Women Empowerment in Household Economic Development: Lessons From Poverty Reduction for Ethnic Minorities in Vietnam

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This paper reviews the poverty reduction process in Vietnam and experiences of decision-making empowerment in household economic activities for ethnic minority women in their efforts to reduce poverty. The study analyses data from the Gender Equality Survey, covering 950 households in matrilineal ethnic groups (in the South of Vietnam) in 2018 and life stories of women from Hmong, Tay, Khmer, and Xo Dang ethnicities. The analysis reveals a strong engagement of ethnic minority women (both matrilineal and patriarchal groups) in household economic decisions. They have overcome various cultural barriers to take initiatives in accessing to bank credit, which has been used for developing household livelihood. Thanks to their own efforts and supports from the Women’s Union, many ethnic minority households have escaped from poverty, ended food shortage, and started commercial production. As a result, ethnic minority women have been increasingly active in both their family and community.

Keyword: women empowerment, developing countries, gender and development, identity and culture

Introduction

Poverty reduction is one of the top priority policies for developing countries to improve people’s livelihoods and protect the environment (Litchfield, McCulloch, & Alan Winters, 2003). Empowering women in household economic development and introducing economic development policies for these women is a robust strategy for alleviating poverty in developing countries (Kadiyala, 2004). Empowerment is the process of gaining control of resources or increasing self-efficacy. External factors can either change or play as a catalyst in the decision-making process, and individuals involved in the process would decide at their discretion how they can make a difference in society (Sen, 1998). Women empowerment and household economic development are closely linked to reduce gender inequalities and empower women to benefit from development (Duflo, 2012; Bradshaw, Chant, & Linneker, 2003). As empowered, rural women can access family labor, control resources, access leadership positions or communicate with others outside the family, actively manage savings and credit, and their incomes are improved (Galab & Rao, 2003).

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One of the experiences in poverty reduction by developing countries is the policy intervention in form of microfinance support for households. Empowering women to manage household microfinance is seen as a magic bullet against poverty. When poor women have access to microfinance, they are empowered to make full use of their economic capabilities and actively participate in household production, increasing productivity and redefining their status in family and community (Mayoux, 2000).

In this paper more analyses on women empowerment in household economic development will be carried out. In addition to aggregate data from secondary literature, primary data from National Project “Some major issues of gender equality in ethnic minority areas of Vietnam” (called 2018 Survey in this paper) will be analyzed. This project has not been completed, however quantitative information from 951 households, including 424 males and 527 females as representatives, from ethnic minority groups in the Southern provinces (Soc Trang, Ninh Thuan, Dak Lak) will be used (mostly from matriarchal ethnicities such as Xo Dang-218, E De-226, Cham-250, Khmer-250). The qualitative data with life stories of women and information from observation method are also analyzed. Authors of the paper are Principal Investigator and Co-PI of the Project.

Context of Study

Vietnam is a developing country that has strongly alleviated poverty by significant reforms in household economy towards sustainable development. Thanks to the reform (known as Doi Moi), Vietnam has gained remarkable achievements in economic development and significantly improved living standards of the majority of population, especially ethnic minorities. After 30 years of Doi Moi, various ethnic minorities in Vietnam have experienced strong economic growth, while maintaining a distinct culture and continuing development (WB, 2008; Baulch, Thi Kim Chuyen, Haughton, & Haughton, 2002; Baulch, Nguyen, Nguyen, & Pham, 2009). Using the USD 1.90 a day as a poverty line, the poverty rate fell from about 50% in the early 1990s to the current level of 3% (WB, 2016, pp. 11, 23, 5). The initial progress that Vietnam has made is attributed to reforms in the rural economy, equal allocation of agricultural land to rural households and diversification of farming activities. These reforms have created appropriate incentives for larger agricultural production and exports (World Bank and Vietnam Academy of Social Sciences (VASS), 2012, p. 4). The personal financial development, which is based on the community supervision and assistance in poverty alleviation, boosts the household efforts and promotes the value of social and cultural capital of Vietnamese. In this way, the approach and areas of support for women to proactively develop household economy for poverty escape are meaningful interventions.

In recent years, the Vietnam Government has made efforts to address the financial difficulties of the agriculture sector. The State Bank of Vietnam (SBV) has issued many documents guiding credit issues in the agriculture sector, including lending for post-harvest loss reduction in agriculture and aquaculture production and the extension of loans for paddy stockpiling. The number of communes with bank/bank branches and people’s credit funds is 19.65 percent (p. 37), 8.70 percent in Midlands and Northern Mountain, and 10.67 percent for Central Highlands (CSCRAFC, 2016, pp. 66-67).

Capital support activities for women to develop stable economic conditions and sustainably alleviate poverty are performed through different credit channels, which are designed appropriately for each targeted group. For instance, the Women’s Union intensifies its support for poor and near-poor¹ women accessing

¹ Based on standard criteria of the Government.
preferential credit sources from the Bank of Social Policy and microcredit projects directly managed by the Women’s Union.

According to statistical data of the Central Vietnam Women’s Union (VWU) up to July 2017, the total number of poor and disadvantaged women entitled to borrow capital from entrusted and trusted funds with the Social Policy Bank, Bank for Agriculture and Rural Development, a number of commercial banks, and the VWU’s funds and programs/projects are nearly three million households with over VND 75,000 billion (Vietnam Government, 2017). For better-off households\(^2\) and farms, the credit sources for agriculture and rural development managed by the Bank of Agriculture and Rural Development are identified as important channels providing capital support for women. The diversified sources of funds help farmers, especially women farmers, and have many opportunities to access loans. Women have more opportunities to access small-scale loans (e.g., loans from policy banks or trust funds through the Women’s Union).

It is necessary to mention preferential credit for poor households from the Vietnam Bank for Social Policies as an effective way to promote household production. Women’s Union is among the socio-political organizations assigned to manage credit on their own and take responsibility in production planning, disbursement, and monitoring, ensuring the debt servicing, and revolving as well as community development (Michael, Pham, Nguyen, & Nguyen, 2001; World Bank and Vietnam Academy of Social Sciences (VASS), 2012, p. 122). According to the World Bank, up to 80% of ethnic minority households have access to loans with low interest rates, infrastructure investment, and use of cash for extension services given to landowners and livestock growers (World Bank and Vietnam Academy of Social Sciences (VASS), 2012, pp. 133, 139). Thus, Vietnam has completed the UN Millennium Development Goals (MDGs) for rapid poverty reduction. Over the past 15 years, over 25 million Vietnamese have been lifted above the poverty line. The poverty picture in Vietnam has turned from food shortage in the 1990s of last century to scarcity of education, health care, drinking water, and environmental sanitation in the early years of the 21st century (UNDP, 2014; ADB and UN Women, 2018).

One of the lessons from the poverty reduction in Vietnam is the support policy for poor ethnic minority women in their household economic development. As reported by the Central Institute for Economic Management (CIEM, 2008), the wealth of ethnic minority households is related to the gender characteristics and the ability to speak fluent Vietnamese (CIEM, 2008). Along with the cultural habits of ethnic groups to perceive men as the household head, the lack of fluent use of Vietnamese makes ethnic minority women more impeded in communicating with communities outside of their group (VASS, 2008; IFGS, 2016). The Women’s Union is an important organization that helps women overcome these obstacles, providing opportunities for ethnic minority women to participate in village meetings, in addition to technical training in livestock and crop production. In particular, ethnic minority women are directly exposed to credit with the support and supervision of the grassroots women’s union.

Vietnam has 53 ethnic groups, in which both patriarchy and matriarchy exist. The Kinh and most ethnic groups residing in mountainous areas of the North and North Central regions follow the patriarchal system, while the matriarchal system is observed in certain ethnic groups living in the South and Central Highlands regions. In the patriarchal culture, the patriarchal regime always dominated with the absolute male control in a family (Barfield, 1997). Having the patriarchy in a family, men are always in a higher position than women,\(^2\) Usually is group of 40% top income.
who have less power and more dependence on men. In matriarchal minorities, women have the right to manage inherited asset, including land and valuable assets as perceived by the people, but men have more rights in production, livelihoods, and external affairs. Both patriarchy and matriarchy have made the woman in a family to be dependent on men and gain insignificant rights to decide and participate in household economic activities. The gender division of labor is paralleled by the separation of family decision-making power and the external activities of the household to the community and society. The cultural prejudice, which attaches women to housework in the family only and associates men to production and other activities outside the family, leads to the notion that women, who do domestic work only and not engage in family income generation, are less valuable than men (UN Women and CEMA, 2015).

The patriarchal and matriarchal ethnic groups in Vietnam still retain their ethnic cultural identity nowadays. The characteristics of family culture and relationships follow the gender prejudice. Even some ethnic groups, namely Khmer, Cham, and E De, follow the matriarchy, but men have the power to make the most of family decisions, especially in external matters and livelihoods. Women only take care of daily expenses and housework, as well as childcare. The participation in economic activities of women is highly limited in matriarchal system.

Although Viet Nam has progressed towards gender equality and the position of women in society and family has improved, in general women remain disadvantaged relative to men, especially in ethnic areas. The Viet Nam Household Living Standards Survey 2014 (GSO, 2016) showed that nationwide, one in four household heads are women (26.54 percent, compared to 73.46 percent of household headed by men). From Survey on socio-economic situation of 53 ethnic minority groups 2015 (GSO, 2016), of the more than three million ethnic minority households surveyed, 82.32 percent of households were headed by men. On average, ethnic minority women are household heads at a rate nearly nine percentage points lower than the national average. Position of head of household is related to a right of having land certificate. Even though the Land Law 2003 allowed both husband’s and wife’s names on the land certificate, the issuance of land use right certificates under the names of both the husband and the wife is still slow. According to the UNDP (2013) report on women’s access to land in Vietnamese society, about 18 percent of women are solely named in the certificates of land use right; the proportion of certificates with both names of the husband and the wife is only 22 percent; and the proportion of certificates of land use right entitled solely to men is double that figure. The most vulnerable women are those who live in mountainous areas. The exclusion of women’s names from certificates of land use right decreases their role in mobilizing land and human resources for socio-economic development.

In the present context, the external social impact has made women’s perceptions change. Ethnic minority women are increasingly involved in income-earning activities. Especially some ethnic minority women have actively accessed to credit, manage loans, and take initiative in production based on discussion with the man/husband in the family. The model of discussion and consensus by spouses has clearly generated significant economic benefits, particularly in the poverty eradication among selected ethnic groups (Nguyen, 2017).

**Credit Access of Ethnic Minority Women**

Ethnic minority women in Vietnam have witnessed significant changes in terms of their participation in household economic development programs. Coming from poor households, which were highly exposed to food shortages and diseases, ethnic minority women have benefited from poverty reduction policies of the
Government of Vietnam by borrowing from development banks to finance farming and husbandry. In fact, women are always the main laborers in the family, engaging actively in economic activities such as cropping and livestock production. Nonetheless, they hardly involve in social activities, external communication, and technical training courses (World Bank and Vietnam Academy of Social Sciences (VASS), 2012; VASS, 2008; IFGS, 2016).

Implementing the credit policy for poor ethnic minority households, the Women’s Union has supervised the lending procedures, instead of the husband. The Women’s Union has even encouraged women to borrow with the husband’s consent for production.

The form of microcredit was highly suitable to ethnic minority women, who also have better defined strategies for family economic development, changing their perception of ending poverty on their own. In one poor commune (Tan Lien), Lang Son Province, Tay women have the very high rate of loan balances from banks (83.6%).

Women’s Union has a very important role in helping women borrow and manage loan. The loan term is 36 months and interest rate is 0% with the principle of credit revolving in the community. Each group of borrowers consists of five to 10 women, who supervise the credit use of every member. If the loan cannot be fully paid by the due date, the group will support the debtor to pay on time and assist to pay off the debt from production. Having guarantee from the Women’s Union, loan procedures are designed for the convenience of borrowers. The loan is disbursed and returned by harvested agricultural products in some places. The credit flexibilities ensure loans to be fully used without overdue debts.

The Vietnam Bank for Social Policies has required loan applications to be signed by the spouses since 2008. As explained by the bank, the husband must be responsible for loan repayment if he used the money borrowed by his wife to unreasonable purposes. In cases where the husband applies for a loan without agreement from his wife, the bank would not approve. The commitment of both husband and wife in borrowing procedure helps to enhance the loan effectiveness. A large number of households have invested in production and started to make a profit. This requirement addresses the gender discrimination in some ethnic minorities, giving women more equal rights in their effort to develop the household economy (IFGS, 2016).

The credit provided by the social policy bank and managed by the women’s union, which also offers legal support, to poor ethnic minority women for animal husbandry and vegetables, has successfully lifted many households from poverty line. As a result, their children have access to education. Families have food sufficiency and revolving profit from production. For poor families with chronic poverty or difficulties such as labor shortage, illiteracy, or severe illness, the women’s credit group mobilizes support from remaining members in form of breeding pigs, breeding chickens or farming labor. If women are inexperienced, the staff of Women’s Union visits them to instruct how to take care of the family, grow plants, and raise livestock.

Having more funds, ethnic women have been more active in production investments such as raising livestock (e.g., pigs, chickens, and ducks) and planting vegetables (e.g., cabbage and potatoes) (IFGS, 2016). The poverty rate in a poor commune, Tan Lien (Lang Son Province) dropped from 56% (2005) to 38% (2009). Currently, 83% of households, of which 65% borrowers are women, in the commune have loan balances at banks. This impressive achievement has been critically attributed to commune women’s union and women in households, who have made great efforts to end poverty (Dang, 2013).

Box 1: Women change life together
In 2003, I was the first borrower that accessed bank credit in the village. At the beginning, I was much worried about the...
debts. After two years of doing a good work, I have persuaded other women to borrow. At that time, many people were reluctant to credit because they were afraid of overdue debts. Observing my positive outcomes, they have asked me to help with bank procedures. In case of Mrs. H, she was so poor, living in a dilapidated house and unable to raise livestock. We mobilized 30 kg of rice from other women in the group, who also helped her to rebuild the house and presented her two piglets. After one year, the pigs were sold at VND 3 million, which was used by Mrs. H to raise other chickens and pigs. (In-depth interview with a staff of Women’s Union in Tam Nguyen Village, Lang Son Province)

However, there is still gender disparity in accessing and using credit exists. Studies indicate that compared to men, rural women have fewer opportunities to access credit (FAO and GSO, 2010). The results from the 2012 VLSS also show that the proportion of female-headed households benefiting from the credit policy for the poor was 7.4 percent—2.3 percentage points lower than of those headed by males (GSO, 2014, p. 348). In the 2018 Survey, among 573 households ever used credit there were 38.4% loaned by wife compared to 55.5% loaned by husband.

**Participation of Ethnic Women in Technical Training**

In addition to the micro credit strategy, ethnic minority women have more opportunities to access to technical training and application to agricultural production. Training for technological transfer plays an important role in farmers’ agricultural production. In the 2018 surveyed areas, training courses and workshops on agricultural science knowledge and techniques were organized through diversified channels. For example, the district-level Agricultural Extension Department operated agricultural extension courses in collaboration with the commune Women’s Union and the commune Farmers’ Association. Farmers evaluated the effectiveness of training courses in which they participated highly. As a result, they gain techniques of cultivation. In ethnic minority communities, a significant number of women participate in technical training. For example, there are about 30% of women in 2018 surveyed areas participating in training. There are also about 30% of those who usually participate in extension agriculture training who are women. Women who are considered most regularly participated in credit policy training are accounted for 36% of total.

However, there are still gender gaps found in agricultural extension programs. Unlike the traditional model for developing agriculture, farmers now switch to planting and breeding on an increasingly larger scale, bringing applied science and technology into farm production. These new jobs are often dominated by men in the family. Therefore, men usually participate in training workshops on scientific and technical knowledge and women have fewer opportunities to attend these programs (Hoang, 2010). Data from the 2012 VLSS also show that the proportion of households headed by men benefitting from projects in agriculture, forestry, and fishing is 8.2 percent, or 4.5 percentage points higher than that of households headed by women (GSO, 2014). One study by Pham and Nguyen (2014) shows that in a number of agricultural projects, women participate more in the models for raising livestock and cultivation rather than in the models for mechanization application and study tours. Time constraints and lower education levels may limit women’s participation in training courses offered by agricultural extension centers. Also, social norms may prevent women’s access to extension services. For instance, women might feel reluctant to go to see the mostly male extension officers for advice and instruction (Pham, 2014). In the 2018 Survey, a gap between men and women in attending extension agriculture training is about 12 percentage points and credit policy training is about four percentage points.

Gender gaps in access to modern machines and equipment for agriculture development still remain. According to the 2012 VLSS (GSO, 2014), the proportion of households headed by men benefiting from machines and material production support projects was 5.1 percent, 2.6 percentage points higher than that of
households headed by women. There is a significant gap between men and women in the application of mechanization. While a lot of work in the agricultural sector is being mechanized to lessen farming tasks, this mostly benefits men who are in charge of the parts of farm work that are more closely related to mechanization, such as tillage, harvest, post-harvest jobs, and transportation. When asking who are the most benefit person in the family from projects on supporting machine, production materials, 25.6% of responses are for husband only, compared to 13.5% for wife only and 57.2% for both husband and wife.

The Status of Women in Family

The 2018 Survey shows a figure of decision-making power between husband and wife in the family matter. It can be shown that, ethnic minority women nowadays involve more in contributing income for the family and at the same time, participate more in decision making process in the family. However, in general the husbands still are the main persons who make important decision in the family, except for decisions related to daily expenditure (Table 1). This result is similar to many findings elsewhere (Tran & Nguyen, 2008; Nguyen, 2017; etc.).

It is also found that, there is a close relationship between family living standard level and persons who make decision in the family. In general, the better living standard of the family, the more power for women in decision making in the family. The increasing of living standard in the ethnic minority families since the Renovation (Doi Moi) in 1986 has significantly contributed to the empowerment of ethnic minority women.

Table 1

| Family activities                   | Better-off households | Medium households | Poor households | Overall |
|------------------------------------|-----------------------|-------------------|----------------|---------|
| Business decisions*                |                       |                   |                |         |
| Both hus and wife                  | 62.2                  | 58.4              | 47.8           | 50.0    |
| Husband                            | 28.4                  | 37.2              | 43.9           | 40.1    |
| N                                  | 74                    | 401               | 446            | 949     |
| Daily expenditure decisions*       |                       |                   |                |         |
| Both hus and wife                  | 50.0                  | 43.1              | 43.5           | 43.5    |
| Husband                            | 0                     | 4.0               | 4.5            | 3.9     |
| N                                  | 74                    | 401               | 448            | 950     |
| Important decisions in family*     |                       |                   |                |         |
| Both hus and wife                  | 73.0                  | 69.8              | 59.9           | 65.0    |
| Husband                            | 21.6                  | 26.4              | 36.3           | 31.1    |
| N                                  | 73                    | 401               | 447            | 949     |
| Main income earner in family       |                       |                   |                |         |
| Wife                               | 13.7                  | 7.2               | 7.4            | 8.2     |
| Husband                            | 58.9                  | 50.9              | 55.9           | 53.8    |
| Equal contribution                 | 27.4                  | 41.6              | 36.5           | 37.7    |
| N                                  | 73                    | 401               | 447            | 949     |

Note. Significant level: * p < 0.05. Source: The 2018 Survey.

Survey results in the Table 2 show that, even in the traditional culture of matriarchal ethnicities, nowadays
wives still maintain custody of cash and husbands make major decisions in business planning, credit access and participate in technical training courses on agro-forestry production. The extent of participation by wives is not critical, especially in household business planning. Women from Khmer, Cham, and Xo Dang ethnic minority groups have rarely engaged in agricultural training courses. They mainly care for daily family expenses as tradition.

Table 2

| Key Decision Makers in Household Economic Activities by Ethnic Minority (%) |
|-------------------------------------------------|-----------------|-----------------|-----------------|-----------------|
|                                                | Xo Dang (n = 218) | E De (n = 226) | Cham (n = 250)  | Khmer (n = 250) |
| Business planning***                           |                  |                |                 |                 |
| Male                                           | 61.0             | 48.2           | 32.0            | 30.1            |
| Female                                         | 4.6              | 4.9            | 3.2             | 9.6             |
| Both                                           | 32.1             | 46.9           | 64.8            | 40.2            |
| Credit***                                      |                  |                |                 |                 |
| Male                                           | 45.4             | 19.5           | 21.6            | 24.0            |
| Female                                         | 11.0             | 14.2           | 16.4            | 11.2            |
| Both                                           | 34.9             | 49.1           | 57.6            | 23.2            |
| N/A (no credit access)                         | 8.7              | 17.3           | 4.4             | 41.6            |
| Daily expenditures***                          |                  |                |                 |                 |
| Male                                           | 4.6              | 4.0            | 2.4             | 6.4             |
| Female                                         | 85.8             | 85.8           | 82.6            | 57.2            |
| Both                                           | 9.6              | 10.2           | 14.8            | 36.0            |
| Attending technical training on agro-forestry production*** |
| Male                                           | 32.6             | 40.3           | 30.0            | 15.2            |
| Female                                         | 26.1             | 24.8           | 12.8            | 4.4             |
| Both                                           | 8.3              | 10.2           | 3.2             | 1.2             |
| NA (unavailable training/not farmers)          | 29.4             | 19.0           | 51.2            | 79.2            |

Note. Significant level: *** p < 0.000. Source: The 2018 Survey.

The key barriers for less empowerment of ethnic minority women include low education, limited knowledge of borrowing rules and procedures. For example, due to illiteracy, most of the ethnic minority women have to ask their husband to borrow money. Some women cannot read and write, and have to put their fingerprint on the loan application. One Muong female, rice grower, living in Hoa Binh Province, mentioned “I dare not go to banks as I will have to fill in the forms with letters. If I was a borrower and unfortunately our business failed, my husband would blame it all on me” (IFGS, 2016). Credit groups and bank officials are difficult to manage those, who are not aware of borrowing rules and procedures.

The survey results point out limited decision-making power of ethnic minority women in families at present. Although great efforts from the government and social movements and women are more likely to have access to concessional loans through the Women’s Union, they are still heavily dependent on men in practice. That is problem needed to be solved to make more empowerment of women in coming years.

Remarks

Women empowerment in household production transformation and agricultural product diversification is one of the solutions for sustainable poverty reduction in Vietnam. The support and empowerment are more
meaningful to ethnic minority women, who are living in difficult conditions and facing a wide range of cultural and socio-economic barriers. Ethnic women have tried hard to address their difficulties for family well-being. Meanwhile, they need to be more empowered in their family and communities.

Credit granting policies should raise the loan amount and lengthen the period before repayment is due, in keeping with the farmer’s production cycle, especially for orchard production. Information related to loans, application procedures, and schedules should be disseminated to all farmers on time, as required by law, but especially to ethnic minority women.

There is also a need to enable ethnic minority women to participate more actively in agricultural extension programs. The programs should enhance the provision of information for female farmers. There should be more workshops gathering farmers to share experiences on applying cultivation skills, agricultural production. Gender balance should be seriously taken into account when organizing these workshops.

There is a continuous need to raise the awareness of local officials, mass organizations, and male and female farmers on the roles of ethnic minority women in agriculture. It is necessary to implement measures to promote women’s participation in stages of production related to decision making and monitoring of agricultural investments in the community.

The achievements in poverty reduction for ethnic minorities in Vietnam have demonstrated the importance of associations, including Women’s Union. In addition to facilitating loan procedures, the Women’s Union has strongly supported members to resolve family difficulties and gradually promote household production. Women have progressively involved in household production and businesses. In particular, the right to discuss and make decision in family matters has been clearly emphasized. The Government of Vietnam is recommended to continue its integration of gender development support policies into socio-economic development programs and policies to empower women, especially ethnic minorities.

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