMEs report difficulties in accessing financial resources TAF et al. (2018). Financial assistance is to help women-owned SMEs build capacity and develop.

Third, institutional capacity building to promote the development of women-owned SMEs. The institutional capacity building is considered as one of the main types of capacity building efforts to accelerate the growth of women-owned SMEs. It aims to enhance the capacities of governments, line-ministry bodies, non-governmental groups, and enterprise associations to make policies and manage the women-owned SMEs efficiently and effectively. It also aims to improve institutional arrangements for a favorable business environment to develop women-owned SMEs. In practice, the institutional capacity building was mainly provided via capacity building for project partners but did not pay attention to building policymakers' institutional capacity to promote the development of women-owned SMEs (ILO, 2011b). As a result, it makes the institutional capacity building for women-owned SMEs unable to keep up with the development of those enterprises. Recently, MBI supported VWEC and HAWASME in the policy advocacy process by providing evidence-based research needed for integrating support for women-owned SMEs in the Law on Support for SMEs, but these activities were not systematic and regular. Although studies on capacity building needs, institutional environmental assessment, and capacity building for women-owned SMEs were conducted, enhancing institutional capacity for women-owned SMEs was limited. As a result, enterprises supporting policies are mostly gender-neutral (Chinh Phu, 2016; IFC, 2017); thus, a favorable and gender-responsive business environment for women-owned SMEs is still desirable. Therefore, strengthening institutional capacity to promote the development of women-owned SMEs needs to be further supported.



Interview results show that support for institutional capacity building for women-owned SMEs has not received much attention. Policymakers are not well equipped with gender analysis knowledge and skill, so gender mainstreaming in policy formulation is limited, and there is an unclear understanding between “gender discrimination” and “gender differences” in policy analysis (Chinh Phu, 2016). It is still challenging to develop a gender-responsive legal system to support women-owned SMEs in Viet Nam.

The legal documents are ‘gender neutral’. The legal document compilers do not have a clear understanding between “gender discrimination” and “gender difference” - Interview with a member of the editorial team of Law on Support SMEs.

Capacity building needs of women-owned SMEs rapidly change

The capacity building needs for women-owned SMEs have changed significantly. The changes have resulted from the women entrepreneurs’ educational attainment, the diversity of information channels, and changes in context and business environment. The significant changes in capacity building needs of women-owned SMEs and women entrepreneurs include:

First, training needs have shifted from basic to intensive and systematic knowledge. The ILO (2011b) showed that programs/projects to support capacity building for women-owned SMEs and women entrepreneurs tend to provide training services for women entrepreneurs and to support resource and market access for women-owned enterprises. Training courses often focus on business planning, financial management, negotiation skills, access to resources, and management skills. The training contents are basic and general. However, recent findings show that women-owned SMEs' training needs emphasize intensive, specific competency-based, and practical training courses that have specific insights. Particularly, TAF et al. (2018) showed that women-owned SMEs expect to receive training courses on corporate governance, marketing and sales, quality management, technology application in management, business networks development, production, and value chains. Focus group discussions also indicated that women entrepreneurs expect to receive training courses on business startup, technology applications and digital businesses such as technology applications in management, digital transformation, and E-commerce.

“Taking one or two courses has been meaningless. We look forward to a course designed to fully equip a specific competency”- Opinion from the interview 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.”- Opinion in the interview with TAC

Second, capacity building needs were shifted from “supply-driven” to respond to demand and that are convenient, practical, and effective. ILO (2011b) and MBI (2016) show that most capacity building services provided by the programs/projects are supply-driven and pre-designed. Capacity building was delivered in the manner that service providers had designed. However, results from MBI and HAWASME (2016), TAF et al. (2018), and the focus group discussions indicated that women entrepreneurs did not have much time to participate or access such capacity building services. Because they usually must take care of their families and children once they finished working, and they were constrained by gender stereotypes which shape their roles in the family and society. Therefore, capacity building services should be provided more conveniently and realistically for women entrepreneurs and bring practical applications to enterprises. In addition, those training programs

and services should be gender-sensitive in their design and - organized for women entrepreneurs and women-owned enterprises. It is a requirement for capacity building services.

Third, capacity building needs change from free-of-charge to paid services to meet higher training quality demand. Many capacity building services for women entrepreneurs and women-owned SMEs were free-of-charge; the participants just spent their time or partially covered their traveling and accommodation expenses. 56 percent of women-owned SMEs used capacity building services without paying any fees or expenses (IFC, 2006). (ILO, 2011b) showed that most women entrepreneurs or women-owned SMEs did not officially pay for the capacity building services that they used. However, enjoying free support services sometimes did not always bring the desired benefits. TAF et al. (2018) found that 81.5 percent of the women-owned SMEs were willing to pay training fees to get expected services; and 68 percent were willing to pay fees to receive relevant business development services. IFC (2017) suggested that the women-owned SMEs in Hanoi and Ho Chi Minh City were willing to pay up to USD165 per month and USD135 per month for training services, respectively. This result reconfirms the importance of capacity building services and the commitment of the women-owned SMEs to enhance their capacity. The problem is to provide the right services that women entrepreneurs and women-owned SMEs need.



TRAINING
SERVICES
FOR WOMEN-
OWNED SMES

Aidan Dockery

Training is an essential activity in capacity building support for women entrepreneurs and women-owned SMEs (ILO, 2011b; TAF et al., 2018). The reviewing results in section 5 and focus group discussions additionally confirm that training is a crucial capacity building activity for women entrepreneurs and women-owned SMEs, especially in the context of the Industrial revolution 4.0, in which the technology changes quickly, and it profoundly affects ways of doing business. 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.

The supply of training courses is varied

There are many providers of training services for women entrepreneurs and women-owned enterprises in Viet Nam. Training service providers can be classified into three groups: costless training providers, tuitions and fees-based training providers and state budget-based training providers. The ILO (2011b) shows that capacity building projects for women entrepreneurs and women-owned enterprises consider training as an important package. The projects often collaborate with government agencies or women entrepreneurs' associations to carry out training activities within the projects' scope. Participants taking these courses do not pay any costs and may receive assistance in travel or accommodation expenses.

For fee-based training programs, results from the focus group discussions show that women entrepreneurs participated in various training courses, delivered by universities, associations of women entrepreneurs, training companies, and educational service providers.¹³ Training courses that

¹³ For example, Foreign Trade University has the Keiejuku Advanced Business Program, National Economics University provides Global CEO Academy program, or FSB Institute of Technology & Management - FPT University, University of Economics Ho Chi Minh City. Private educational service companies and academy provide many typical entrepreneurship training programs such as PTI Education Institution, IBM Institute, PACE Business School, FMIT Institute, Vietnam CEO Academy, and many others.

have been provided by those providers are flexibly designed to meet the demand and requirements of various learners. These courses cover several topics, depending on their needs. The average tuition for a course was around USD 850/person, and many courses charge up to more than USD 10,000 per course/person. Such high tuition and fees may not be suitable for women-owned SMEs because they have limited resources and time to participate, and they can only afford the average training costs of USD 130 per month (IFC, 2017).

For training courses for women entrepreneurs and women-owned SMEs using the state budget to improve capacity for SMEs and women-owned SMEs under the Law on Support for SMEs, currently, there are many government agencies providing training services such as ministries, TAC, and provincial business associations. It is a relevant support program that helps enhance the capacity of women-owned SMEs in Viet Nam.

Training courses are mostly delivered to the various participant groups

The ILO (2011b) suggested that supporting capacity building projects offered courses to a wide range of participants such as women, women-headed business groups, female-headed households, women entrepreneurs, and women-owned enterprises. Participants in training courses offered by the TAC according to the training support for SMEs regulated in Circular 5/2019/TT-BKH&DT are also diverse. For example, some participants qualify for the training expenses to be waived, some only partially qualify and receive a waiver of 70 percent or 50 percent of the training expense, but some have to fully cover their training expenses; some of them belong to women-owned SMEs, while others were from men-owned SMEs and other sources. The variety of participants can affect the quality and effectiveness of the course, especially for female learners. Differences in educational attainment, ability, and the needs of male and female participants make those courses less focused and deliver low levels of satisfaction. Specifically, ordinary women attending classes aim at acquiring a basic knowledge, while women entrepreneurs expect advanced knowledge closely linked to business practices. Moreover, women entrepreneurs, who are taking the same courses with men entrepreneurs, may experience disadvantage if the courses relate to new

technologies, technological applications for management if the women entrepreneurs are less knowledgeable about technology and do not possess STEM majors.

Few training courses has been tailored to women entrepreneurs and women-owned SMEs

The results show that there are a few courses specifically designed for women entrepreneurs and women-owned SMEs. The ILO (2011b) pointed out that the courses delivered by the capacity building programs for women entrepreneurs and women-owned businesses covered a wide range of participants. In addition, training materials were mainly covering general and principal knowledge topics, not specifically designed for women entrepreneurs and gender-sensitive training courses. The training material and the content of the course “Gender and Entrepreneurship Together” prepared by the ILO considers the gender aspect, but the content is basic and hard to meet the increasing needs of women entrepreneurs and women-owned SMEs. The reasons for this come from both participants and service providers. Trainees, for example, had never been asked to participate in course designs and have limited time and resources since they must balance family and business and have limited access to capacity building services. Besides, women-owned SMEs are often micro and small-sized enterprises, limiting the resources available to send employees for training. Training service providers, for example, do not consider women entrepreneurs and women-owned SMEs as their principal customers, so they do not invest, research, or design a training course especially targeted to those potential clients.

“We do not care about men or women. Whoever needs it, we respond.”-
An opinion of the training service provider.

Private training providers are also not ready to participate in providing training services for women-owned SMEs under the Circular 05/2019/TT-BKHDT. Reasons include no specific guidance on the private sector supplying training services under the Circular 05/2019/TT-BKHDT; limited local funding and low budget norms for training; cumbersome administrative procedures; and difficulties in recruiting enrollment.

“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.”- An opinion of a private training service provider.

Associations of women entrepreneurs and women-owned SMEs also provide training courses to their members. The focus group discussion results suggest that those training courses are for women entrepreneurs and provide the basic and necessary knowledge, skills, and enjoyment. However, those training courses’ contents are simple and delivered in a short period of time - mostly half-day courses. Therefore, courses provided by women entrepreneurs’ associations are just suitable for providing information rather than equipping them with new knowledge and capacity.

The existing training programs are mostly supply-driven and do not fit well with the demand

Training content that meets the learners’ demands is always the goal of each training program. According to ILO (2011b), capacity building training programs are often assessed as meeting the participants’ expectations and satisfaction. However, the impact assessment of those training programs has not been conducted, so it is impossible to assess the extent to which the learned knowledge is applied in practice. Reviewing the content that the courses offered, ILO (2011b) found that many courses just provided introductory and basic knowledge such as business planning skills, financial management skills, as well as negotiation skills and basic informatics. Courses supplied by TAC in the North and South include Business administration (accounting for 51 percent), Business startup (38 percent), Intensive training (4 percent), and In-enterprise training (7 percent). The intensive training and in-enterprise training courses have been offered in Ho Chi Minh City only. The courses offered by private institutions/companies are primarily related to Chief Executive Officer (CEO) training content, and they attempt to meet the demand of enterprises in general, not of specific women-owned SMEs. The above results reveal some findings.



First, the training courses offered to women entrepreneurs and women-owned SMEs are diverse. For example, the project “Enhancing the Capacity of Women Entrepreneurs” implemented by the Viet Nam Women’s Union trained masters and bachelors for the Central Women’s Cadre School (now Viet Nam Women’s Academy) and training businesswomen managers. The project also provided short-term courses to improve the capacity of small businesses and women-owned enterprises. The project “Improving Economic Capacity of Women” provided training on the “Gender and Entrepreneurship Together” for women and small business owners. The project “Poverty Reduction through Integrated Small Enterprise Development” provided a course on Rural Entrepreneurship, Business planning skills, Negotiating skills,... (ILO, 2011b). After introducing the Circular 05/2019/TT-BKHDT and Circular 49/2019/TT-BTC, TAC’s training courses focus on business administration, business startup, intensive training, and in-enterprise training for entrepreneurs and enterprises in general. This list of related courses is provided in Annex 2.

Second, most of the courses are supply-driven, lacking coherence with the needs of enterprises. Capacity building programs often select topics that are of interest to a broad range of participants. However, the materials are mainly decided by the organizer and lecturer. As a result, there is an inconsistency between a participants’ needs and the training services received. Moreover, the lectures’ contents are mostly basic and

introductory, lacking intensive, comprehensive, and practical knowledge. Therefore, the effectiveness and impact of the training course is not high.

“Content and knowledge volume are proposed in the Circular. Instructors prepare the materials and facilitate the training.” – An opinion from TAC interviews

“Participating in training courses is to make business networks. After studying, it has no use!” - An opinion of a women entrepreneur in focus group discussion

“Anything [taught] is fine, but somethings must apply to the company after learning!” – An opinion of a women entrepreneur in focus group discussion.

Third, the training courses mainly supply general knowledge and skills without providing a specific competency. It is a fact that training courses offered in capacity building programs often cover general knowledge or skills. Besides, participants often change course-to-course, so they do not systematically obtain an understanding of a specific capacity. Results from focus group discussion considered such traditional learning as an ineffective way to deliver training courses.

“I participated in several courses delivered by different organizers. I have found that the contents of those courses are generally to make all participants happy.” - An opinion of a women entrepreneur in the focus group discussion.

“New courses have new participants. It is hard for them to increase their competencies!” - An opinion of a women entrepreneur in the focus group discussion.

Fourth, training courses for women entrepreneurs have not paid attention to a woman’s psychological and social obstacles. The courses only cover basic business knowledge but do not yet integrate or refer to women’s psychological and social barriers within enterprise development. Ignoring the psychological factors and social obstacles of women makes the training courses for women entrepreneurs undesirable. Psychology and social obstacles-based training courses for women entrepreneurs have improved women-owned SMEs’ business performance (Campos et al., 2018).

“The courses I attended didn’t pay much attention to women’s psychology. It’s a training gap for women entrepreneurs.” - Interview of women entrepreneur association.

Five, a few training courses on gender in economics, business, and management have been offered. The courses on gender in economics, business, and management improve the capacity of women entrepreneurs and enhance the ability of decision-makers and strengthen institutional support for women-owned SMEs. Interview and focus group discussion results also confirm that these courses can be designed as a training program for policymakers.

“Enterprises and policymakers must understand gender in economics and management to improve a favorable business environment for women-owned SMEs.” - Interview of the Association for women entrepreneurs.

Traditional methods are not fit well to the context and women-owned SMEs

The training method dramatically affects the participation and effectiveness of the course. Therefore, a successful course provides good content and an appropriate method that responds to the conditions and context of women entrepreneurs.

The training courses are mainly based on traditional classroom delivery. Most of the capacity building courses (93 percent) for women entrepreneurs and women-owned SMEs were designed and delivered in a classroom environment. This manner of training received an approval rating from 55 percent of the total women entrepreneurs interviewed (TAF et al., 2018). However, this format is not suitable for women entrepreneurs' needs when they find it difficult to arrange a time to travel and participate. Simultaneously, this traditional training model does not encourage the self-teaching knowledge and skills of women entrepreneurs and employees in women-owned SMEs.

Training courses based on technology platforms and delivered online are rare. There are almost no online courses that provide knowledge and skills to women entrepreneurs and women-owned SMEs. Currently, TAC is starting the TAC-EverLearn online-learning platform. There are 15 lectures on different courses offered to owners, managers, and human resources of SMEs, and each lecture time is long with a single period of 1 hour to a

total of 13 hours, with an average length of 3 lecturing hours per course¹⁴. The availability of online training facilitates broader outreach to learners who want to improve their knowledge and skills. However, this online-learning platform needs to be upgraded to become a hub that offers specific online courses for women entrepreneurs and women-owned SMEs in the future.

In-enterprise training courses offered at enterprises are limited. The in-enterprise training courses require a commitment, availability of expertise and the support of both employees and enterprises. According to TAC in the North and South of Vietnam, during the last three months of 2019, the Circular 05/2019/TT-BKHDT and Circular 49/2019/TT-BTC run in effect, there was about 7 percent of the courses conducted as in-enterprise training. Interview results at TAC in the South demonstrated that the in-enterprise training courses have initially received a good appraisal by enterprises and have had enrollments for training schedules in 2020. This form of training is one of the most practical training courses, and it is closely linked to the context and conditions of the enterprises. This training model's problems, however, challenging with respect to the availability of lecturers or experts and the duration of training and the high training costs.

14 15 online courses on business operation, business law, and entrepreneurship knowledge available in TAC-Everlearn platform include: sale expert, sale management, digital marketing, basic marketing, advanced marketing, business legislations, basic start-up, strategy and leadership, human resource management, work assignment, negotiation, production management, financial management, accounting management, quality control.



Aidan Dockery

RECOMMENDATIONS

Strengthening the implementation legislations supports for SMEs and women-owned SMEs

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

Recommendations to policymakers (Government and related ministries)

There should be timely issue resolution accompanying practical implementation guidelines to cover the remaining nine supports of Law on Support for SMEs. The related ministries, including MPI, MOF, SBV, Ministry of Science and Technology, Ministry of Trade, should issue circulars for guiding the implementation of the general support (taxation, production areas, technologies, assistance for incubators, technical establishments and coworking space, expansion into markets, access to information), and assistance for SMEs in the conversion from household business to SMEs (joining business clusters and value chains).

When issuing circulars for guiding and reinforcing the remaining SMEs support stated in the Law on Support for SMEs, these ministries should also cooperate well with each other, and try to avoid the timeframe differences or issues arising by the end of the year. These factors could make the policies difficult to implement or enforce. (A typical example of MPI Circular 05/2019/TT-BKHDT effective in May and MOF Circular 49/2019/TT-BTC effective in September 2019 for supporting SMEs tuition fees. In this case, operators have only three months to carry out the training courses by the end of the financial year). These policy documents should be issued in a timely manner in order that support is effective and implemented as quickly as possible.

The guidelines for obtaining SME support should be clear with simple steps and dossiers for applications. For example, the concept of women-owned SMEs in Law on Support for SMEs (article 3, clause 1) should be amended, or made clearer in the government decree, especially the condition of “one or more women owns at least 51 percent of its charter capital” which is a poor fit for joint-stock firms which engage in the frequent trading of stocks. Similarly, the concept “executive director” should also be defined clearly, for example whether a CEO or deputy CEO in charge could be considered as an “executive director”.

To ensure that regulations are gender-responsive and include gender-mainstreaming in SME support. The budgets to support SMEs confirm the significant amount foreseen to balance out gender inequalities among SMEs. For existing regulations, the gender mainstreaming content should be strengthened, especially by revising the Decree No. 39/2018/ND-CP and other guiding circulars.

When formulating new regulations or amending the current regulation on SME support, consultation workshops should invite a wide variety of representatives of women-owned SMEs to listen to and consider their demands. More training courses with a gender-responsive approach should be organized for legislation implementing agencies. Policymakers should integrate gender impact analysis in all impact evaluation of policy formulation as an official request, not be optional. They should consider the gender-responsive aspects in-fact findings (before issuing) and impact assessments (after issuing) of SME supporting legislative

documents. They should design gender-responsive budgeting support for SMEs, not just a tuition fee waiver. For existing regulations, the gender mainstreaming content should be strengthened, possibly by revising the Decree No. 39/2018/ND-CP and other guiding circulars. The key gender mainstreaming content should be focused on guidelines (i) how to support SMEs on information provided through the portal national SMEs website and websites of ministries, ministerial authorities, People's Committees of provinces, social organizations and socio-professional organizations; (ii) legal consultancy and coaching from consultant network; (iii) human resource management and development, online training programs and training programs through mass media; (iv) women-owned enterprises and enterprises that employ a majority of women; (v) SMEs converted from household businesses, creative start-up and SMEs participating in industrial clusters or value chains, and other priorities which have been given to women-owned SMEs.

Organize frequent policy dialogues with SMEs to obtain direct feedback on policy implementation. This policy dialogue should include a variety of women-owned SMEs to increase communication, and mutual understanding among stakeholders and women-owned SMEs, especially the SMEs who have not been a member of any association. The new or updated supporting regulations should be advocated and shared by different offline and online channels to SMEs. The online channels for legislative support sharing and guiding (websites, e-articles on famous e-newspapers, live stream, chatbot, box for Q&A, chat room) should be utilized to reduce the cost, increase availability, and offer 24/7 access for all women-SMEs. Regulation sharing and dialogue could be in the form of frequently asked questions and updated on websites so that women-owned SMEs could follow up and update easily.

Carry out the baseline surveys and impact assessment of regulations more professionally and persuasively. For example, the government should as a requisite collect baseline data, conduct impact assessment after a certain period of implementation, and have a mechanism for supervising these assessments in regulation.

Recommendations to implementing and support agencies

These recommendations are proposed for implementing and support agencies at central, provincial, and district levels, including:

First, mobilize and diversify more funding resources for implementing SME support. These funds may come from different sources, such as the state budget, the provincial budget, borrowings, and contributions of other stakeholders/donors. The implementing agencies should consider this funding resource for SMEs as investment rather than spending because SMEs can create more employment opportunities, income generation, and economic growth taxation sources. *Second*, update information on direct supports to women-owned SMEs and frequently share this information via different methods (emails, websites, phone calls, group discussions). *Third*, institute a change of attitude from “granting” support to women-owned SMEs to “providing a public service” and consider women-owned SMEs as the clients, be more demand driven. *Fourth*, 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. *Fifth*, strengthen the gender-sensitive approach and human-centric design approach in working with women-owned SMEs.

Recommendations to associations and business service providers of women-owned SMEs

The associations of women entrepreneurs and SMEs associations should be more involved in the policymaking and training development process by providing inputs, good policy implementation practices, and comments on the draft regulations during comment/discussion periods. They provide showcases and good practice to policymakers and implementors of the importance/roles of women-owned SMEs.

Besides, associations should regularly provide training/workshops on understanding and updating information on regulations to women-owned SMEs. They should deliver the consultancy/advisory services to women-owned SMEs and lead or facilitate the market survey/data collection for policymakers on the factual findings of women-owned SMEs.

Recommendations to women-owned SMEs

To utilize the preferential legislative support to women-owned SMEs, they should pro-actively update the regulations frequently to know the benefits of this support and apply for obtaining them via the associations, or by themselves (e.g., one person in charge of regulation update and legal issues in the firm, or sign up online with different legal websites). In addition, women-owned SMEs should give feedback more often and expediently with policymakers, implementation agencies and associations about the difficulties they face during implementing SME support legislation.

Capacity development needs for women-owned SMEs

Conducting the updated capacity development needs assessments of women-owned SMEs regularly

Conducting updated needs assessments is necessary to meet the demand for the women-owned SMEs' capacity development. An updated needs assessment should focus on identifying the capacity development support, how it is provided, who provides it, how much should be provided, and its effectiveness. One of the essential issues is the training needs assessment because it is a key activity for instituting effective capacity development for women entrepreneurs and women-owned SMEs in Viet Nam, especially in the new context of the industrial revolution 4.0 era. Information access to resources and access to national and international value chains should also be considered. In the short-run, solutions should focus on improving access to capital provided by the SME Development Fund and business network connection. It is also necessary to consider the needs of building institutional capacity that helps create a favorable business environment for women-owned SMEs.

An updated needs assessment should be conducted independently by a third party (for example, donors, developers, or government agencies) to avoid subjective views and bias from government agencies or women entrepreneurs' associations. It should utilize a gender-sensitive perspective for identifying the gender-specific support required for women entrepreneurs and women-owned SMEs.



Aidan Dockery

Develop the women-owned enterprise incubators

Women are perceived as lacking knowledge, resources, confidence, and being more risk averse when starting a business. Therefore, the development of women entrepreneurs' incubations is a solution to help women entrepreneurs and women-owned SMEs overcome the start-up stage and create momentum for their business development. The provincial government and Center for SME Support should be responsible for running the incubators.

Women-owned enterprise incubators provide business development services and improve the capacity of women entrepreneurs and women-owned SMEs. For existing entrepreneurship incubators, it is necessary to make them more gender-sensitive. The women-owned enterprise incubators can be located at the provincial Center for SME Support and operate under a partial financial autonomy mechanism. The incubator provides basic services for women entrepreneurs and women-owned enterprises such as training on business knowledge and skills, business development, legal advice and mentoring, access to resources, sharing office spaces and working facilities, and childcare services through cooperation with local kindergartens. Participants in women-owned enterprise incubators include women, women-headed business households, household-transformed businesses, businesswomen, and micro and small-sized women-owned enterprises. The participation of

women entrepreneurs and connection among provincial women-owned enterprise incubators is a deterministic factor for incubators' success.

Develop a virtual self-service support center to enhance the capacity of women entrepreneurs and women-owned SMEs

Women's participation in economic activities is important for development, but women's roles in the family and gender stereotypes about businesswomen hinder their business activities. Whereby women have less time to participate in training courses, maintain, and develop business networks and less access to resources. Developing a virtual self-service center for capacity development would be suitable for women entrepreneurs and women-owned SMEs in such a context.

This center, which should be run by TAC for SMEs (an agency of the MPI) or other developers, aims at providing the key support for women entrepreneurs and workers (individual), women-owned SMEs (organizational) and a business environment for women-owned SMEs (institutional). Capacity development for women entrepreneurs through training and information provision; capacity development for women-owned SMEs through training for their employees, access to financial resources, international production chains, and markets; and support on building institutional capacity for women-owned SMEs by providing good practices on policies and solutions to improve the business environment for women-owned SMEs.

To make this proposal feasible, developers should design the online resources that connect women entrepreneurs' associations and incubators across the country to contribute and share common resources. It is also linked to the international online resources such as WeLearn, International Federation of Business and Professional Women, or Women's Funding Network, of which some essential knowledge and skills should be translated into Vietnamese. The contents of resources should be designed in manuals or guidance to ensure women entrepreneurs and employees from SMEs can teach themselves.

The design and development of online resources should be friendly to users because most users have low ICT knowledge and skills. Supporting capacity building services provided on this virtual self-service support center should be available on mobile technology platforms so that women entrepreneurs can look up and teach themselves at an appropriate time and place.

Building institutional capacity to create a favorable business environment for women-owned SMEs

The research results show that building institutional capacity for women-owned SMEs has not been well implemented by government, government agencies, and donors. Creating a favorable business environment for women-owned SMEs is essential for their development; however, the mandatory principle is equality for all enterprises. Therefore, support on building institutional capacity for women-owned SMEs should focus on the following suggestions:

- Design and provide gender analysis and mainstreaming in technical training programs to economic policymakers, development planners, and managers responsible for policymaking in the fields they manage. These training courses help increase the ability to analyze and respond to gender issues in economic policymaking and management. The courses may include gender and economics, gender and development, gender-responsive budgeting, gender-responsive policy analysis, etc.
- Conduct research that provides evidence on the obstacles to women entrepreneurs and women-owned SMEs in doing business. They are essential for policy advocacy and making appropriate policies to address the women-owned SMEs' constraints in enhancing their institutional capacity.
- Provide examples of good practice in international support policies for women-owned SMEs, which can be used for policy advocacy and communication purposes. It helps to raise policymakers' awareness of improving and creating a favorable business environment for women-owned SMEs.
- Enhance the institutional capacity of organizations and associations of women entrepreneurs. This activity helps bridge women-owned SMEs with donors and government agencies in accessing resources for capacity building and good practices for women-owned SMEs.

Developing a strategic framework for the development of women-owned SMEs

A strategy framework for the development of women-owned SMEs, proposed by the MPI, should be developed based on the National Strategy, Programs, and Actions on Gender Equality promulgated by the government. This strategic framework can refer to good international practices. It should mobilize the participation of stakeholders in its design stage, such as women entrepreneurs, associations of women entrepreneurs, sponsors, experts, and state agencies. The development of a strategic framework for women-owned SMEs helps at two levels: (i) to identify development directions and the goals of the women-owned SMEs compared with the development of enterprises in the economy; (ii) to provide a legal basis for promoting and harnessing resources for the development of women-owned SMEs.

Communications on gender equality in the economic sphere and women's economic empowerment

It is a promising solution in supporting the capacity development of women entrepreneurs and women-owned SMEs. Many international and national programs have been implemented to enhance women's economic empowerment and the contributive roles of women entrepreneurs and women-owned SMEs on economic development. However, women entrepreneurs and women-owned SMEs are still facing many obstacles in doing business. It should be widely communicated in order to raise public awareness on the needs of capacity development for women-owned SMEs.

The relevant government agencies should have a communicating 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 share the workload associated with family-unpaid work.

Training services for women-owned SMEs

Promote the socialization of providing training services for women entrepreneurs and women-owned SMEs

The training needs of women entrepreneurs and women-owned SMEs are relatively high. Private providers have not targeted these groups, therefore providing training services for women entrepreneurs and women-owned SMEs relies on the assistance programs of the government, donors, and self-training of women entrepreneurs. To promote the private sector's participation in supplying training services, the MPI and MOF should pay attention to some suggestions:

- Encouraging the private sector supplying training services for women-owned SMEs. Funding is from the support under the Circular 05/2019/TT-BKHDT and the Circular 49/2019/TT-BTC. The selection of service providers should be transparent and undertaken through public bidding, and the private suppliers should be included in the evaluation and selection committees.
- Financial norms of training services need to be more market-oriented to improve the training quality and the private sector's participation. The financial policy on training for women-owned SMEs should be consistently closed to market prices. However, without government support, women-owned SMEs will not be able to afford the increasing training costs, and they will be deadlocked in capacity development.

Design and develop training programs that are tailored to women entrepreneurs and women-owned SMEs

Training courses have been provided to various participants with different qualifications and with diverse topics. It makes the courses unsuitable and ineffective for women-owned SMEs. Training service providers, including government agencies like TAC, donors/developers, and private providers, should pay attention to the following suggestions:

- The training content for women-owned SMEs should provide capacity for a specific competence. It means that participants must systematically attend several related courses that are complementary rather than undertaking a single course to equip

independent knowledge. The content of training courses needs to be linked to enterprise practices and applied to business and production-specific processes. Training materials should be gender-sensitive and presented as manuals that can be used after course completion. Suggested training programs are as follows:

- Start-up training programs: This program is designed for female-headed business households converted into small enterprises and women who want to establish a new business. Relevant courses are recommended as (i) Learn how to move from employee to business owner, (ii) Market research, (iii) Financial basics critical to business success, (iv) Business Planning, and (v) Understanding the legal, financial, insurance, employment, and tax requirements, etc.
- Business Essential training programs: These training programs provide the key components to launch a successful business and to create an executive summary, legal compliance, marketing, finance, human resources, operations, sales, and more. Proper courses should be referenced with the essential business administration category regulated in Circular 05/2019/TT-BKHĐT and training needs assessment.
- Business Scale-up training programs: These programs should be designed to jump-start experienced women entrepreneurs who want to achieve exponential growth, create new jobs with high salaries and be recognized nationally in the business. Training courses on future-oriented skills for women in business, including digital-related fields and digital transformation, should be offered. Relevant courses should be referred to advanced business administration courses regulated in Circular 05/2019/TT-BKHĐT and training needs assessment.
- Gender-responsive training programs for women entrepreneurs: Training programs for women entrepreneurs should be demand-driven or market-centric and focus on a gender lens /women-centric. They should address the constraints and help leverage the professional strength of women entrepreneurs.

- It should develop training materials on gender in economics and management. The materials help strengthen institutional capacity improving a favorable business environment for women-owned SMEs and women entrepreneurs. The training materials may include Tools for gender analysis, Gender and economics, Gender and management, Gender-responsive budgeting, Gender-responsive policy analysis, etc.
- Training courses to build up leadership skills of women entrepreneurs should be offered. The leadership of women entrepreneurs is decisive for development and essential capacity development for women-owned SMEs. These training courses should focus on leadership, confidence building, decision-making, networking, and change management.
- Technological knowledge training for women entrepreneurs: ICT is a factor that helps narrow the difference and gap between women-owned and men-owned SMEs in doing business, self-enhancing capacity, access to resources and markets, and business network development. 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. In the short term, the government, donors, and associations of women entrepreneurs should offer ICT training courses that effectively help women entrepreneurs apply ICT in business management and digital transformation. Access to new technologies and management will help women entrepreneurs select appropriate production equipment and technologies that fit with production requirements in the Industrial revolution 4.0 era.

Develop new training methods that are suitable for the characteristics of women entrepreneurs and women-owned SMEs

Women entrepreneurs and women-owned SMEs have certain obstacles in accessing and attending the training courses due to limited time, resources, and information. Therefore, training courses not only provide relevant content but are properly presented. Regarding the training methods, training service providers for women entrepreneurs and women-owned SMEs should consider:

- Developing a technology platform that provides online training courses. The platform should be designed and integrated with the virtual resources and women-owned SME incubators mentioned above. Women entrepreneurs and women-owned SMEs need to register for membership and pay an annual fee that is affordable for women-owned SMEs. TAC-EverLearn application is currently being developed to supply online training for SMEs in general. However, the content is poor and still in the pilot phase. Support TAC-EverLearn would be a suggestion to enhance the capacity of doing business for women entrepreneurs and women-owned SMEs. The platform or similar ones will help women entrepreneurs take advantage of their time and resources to update their knowledge, self-teaching, and improving their capacity.
- Using a blended learning method, combining independent study materials provided online and expert advice. This method allows women entrepreneurs to take advantage of their appropriate time and saving training costs.
- On-job-training and in-enterprise methods should be expanded. They are perceived as effective forms of training for SMEs and suitable for women entrepreneurs and women-owned SMEs because they enhance the efficiency of using limited training resources. Cooperation with TAC could disseminate good practices of the training model.
- A combination of learning and direct mentoring to enhance the capacity of women-owned SMEs. This capacity development method can be applied to all enterprises. The effects on women-owned SMEs would be more significant because they have fewer resources. Women-owned SMEs propose their needs to the associations of women entrepreneurs, the provincial Department of Planning and Investment, or regional TAC to receive this type of training as regulated by the Circular 05/2019/TT-BKHDT.

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ANNEXES

Annex 1: List of regulations related to SMEs and women-owned SME supports which are still effective

No.	Regulation No.	On the issue	Who issued	Related content	Note
I. LAWS					
1	Law No. 04/2017/QH14 dated June 12, 2017	Law on providing assistance for small and medium-sized enterprises.	National Assembly	<p><i>Main content:</i> Provides regulations on principles, contents and resources of assistance for SMEs</p> <p><i>Issues related to women-owned SMEs:</i></p> <p><i>Article 3, clause 1.</i></p> <p>“women-owned SME” means an SME having one or more women owns at least 51% of its charter capital and at least a woman is the executive director of this enterprise.</p> <p><i>Article 5, clause 5.</i></p> <p>In the cases where an SME is concurrently entitled to more than one level of the same form of assistance in accordance with regulations of this Law and other relevant regulations of law, it will be entitled to most favorable level.</p> <p>If more than one SME satisfy the conditions for the assistance in accordance with regulations of this Law, the women-owned SME and the SME using more women employees will be given priority.</p>	Effective from Jan 1, 2018.
2	Law No. 43/2013/QH13 dated November 26, 2013;	On Bidding	National Assembly	<p><i>Main content:</i></p> <p>Provides for state management on bidding; responsibilities of concerned parties and activities of bidding</p> <p><i>Issues related to SMEs and women-owned SMEs:</i></p> <p><i>Article 14, clause 3.</i></p> <p>Entities entitled to preferential treatment in domestic bidding to supply the advisory services, non-advisory services, construction and installment include: a) Bidders employing female laborers of 25 % or more of laborer quantity; c) Bidders being small-size enterprises.</p>	Effective from July 1, 2014.

No.	Regulation No.	On the issue	Who issued	Related content	Note
3	Law No. 10/2012/QH13 dated June 18, 2012	Labor Code	National Assembly	<p><i>Main content:</i></p> <p>The Labor Code provides labor standards; rights, obligations and responsibilities of employees, employers, employees' representative organizations and employers' representative organizations in industrial relations and other relations directly related to industrial relations; and state management of labor.</p> <p><i>Issues related to SMEs and women-owned SMEs:</i></p> <p>Article 12, clause 2: State policies in support of employment development to formulate the unemployment insurance policy and policies to encourage self-employment and to assist employers who employ large numbers of employees who are female, disabled and ethnic minority persons.</p> <p>The whole chapter X: Separate provisions for female employees.</p>	Effective from May 1, 2013. Will be expired in Jan 1, 2021.
4	Law No. 45/2019/QH14 dated November 20, 2019	Labor Code	National Assembly	<p><i>Main content:</i></p> <p>The Labor Code sets forth labor standards; rights, obligations and responsibilities of employees, employers, internal representative organizations of employees, representative organizations of employers in labor relations and other relations directly related to labor relations; and state management of labor.</p> <p><i>Issues related to SMEs and women-owned SMEs:</i></p> <p>Article 4, Clause 7: State policies on labor: Ensure gender equality; introduce labor and social policies aimed to protect female, disabled, elderly and minor employees.</p> <p>The whole chapter X: Separate provisions applicable to female employees and assurance of gender equality</p> <p>Increase the age of retirements to all, including female laborers.</p>	Not yet effective. Will be in Jan 1, 2021.
5	Law No. 14/2008/QH12 dated June 3, 2008	On Enterprise Income Tax.	National Assembly	<p><i>Main content:</i></p> <p>Provides for enterprise income taxpayers, taxable incomes, tax-exempt incomes, tax bases, tax calculation methods, and tax incentives.</p> <p><i>Issues related to SMEs and women-owned SMEs:</i></p> <p>Tax reduction for enterprises using female laborers:</p> <p>Article 15, clause 1: Eligible for tax reduction: Production, construction or transport enterprises which employ many female laborers are entitled to reduction of enterprise income tax amounts equal to additional expenses for female laborers.</p>	Effective from Jan 1, 2009.

No.	Regulation No.	On the issue	Who issued	Related content	Note
6	Law No. 32/2013/QH13 dated June 19, 2013	On the amendments to the Law on Enterprise income tax No. 14/2008/QH12.	National Assembly	Nothing changes for SMEs or women-owned SMEs, enterprises using female laborers	Effective from Jan 1, 2014.
7	Law No. 73/2006/QH11 dated November 29, 2006	On gender equality	National Assembly	<p><i>Main content:</i></p> <p>Provides for principles of gender equality in all fields of social and family life, measures ensuring gender equality, responsibilities of agencies, organizations, families, individuals in exercising gender equality</p> <p><i>Issues related to SMEs and women-owned SMEs:</i> Not clear, but</p> <ul style="list-style-type: none"> - Clause 1 Article 12: Men and women are equal in establishing new business, operating, trading and managing business as well as in accessing to information of fund, market and workforce; - Clause 7 Article 5: Gender issues shall be mainstreamed, integrated and addressed in the drafting of any legal documents so that gender issues and remedial solutions are identified; impact on gender equality from proposed legal documents or the document which are in the making shall be anticipated; responsibility in addressing gender issues related to the legal document shall be clearly defined 	Effective from June 1, 2007.
II. GOVERNMENT REGULATIONS					
1	Decree No. 63/2014/ND-CP dated June 26, 2014	On elaboration of some Articles of the Law on Bidding on selection of bidders;	Government's	<p><i>Issues related to SMEs and women-owned SMEs:</i></p> <p>Article 6, clause 2: Bid preferences for the domestic bidding</p> <p>Bid envelopes and proposals from bidders who employ total female workers and wounded soldiers or invalid employees accounting for above 25% and signing minimum 03 month's labor contracts and who are small enterprises granted bid preferences as regulated in Clause 3 Article 14 of the Bidding Law shall achieve higher ranks than those of bidders who are not granted bid preferences in case their bid envelopes and proposals are ranked at the same position.</p>	Effective from August 15, 2019.

No.	Regulation No.	On the issue	Who issued	Related content	Note
2	Decree No. 34/2018/ND-CP dated March 8, 2018	On establishment, organization and operation of credit guarantee funds for small and medium-sized enterprises.	Government	<ul style="list-style-type: none"> - Provides for the establishment, organization and operation of credit guarantee funds in centrally affiliated cities and provinces (hereinafter referred to as credit guarantee fund or Fund) in order for small and medium-sized enterprises (hereinafter referred to as SMEs) to take out loans from lenders. - Ministries in charge: MOF, SBV, MPI, MOLISA, Provincial People's Councils and People's Committees. 	<p>Effective from March 08, 2018.</p> <p>Replace the Decision No. 58/2013/QĐ-TTg dated October 15, 2013</p>
3	Decree No. 39/2018/ND-CP dated March 11, 2018	Guidelines for Law on support for small and medium-sized enterprises.	Government	<ul style="list-style-type: none"> - Define concepts of microenterprises, SMEs in different sectors; - Guidelines how to support SMEs on information, consultancy and human resource management. - Guidelines how to support for SMEs converted from household businesses, creative startups and SMEs participating in industrial clusters or value chains. - Ministries in charge: MPI (mainly), MOF, MOLISA, Provincial People's Committee <p><i>Issues related to SMEs and women-owned SMEs:</i></p> <p>Article 4, Section 3, Clause a) Women-owned SMEs and SMEs employing more female workers and submitting qualified applications shall be provided support first;</p> <p>Article 14. Support on development of human resources</p> <p>Section 1: Training in startup and business administration.</p> <p>Clause b) Trainees of SMEs in severely disadvantaged areas or women-owned SMEs shall be eligible for being offered free tuition fees.</p>	<p>Effective from March 11, 2018.</p> <p>Replace the Govt. Decree No. 56/2009/ND-CP dated June 30, 2009 on assistance to the development of SMEs from Feb 11, 2018.</p>
4	Decree No. 57/2018/ND-CP dated April 17, 2018	On incentive policies for enterprises investing in agriculture and rural development sector.	Government	<p><i>Key incentives:</i> Exemption or reduction of land levy; Exemption or reduction of land rental and water surface rental payable to the Government; Subsidies for land consolidation; Credit subsidies; Subsidies on research, transfer and application of hi tech to agriculture; Subsidies on personnel training and market development;</p>	<p>Effective from April 17, 2018.</p>

No.	Regulation No.	On the issue	Who issued	Related content	Note
5	Decree No. 39/2019/ND-CP dated May 10, 2019	On Organization and Operation of Small and Medium Enterprise Development Fund	Government	<p><i>Main content:</i></p> <ul style="list-style-type: none"> - Provides detailed instructions on implementation of Article 20 in the Law on Small and Medium Enterprise Support regarding organization and operation of small and medium enterprise development fund. - Direct lending interest rate shall be 80% as much as the lowest interest rate on commercial lending. The lowest interest rate on commercial lending shall be determined by comparing interest rates between 04 state-invested commercial banks and selecting the interest rate of the bank whose total asset is greatest at the time of determination of the Fund's lending interest rate. - MPI is the key ministry in charge of managing the fund. - MOF provide guidance on the Fund's accounting regime; and allocate its capital as the Fund's chartered capital approved under the Prime Minister's decision. - MOLISA provide instructions on the Fund's rating and management of labor, salaries, wages and bonuses paid to the Fund's employees and managers 	Effective from July 1, 2019.
<i>Issues related to SMEs and women-owned SMEs: No</i>					
6	Decree No. 55/2019/ND-CP dated June 24, 2019	Providing legal assistance for small and medium-sized enterprises.	Government	<p><i>Main content:</i> Focusing on supporting SMEs on:</p> <ul style="list-style-type: none"> - Creation, management, maintenance, updating and use of law database - Establishment and implementation of legal assistance programs 	Effective from August 16, 2018.
<i>Issues related to Women-owned SMEs:</i>					
Article 4., clause 4a					
<p>Authorities and organizations providing legal assistance for SMEs shall, based on their resources and assistance programs, decide the provision of legal assistance in the following order of priority:</p> <p>a) Women-owned SMEs and SMEs using more women employees will be provided with legal assistance first if their applications for legal assistance are satisfactory;</p>					

No.	Regulation No.	On the issue	Who issued	Related content	Note
7	Resolution No.35/NQ-CP dated May 16, 2016	On enterprise development policy to 2020	Government	<p><i>Main content:</i></p> <p>Set out the objectives, principles, responsibilities and measures for enterprises development.</p> <p><i>Objective:</i></p> <p>The private sector is expected to contribute to approximately 48 - 49 % of GDP, and about 49% of the total social investment. The total-factor productivity (TFP) is projected to contribute to approximately 30 - 35% of GDP and the labor productivity is expected to increase by about 5% per annum, and about 30 - 35% of Viet Nameese enterprises will launch their initiatives every year.</p> <p><i>Issues related to SMEs:</i></p> <p>The State shall introduce specific policies to assist SMEs, start-ups, innovative and potential enterprises.</p> <p><i>Issues related to Women-owned SMEs:</i> No</p>	Effective from May 16, 2016

No.	Regulation No.	On the issue	Who issued	Related content	Note
III PRIME MINISTER'S DECISIONS					
1	Decision No. 1231/QĐ-TTg dated September 07, 2012	Approve the Plan for developing medium and small enterprises 2011 – 2015	Prime Minister	<ul style="list-style-type: none"> - General objectives: Increase the development speed and competitiveness of medium and small enterprises, create favorable and healthy environment for investment and business for medium and small enterprises to contribute ore in the economic development, enhance the national competitiveness and international economic integration. - 8 groups of solutions to be proposed: - Not yet having the new plan for the next period 2020-2025 <p><i>Issues related to Women-owned SMEs:</i></p> <ul style="list-style-type: none"> - Viewpoint (I.3): Prioritizing the development of medium and small enterprises owned by the ethnics, women, or the disabled, etc.; - Action plan II.7: <p>Program for raising capability of medium, small, and extra-small enterprises owned by female 2011 – 2015 to Broaden the knowledge of enterprise management for businesswomen.</p> <p>Content: Deploy the advisory and training programs, support medium, small, and extra-small enterprises owned by females in finding clients and expanding the market through trade promotion programs and market connection activities; raise the quality of products/ services.</p> <p>The Council of Businesswomen of Viet Nam (VWEC) should get VND 35 billions from the State budget, enterprises, and sponsors for implementing this action plan.</p>	Effective from September 07, 2012.

No.	Regulation No.	On the issue	Who issued	Related content	Note
2	Decision No. 844/QĐ-TTg dated May 18, 2016	Approval for the assistance policy on national innovative startup ecosystem to the year 2025	Prime Minister	<p>Main content:</p> <p>To create a favorable condition for the development of enterprises that have potentials for rapid growth by utilization of propriety assets, technology and business initiatives.</p> <p>To promptly complete legislations on assistances in startup ecosystems; to set up a national startup ecosystem portal; to provide an estimated funding of 1,000 billion dong for 800 startup projects and 200 startups including 50 enterprises financed with venture capital.</p> <p>By 2025, it is expected to have:</p> <ul style="list-style-type: none"> - 2,000 startup projects; - 600 startups; - 100 startups under the Scheme financed by venture investors with the estimated amount of 2,000 billion dong. 	Effective from May 18, 2016
<i>Issues related to Women-owned SMEs: No</i>					

No.	Regulation No.	On the issue	Who issued	Related content	Note
3	Decision No. 1726/QĐ-TTg dated Sept 5, 2016	Approve the Scheme on increase of accessibility to banking services for the economy	Prime Minister	<p><i>Main content:</i></p> <p><i>General objectives:</i> To increase the accessibility to basic banking services of quality, at affordable cost and according to demand of an overwhelming majority of the population of maturity age and enterprises, especially residents in rural, deep-lying and remote areas, small- and medium-sized enterprises, based on the system of credit institutions operating in a safe, sound and responsible manner and developing in a sustainable manner.</p> <p><i>Issues related to Women-owned SMEs:</i></p> <p>No specific to women-owned SMEs, but to SMEs only.</p> <p>* Specific objective: 50-60% of operating small- and medium-sized enterprises to have loans from credit institutions</p> <p>* Solution 2.d</p> <ul style="list-style-type: none"> - To increase the service provision capacity of credit institutions with respect to small- and medium-sized enterprises - To revise and issue the Regulation on grant of loans of credit institutions to customers as the basis for these institutions to renovate the process of grant of loans toward simplifying formalities while ensuring safety of loans and compliance with law; - To organize activities of research, training and support for credit institutions to acquire experience in grant of loans to small- and medium-sized enterprises; to boost services of counseling on finance and credit for credit institutions in order to support small- and medium- sized enterprises in the formulation of effective and sustainable business strategies and plans; - The State Bank of Viet Nam shall coordinate with specialized ministries in supporting credit institutions in developing the grant of loans by value chain from provision of credit for procurement to production, processing and sale or export of goods of associated groups of small- and medium-sized enterprises or acting as satellites in the chain of provision of services and production of goods for large enterprises, FDI enterprises or multinationals; - - To encourage non-bank credit institutions to provide products and services suitable to different needs of small- and medium-sized enterprises; to expeditiously restructure financial leasing companies to develop more credit products for small- and medium-sized enterprises in the form of lease-purchase; to encourage microfinance institutions and people's credit funds to improve their capacity to provide services for small-sized and micro enterprises. 	

No.	Regulation No.	On the issue	Who issued	Related content	Note
4	Decision No. 939/QĐ-TTg dated June 30, 2017	Approve the Proposal for supporting women startups in period 2017 – 2025	Prime Minister	<p><i>Main content:</i></p> <p>General objectives: Raising women’s awareness about the Party and State’s policies and laws on starting a business, promoting the realization of business ideas, contributing to the implementation of the national goals on enterprise development and National Strategy on Gender Equality.</p> <p><i>Issues related to Women-owned SMEs:</i></p> <ul style="list-style-type: none"> - Supporting 20,000 women startup businesses - Coordinate and support the establishment of 1,200 cooperative / cooperative groups managed by women. - 100,000 newly established women’s businesses will be provided with consultancy and support for enterprise development - Specific solutions are listed down for promoting women who are interested in supporting women with ideas, wishing to start a business, newly established cooperatives / cooperatives and start-ups owned by women. - Priority is given to women from poor and difficult households, women from ethnic minorities, women with disabilities, women living in disadvantaged areas, and areas where agricultural land is converted. 	Effective from June 30, 2017
5	Decision No. 2351/QĐ-TTg dated 24 December, 2010	National Strategy on Gender Equality in the period of 2011 – 2020	Prime Minister	<p><i>Main content:</i></p> <p>Provide the strategy for reaching the objective: Basically by 2020, to ensure substantive equality between men and women in opportunity, participation and benefits in the political, economic, cultural and social domains, contributing to fast and sustainable national development.</p> <p><i>Issues related to Women-owned SMEs:</i></p> <ul style="list-style-type: none"> - Specific objective 2, target 2: The percentage of women-owned enterprises will reach 30% in 2015 and up to 35% and above of total in 2020 - Specific solution: To ensure conditions for women to have full and equal access to economic resources (such as cultivation land, credit sources, market information, law and policy information) and enjoy equality in opportunity to participate in production and business. 	

No.	Regulation No.	On the issue	Who issued	Related content	Note
6	Decisions No. 601/QĐ-TTg dated 17 April, 2013	To establish the SME development fund.	Prime Minister	<p><i>Main content:</i> Guidelines for establishing the SME development fund to support medium and small enterprises that have feasible business plans that are encouraged by the State and conformable with the purposes of the Fund in order to improve the competitiveness of enterprise and contribute to the increase of incomes and employment creation.</p> <p>This Decision defines the legal status, subject and ranges, tasks and entitlement, capital sources, method for financial supports, conditions for giving loans, management, etc of this fund.</p> <p>Key issue:</p> <p>* Article 5:</p> <p>1. The charter capital of the Fund provided by the State budget is 2,000 billion VND. The State budget shall provide charter capital for the Fund for 3 years from the day on which the Decision or establish is made. 500 billion VND shall be provided in the first 2 years; 1,000 billion VND shall be provided in the third year.</p> <p>The increase of the charter capital shall be decided by the Prime Minister at the request of the MPI after reaching an agreement with the MOF.</p> <p>2. Additional capital from the operation of the fund.</p> <p>3. Capital from: voluntary contributions and entrusted money from Viet Nameese and overseas organization that aim to serve the development of medium and small enterprises.</p> <p>4. Other raised capital as prescribed by law.</p> <p>* <i>Article 6, clause 1:</i> The Fund shall authorize the Viet Nam Development Bank or capable commercial banks to give loans to medium and small enterprises that wish to take loans and satisfy the conditions in Article 7 of this Decision</p> <p>* Article 8, clause 1: 1. The maximum loan given to each business plan is 70% of its total investment (not including working capital), and shall not exceed 30 billion VND.</p> <p>* Article 8, clause 3: Loan interest</p> <p>Depending on the credit market, the MOF shall decide the loan interest of the Fund in each stage, but it shall not exceed 90% of commercial loan interests. The loan interests are uniformly applicable to all medium and small enterprises being prioritized subjects of the Fund.</p> <p>The commercial loan interests are determined based on the average loan interests in 05 years of state-owned commercial banks in Hanoi.</p> <p><i>Issues related to Women-owned SMEs: No</i></p>	Effective on 17 April, 2013

No.	Regulation No.	On the issue	Who issued	Related content	Note
IV MINISTRIES' CIRCULARS					
1	Circular No. 132/2018/TT-BTC dated Dec. 28, 2018	Providing guidance on accounting regimes of microenterprises.	Ministry of Finance	Provides instructions for bookkeeping, formulation and representation of financial reports of microenterprises	Effective from Feb 15, 2019.
2	Circular No. 20/2015/TT-BKHDT dated Dec. 01, 2015	On guiding the enterprise registration	Ministry of Planning and Investment	Main content: Issues forms of documents using for business registration, business household registration and releases guidelines on a number of contents related to business registration and business household registration. SMEs and women-related issues: No	Effective from Jan 15, 2016.
3	Circular No. 02/2019/TT-BKHDT dated Jan 08, 2019	Amend and supplement some articles of Circular No. 20/2015/TT-BKHDT dated December 01, 2015 on guiding the enterprise registration	Ministry of Planning and Investment	Main content: simplify the forms of documents using for business registration. SMEs and women-related issues: No	Effective from March 11, 2019.
4	Circular No. 05/2019/TT-BKHDT dated March 29, 2019	Guiding to support human resource development for SMEs	Ministry of Planning and Investment	<i>Main content:</i> Guide business start-up training, business administration, direct training at small and medium enterprises; organize online training programs, mass media training programs for small and medium enterprises; fostering a contingent of cadres, civil servants and public employees performing the task of supporting small and medium-sized enterprises. - The State budget supports at least 50% of the total cost of organizing a business start-up training course, business administration. <i>Women-owned SMEs:</i> - State budget supports 100% of tuition for trainees of small and medium-sized enterprises based in extremely difficult socio-economic areas, trainees of small and medium-sized enterprises owned by women when take part in business start-up, business management and intensive business management courses.	Effective from May 12, 2019.

No.	Regulation No.	On the issue	Who issued	Related content	Note
5	Circular No. 06/2019/TT-BKHDT dated March 29, 2019	Guidelines for organization and operation of consultant network, consultancy support for SMEs through consultant network.	Ministry of Planning and Investment	<p><i>Main content:</i></p> <ul style="list-style-type: none"> - This Circular provides guidelines for organization and operation of consultant network; consultancy support for SMEs through consultant network as prescribed in Article 13 of Government's Decree No. 39/2018/ND-CP - This Circular does not apply to consultancy support for creative SME startups and SMEs engaging in industrial clusters and value chains prescribed in Chapter IV, Government's Decree No. 39/2018/ND-CP <p><i>Women-owned SMEs: No</i></p>	Effective from May 12, 2019.
6	Circular No. 39/2016/TT-NHNN dated December 30, 2016	On lending transactions of credit institutions	State Bank of Viet Nam	<p><i>Main content:</i></p> <p>Lending transactions of credit institutions and/or foreign bank branches with customers.</p> <p>Article 13, clause 2, point c: Ceiling lending interest rates applied to 5 priority areas, including Loans taken out to finance business activities of small and medium-sized enterprises under the Government's regulations on support for development of small and medium-sized enterprises;</p> <p><i>SMEs and women-related issues: No</i></p>	Effective from March 15, 2017.

No.	Regulation No.	On the issue	Who issued	Related content	Note
7	Circular No. 49/2019/TT-BTC dated August 8 2019	Providing guidance on the management and use of State budget for supporting the human resource development of small and medium-sized enterprises.	Ministry of Finance	<p><i>Main content:</i></p> <p>This Circular provides guidance on the estimation, management, use of State budget for supporting the development of human resources of small and medium-sized enterprises (SMEs) in accordance with Article 14 of Decree No. 39/2018/ND-CP dated March 11, 2018 by the Government on guidelines for law on support for small and medium-sized enterprises (hereinafter referred to as Decree No. 39/2018/ND-CP), including:</p> <p>Support training in startup, business administration at basic and advanced level;</p> <p>b) Support on-the-job training in manufacturing and processing SMEs;</p> <p>c) Support trainees on SMEs in a training course at elementary level or courses that last fewer than 3 months (hereinafter referred to as job training in SMEs)</p> <p><i>SMEs and women-related issues:</i></p> <p>Article, Clause 1 and 2ai)</p> <p>The total expense for organizing a training course of startup, business administration covered by the State budget is the total of actual expense in accordance with spending contents prescribed in Article 6 of this Article.</p> <p>The maximum amount of support from the State budget for a training course of startup is 100%, for a training course of business administration at basic level is 70% and for such course in advanced level is 50%.</p> <p>Article 7, clause 3:</p> <ul style="list-style-type: none"> - Attendants in extremely disadvantaged areas (hereinafter referred to as extremely disadvantaged attendants) and attendants from women-owned SMEs shall be exempted from tuition fee when participate in training courses whose support from the State budget - Extremely disadvantaged attendants and attendants from women-owned SMEs are prescribed in Circular No. 05/2019/TT- BKHDT. <p>Article 7, clause 4: Training providers shall formulate detailed estimate, report on expenditure of the training course on the basis of provisions specified in Article 6, clause 1,2,3 Article 7, Appendix 1a and collect information according to Appendix 1 attached to this Circular.</p> <p>b) During enrolment and training, announce the support from the State budget for the organization of such courses, the tuition fee and the amount of support for tuition fee covered by the State budget for extremely disadvantaged attendants and attendants from women-owned SMEs.</p>	Effective from September 23, 2019.

No.	Regulation No.	On the issue	Who issued	Related content	Note
9	Decision No. 1696/QD-BTP dated July 25, 2019	Administrative procedures to allow SMEs to apply for subsidies on consulting support belonging to Ministry of Justice's functions and responsibilities	Ministry of Justice	<p><i>Main content:</i></p> <p>In order to apply for consulting support, SMEs must submit records including:</p> <ul style="list-style-type: none"> • Declaration identifying them as a small, medium or micro enterprise according to the form in Decree 39/2018/ND-CP; • Copy of business registration certificate; and • Service contract between legal consultant and enterprise stating the consultation contents and service charges. 	Effective from August 16, 2019.
<i>SMEs and women-related issues: No</i>					

Annex 2: Training courses provided by The Assistance Center for SMEs in the North, 2019

Name of the course	Participants	Time and budget	Topics in the course
Training course for startups the businesses	Employees of newly-established enterprises from 2-year-old business households or newly established enterprises wishing to train in business planning; marketing and marketing issues in starting a business; organize production and operate businesses ...	Nov-Dec 2019 100% free, funded by the State Budget.	<ul style="list-style-type: none"> - Business awareness and business ideas; - Business planning; - Market and marketing issues in starting a business; - Organizing production and operating enterprises; - Knowledge and skills needed to establish a business; - Legal provisions when establishing businesses; - Financial management in starting a business; - Problems of recruiting and training personnel in starting a business; - Accounting and tax issues when establishing a business; - Issues related to administrative procedures and government; - Issues on creative business ideas for residential use; - Problems on business performance in the field of innovation.

Name of the course	Participants	Time and budget	Topics in the course
Training course on basic business administration	Employees belong to SMEs; of which priority is given to SMEs manufacturing and trading in manufacturing and processing industries, SMEs participating in value chains, industry clusters (agriculture, forestry, fishery, handicrafts, manufacturing mechanics, textiles). , footwear, electronics, information technology ...) in Northern provinces and cities	Nov-Dec 2019 70% funded by the State Budget; 30% paid by the participants	<ul style="list-style-type: none"> - The basics of business administration; - Strategic management; - Human resources management; - Marketing manager; - Managing investment projects; - Financial management; - Production Management; - Quality management; - Risk management; - Cost management; - Technical and technological management; - Business logistics management; - Business administration in the trend of industrial revolution 4.0; - Trademarks and industrial property, intellectual property; - Participating in trade fairs and exhibitions; - Negotiation and contract signings; - Legal tools for resolving disputes in business; - Application of information technology for small and medium enterprises; - Accounting for small and medium enterprises; - Sales skills; - Teamwork skill; - Management skills of business owners; - Corporate culture; - Leadership psychology, management; - Some business issues in the international market; - Making projects, business plans; - Specific topics on economic integration.

Name of the course	Participants	Time and budget	Topics in the course
Kaizen/5S	To all who have demand		
Basic and advanced bidding skills	To all who have demand		
Training courses provided as enterprises' demands	To all who have demand		
E-learning courses	Online to all who have smartphones and sign up	Free of charge	<ul style="list-style-type: none"> - Sales; - Marketing; - Finance; - Accounting; - Human resources; - Manufacturing; - Strategic thinking; - Leadership skills ...

Sources: <http://Viet Namsme.gov.vn/2019/10/12/thong-bao-ke-hoach-dao-tao-khoi-su-kinh-doanh-va-quan-tri-kinh-doanh-nam-2019/>

<http://Viet Namsme.gov.vn/he-thong-hoc-truc-tuyen/>

Annex 3: List of interviewees

Name	Position	Organization	Address
Le Van Khuong	Director	The Assistance Center for SMEs in the North	17th & 10th Floor Block D25-MPI building, 7 Ton That Thuyet, Hanoi
Tran Thai Hoa	Vice Director	The Assistance Center for SMEs in the South	289 Dien Bien Phu, Wards 7, District 3, Ho Chi Minh city
Phan Thi Thu Huong	Training Department		
Nguyen Hoang Dung	Director	Leadership Training and Sustainable Development Service Company	14 th Floor, HM Building, 412 Nguyen Thi Minh Khai, Ward 05, District 3, Ho Chi Minh City
Ho sy Dung	Training Department	PTI Education training Group	Floor 1, Hall B, Song Da Building, Pham Hung Street, Nam Tu Liem, Hanoi
Mai Thi Thuy	Chairwomen	Hanoi Women Association of Small and Medium Enterprises	1605-Lilama Bldg., 52 Linh Nam, Hoang Mai, Ha Noi
Le Thi Dao	Director	Halong Joint Stock Company	12/55 Đỗ Quang, Trung Hòa, Cầu Giấy, Hà Nội
Ha Thi Vinh	Director	Quang Vinh ceramic Limited Company	Bat Trang, Gia Lam, Hanoi



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.

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