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USAID/VIETNAM COVID-SPECIFIC GENDER ANALYSIS

USAID Linkages for Small and Medium Enterprises (LINKSME) Project

February 4, 2021

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This publication was produced for the United States Agency for International Development (USAID), Contract Number 47QRAA18D00CM. It was prepared by Banyan Global under the authorship of Katie Sproule and Nguyen Thanh Huong.

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Recommended Citation: Katie Sproule and Nguyen Thanh Huong. USAID/Vietnam COVID-Specific Gender Analysis. Prepared by Banyan Global. 2021.

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EXECUTIVE SUMMARY

The United States Agency for International Development (USAID) Office of Gender Equality and Women’s Empowerment hired Banyan Global to carry out a COVID-19–specific activity-level gender analysis¹ to support USAID/Vietnam’s Linkages for Small and Medium Enterprises (LinkSME). The aim is to support the activity in integrating gender equality² and women’s empowerment, and to do no harm in its programming to prevent and mitigate COVID-19 (see [Annex B for the scope of work](#)). The report structures its findings and recommendations on gender³ equality and women’s empowerment around the activity’s intermediate results (IRs) and crosscutting themes, with an eye toward several socially relevant categories (see Table 1).

TABLE 1. STRUCTURE OF COVID-SPECIFIC GENDER ANALYSIS

ACTIVITY IR	CROSSCUTTING THEMES	SOCIALLY RELEVANT CATEGORIES
IR 1: Strengthen the Small and Medium Enterprise (SME)-led firm business linkage framework	Gender-based violence risk Women’s economic empowerment	SMEs ¹ with a particular interest in women-owned and women-led businesses
IR 2: Enhance Vietnamese SMEs’ capacity to participate in supply chains	Women’s capacity building	Business support organizations ²

Banyan Global consultants (Katie Sproule and Nguyen Thanh Huong) conducted this analysis over a three-week period using primary and secondary data (see Annex C for a list of key documents and Annex D for a list of key stakeholders consulted). Table 2 summarizes findings and recommendations from the gender analysis. Recommendations related to women’s economic empowerment and equality have a **WEE** tag to facilitate the Mission’s tracking of investments in that area, as required in the [Women’s Entrepreneurship and Economic Empowerment Act of 2018](#).

TABLE 2. COVID-SPECIFIC FINDINGS AND RECOMMENDATIONS ON GENDER EQUALITY, BY ACTIVITY INTERMEDIATE RESULT

FINDINGS	RECOMMENDATIONS ³
Activity IR 1: Strengthen the SME-lead firm business linkage framework	

¹ For the LinkSME activity, SMEs are defined as Vietnamese firms with 50 percent of capital ownership and less than 500 employees (full-time equivalent). The targeted SMEs in this report are defined as those Vietnamese firms to which USAID LinkSME will be providing intensive technical assistance with respect to market linkages.

² Business support organizations can be business associations (trade, sector), chambers of commerce, private-sector forums, SME development centers, SME promotion agencies, export development organizations, business support centers, et al., in the public and private sectors

³ Bolded recommendations may be integrated into Year 3 work plan activities and/or are suggested as priorities.

-
- The SME sector was deeply affected by the COVID-19 lockdown and ensuing economic slowdown. Over 75 percent of surveyed Vietnamese enterprises had reduced working hours, suspended contracts, cut wages, and/or conducted layoffs as a coping mechanism.
 - Employer support for COVID-19 is gendered.⁴ Eight percent of women and men reported employer support for childcare during COVID-19.⁵ More men received paid leave and technical assistance and more women received support for mental health and access to flexible work arrangements.⁶
 - COVID-19 may be exacerbating pre-existing gender inequalities in access to digital technology. Vietnam has a gender digital divide, and women are less likely to use the Internet or own a smartphone.⁷
 - The pandemic has exacerbated cultural norms and difficulties facing women-led and women-owned SMEs. Most stakeholders believe a woman has more difficulty managing a company, since she is also responsible for taking care of the family.⁸
 - COVID-19 has increased women's vulnerability to incidence of GBV, as companies have been forced to halt operations or switch to working from home.
 - Within the context of LinkSME, SMEs generally adopted the sexual harassment policy of their foreign buyer, if it existed.
 - Discussion of sexual harassment and other forms of GBV in the workplace is taboo.⁹ Women workers generally do not know their rights related to GBV in the workplace.¹⁰ Multiple stakeholders generally lacked knowledge of what GBV is and its prevalence in the workplace.
 - Focus on promoting business and networking opportunities for women. **(WEE)**
 - **Host break-out business and network sessions for women-owned and women-led SME during mixed-gender trade fairs** (virtual or in-person), as possible. **(WEE)**
 - **Continue to expand networking opportunities for women-owned, women-led SMEs and women managers by paying attention to times and contexts in which women may be more likely to attend**, such as during work hours or lunchtime, requiring little to no travel, and not involving social drinking pressures. **(WEE)**
 - **Explore training opportunities that focus on building technical sector-specific knowledge**, as this was cited as a key factor in an SME's ability to link with a foreign firm is the SME's knowledge of its product.¹¹ This would be particularly beneficial for women-owned and women-led SMEs, as women are more likely to lack technical knowledge. **(WEE)**
 - Work at the organizational and government-policy level to address gender inequality issues within the workplace. **(WEE)**
 - Request BSOs to encourage leadership at targeted SMEs to support a pipeline for women managers and leaders. **(WEE)**
 - Incorporate childcare support criteria as a component of LinkSME's pre-evaluation assessment to signal to firms that the Activity supports this type of policy. **(WEE)**
 - Work with SMEs to create flexible and alternative working arrangements during COVID-19, particularly for women. **(WEE)**
 - Consider hiring a dedicated long-term staff person or short-term consultant with gender and GBV expertise to assist with the activity's gender integration and to develop a GBV risk-mitigation plan. This person should work at the program and organizational levels to support decreases in GBV in the workplace and to ensure that the activity does not do any harm. **(WEE)**
-

Activity IR 2: Enhance Vietnamese SMEs' capacity to participate in supply chains

- The pandemic continues to exacerbate challenges for women-owned businesses, including difficulty finding customers and accessing finance. The top issues facing Vietnamese businesses did not change with COVID-19, but they became more prevalent. Challenges include lack of customers or struggles in finding them, issues with cash flow, and difficulty making loan payments.¹²
- Early in the pandemic, the percentage of businesses using the Internet to work online or provide online services increased significantly.¹³ Women running micro-SMEs could shift faster than men.¹⁴ However, many of the goods and services typically provided by women-run SMEs are less suitable for e-commerce.¹⁵
- Only one-third of company leaders in Vietnam believe that social norms during COVID-19 mean women and men are affected differently by the pandemic.¹⁶
- Women-led/owned businesses lack access to networking and have limited time for, and access to, capacity-building opportunities. This challenge has been exacerbated by the pandemic.
- The pandemic increases women's limitations in accessing finance and need for finance.
 - Women business owners are not discriminated against in policy, but in practice they do face discrimination from banks. With COVID-19, this discrimination is heightened, as bankers believe women cannot focus on their business due to increased care responsibilities.¹⁷ Lending credit to women is seen as riskier than lending credit to men.
 - The SME Development Fund or Incubator Fund did not work effectively, and SMEs relied on capital preservation as a coping mechanism.
- Adjust programming to focus on alleviating the top problems identified (identifying customers and finance) by Vietnamese businesses, including women-owned SMEs. Also adjust to accommodate changes in the ways business is conducted during and after COVID-19 (e-commerce, domestic market).¹⁸ **(WEE)**
 - Create re-skilling technical assistance (TA) curriculum so businesses can meet new supply demands (i.e., find new customers), including COVID-19–related goods and services, such as personal protective equipment and others related to health needs.
 - Assist SMEs working in sectors most severely affected by COVID-19, including textiles, as well as those with goods and services less suitable for e-commerce to pivot their business to accommodate COVID. **(WEE)**
- Ensure capacity building efforts do not neglect women-owned and women-led SMEs and female workers in general. **(WEE)**
 - **Partner with the USAID Improving Private Sector Competitiveness Project to prioritize training, leadership, and mentorship programs for women-owned and women-led SMEs. (WEE)**
 - **Survey current LinkSMEs to better understand their specific needs in the context of COVID-19 and recovery.**
 - **Request that BSOs ensure women-owned and women-led SMEs as well as female employees are adequately represented in BSO-conducted trainings by setting a reasonable quota and/or scheduling trainings at a convenient time for women to attend, where possible. (WEE)**
 - Request that BSOs contact women-owned and women-led SMEs in remote, rural areas regarding COVID-19 recovery measures and opportunities. **(WEE)**
- Ensure that any financial service provider who is a partner with LinkSME prioritizes women-owned SMEs. **(WEE)**
 - **Highlight finance sources to women business owners that may be particularly beneficial or suited to them. (WEE)**
 - **Ensure that the contexts and times of the demand-supply linkage events for investors to meet with SMEs are conducive to women's attendance. (WEE)**
 - Advocate to GVN to promote policies that give preferential loans to businesses severely affected; decrease interest rates on existing (and new) loans; freeze or extend the repayment period; and restructure debt. **(WEE)**

I. INTRODUCTION

I.1 BACKGROUND AND PURPOSE OF THE USAID/COUNTRY COVID-SPECIFIC GENDER ANALYSIS

This gender analysis will support USAID/Vietnam Linkages for Small and Medium Enterprises (LinkSME) to integrate gender equality and women's empowerment into their activities, where possible and relevant, and to do no harm in its programming to prevent and mitigate COVID-19 (see Annex B for

the scope of work). The gender analysis presents its findings and recommendations by the activity’s intermediate results (IRs) and crosscutting themes. It focuses on SMEs, with a particular interest in women-owned and women-led businesses, as well as business support organizations (BSOs).

Section 2 outlines the available gender-related COVID-19–specific data at the sector level and provides an overview of findings by the USAID ADS 205 gender-analysis domains. Section 3 summarizes key findings and recommendations by IR as well as risks and assumptions associated with the recommendations. Section 4 proposes gender equality and GBV risk mitigation indicators for consideration in the activity’s monitoring, evaluation, and learning framework. Section 5 provides a roadmap for updating the gender analysis, specifying when and what to update, and who will be responsible for the update.

The LinkSME is a five-year activity (2018–2023) implemented by International Executive Service Corps (IESC). It aims to strengthen the capabilities of business support organizations (BSOs) in Vietnam, such as business associations, export development centers, and SME promotion agencies, to facilitate the supplier-buyer relationships between Vietnamese SMEs and lead firms located in Vietnam. LinkSME helps local firms to participate in supply chains. Lastly, the activity works to improve the business environment by institutionalizing key reforms and strengthening the legal and regulatory framework for SME growth across the nation.

The LinkSME activity received additional funding to mitigate the impact of the COVID-19 pandemic across the activity’s four components, focusing on the most pressing needs for SME recovery through the following objectives:

- **Bolstering government action:** LinkSME will work with the Office of the Government and the Ministry of Planning and Investment (the two GVN counterparts under the LinkSME project) to develop and roll out emergency relief interventions and provide policy guidance for GVN’s rapid mobilization to support SMEs.
- **Improving network effectiveness:** LinkSME will tap into the network by embedding sector-specific consultants into BSOs to identify binding constraints and matching businesses, working hand-in-hand with BSO staff to organize input financing, speed up the operational modernization of many SMEs, conduct business process consultations for SMEs, and identify market opportunities. These efforts will also focus on constraints to raw material supply and the business case analysis of Vietnam’s competitive advantage to encourage greater investment in vertical supply chain integration.
- **Enhancing access to finance:** LinkSME will work with SMEs and BSOs to renegotiate lending terms, restructure debt, and explore creative group lending structures to give some SMEs breathing room for participation in supply chains.

Table 3 provides crosscutting themes and socially relevant categories for IR 1 and IR 2.

TABLE 3. STRUCTURE OF COVID-SPECIFIC GENDER ANALYSIS

ACTIVITY IR	CROSSCUTTING THEMES	SOCIAALLY RELEVANT CATEGORIES
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IR 1: Strengthen the SME-led firm business linkage framework	Gender-based violence (GBV) risk Women's economic empowerment (WEE)	SMEs ¹⁹ with a particular focus on women-owned and women-led businesses
IR 2: Enhance Vietnamese SMEs' capacity to participate in supply chains	Women's capacity building	BSOs ²⁰

1.2 LIMITATIONS OF THE COVID-SPECIFIC GENDER ANALYSIS

The COVID-specific gender analysis has several limitations, due to the COVID-19 context and time and resources available for the analysis.

- Limited primary data collection:** LinkSME provided recommendations for the informants for key stakeholder interviews, and the views of those individuals may not present a comprehensive view of all the challenges facing SMEs. To address information gaps, the research team used secondary data for supporting and triangulating findings from key stakeholder interviews. Where gaps were found in the actual and potential impacts of COVID-19 in Vietnam, the research team also considered global and regional information from similar pandemics, health crises, and previous recessions to highlight key potential issues and recommendations in Vietnam.
- COVID uncertainty:** While the number of COVID infections in Vietnam has been relatively low and the GVN has managed the pandemic well, COVID has had a severe impact on Vietnam's regional and overseas trading partners (suppliers and export markets), which in turn, affects the health of Vietnam's SME sector. LinkSME's previous gender assessment indicated no significant sector-specific differences reported by SMEs in their ability to link to foreign firms.²¹ However, differences are found in how a male-owned business can achieve linkages with foreign firms, compared with female-owned businesses. Female-owned businesses faced challenges based on the nationality of the firm, which influenced the way in which the firm conducted relationship business and business transactions.²²
- A rapidly changing COVID situation:** During this analysis, Vietnam passed a milestone of having no new confirmed cases of COVID-19 for 29 days as of October 1, 2020. However, much of the secondary research is dated before August 2020. Under normal research circumstances, data from two months prior would not be considered outdated. With COVID-19, however, data may be outdated, which limits this analysis. While primary research conducted does help bridge this gap, the team conducted only a limited number of interviews. This COVID-specific gender analysis (CSGA) provides a snapshot of a specific point in time using the best available information to which the research team had access in September 2020.

2. COVID-SPECIFIC GENDER EQUALITY AND SECTOR CONTEXT

2.1 COVID-SPECIFIC SECTOR DATA ON GENDER EQUALITY

Table 4 provides an overview of gender-related COVID-specific data at the sector level relevant for the USAID/Vietnam LinkSME.

TABLE 4. SNAPSHOT OF COVID-SPECIFIC STATISTICS ON GENDER EQUALITY AT THE SECTOR LEVEL

COVID-19 infection and mortality rates (as of October 1, 2020)

- **Infection data:** As of November 6, 2020, Vietnam has had a total of 1,212 cases of COVID-19.²³ There were no sex- and age-disaggregated data on COVID-19 incidence and recovery.
- **Mortality data:** Vietnam has had 35 deaths due to COVID-19.²⁴ For every 10 deaths among confirmed cases in women there are six in men.²⁵ A total 2.45 percent of men have died compared with 4.16 percent of women.²⁶

Government management of COVID-19 response

- **Public health response:** On January 23, 2020, Vietnam confirmed the first two cases of COVID-19. From April 1, 2020, the country implemented social distancing measures for 15 days and announced the nationwide outbreak of COVID-19. Vietnam entered a second wave of infection when the Ministry of Health announced the 416th case in Da Nang, which was the first case with an unknown source of infection in 99 days. On July 28, 2020, Da Nang authorities started a 15-day quarantine of the city. Many cases around the country tied to the Da Nang outbreak were subsequently detected. On July 31, 2020, Vietnam recorded its first death due to COVID-19. As of September 25, 2020, virtually all lockdown restrictions ended.

Vietnam used several smartphone apps to monitor the spread of COVID-19.²⁷ Initially, the Ministry of Information and Communications app, NCOVI, was used to alert the health system of COVID-19 cases and hotspots that needed attention. In August 2020, every citizen using a smartphone was asked to install Bluezone, a contact-tracing mobile app.²⁸ Using the information individuals uploaded, the app detects people in close contact with infected persons to assist with control of the outbreak.

- **Social assistance response:** In April 2020, the GVN passed a COVID-19 financial support package, Resolution 42, totaling VND 62 trillion (USD 2.6 billion). It included income support of VND 1million/month (USD 43) for three months (April to June 2020) for workers who had lost their jobs but were not eligible for unemployment insurance. Workers who lost employment contracts and who were working in businesses closed due to social distancing measures were also eligible.²⁹ The GVN issues certificates for people in poor and near-poor households, who work mostly in the informal sector or do not have jobs. Cash payments of VND 250,000 (USD 10.8³⁰) per person per month were available to poor and near-poor households from April to June.³¹ Other beneficiaries of the support package included employees with postponed labor contracts, part-time workers who were unemployed but had not received unemployment benefits, enterprises with no revenue or financial source to pay salaries, individual business households, and people with meritorious services to the nation. Unfortunately, the funding was not dispersed quickly, which posed a challenge for the poor and near-poor households.³² Also, despite capturing many vulnerable groups, Resolution 42 made it difficult for ethnic minority women as well as informal workers, including female migrant workers, to qualify for support due to legal residency requirements.³³
- **Enterprise assistance response:** In May 2020, the GVN passed Resolution No. 84 dated May 29, 2020, to support enterprises. Key supports included a 15 percent reduction of the land rental fee for 2020, free bank guarantees, a 2 percent reduction of loan interest rates, and work permit approval for key managers and experts from overseas to Vietnam.³⁴

Sector-level snapshot before and since the pandemic began

- SMEs make up 96 percent of all businesses in Asia and account for two-thirds of private-sector jobs.³⁵ In Vietnam, SMEs represent 98 percent of total enterprises and account for 63 percent of employment and 45 percent of GDP.³⁶ They are particularly vulnerable to the COVID-19 situation but will also be essential to economic recovery.
- Women-owned SMEs account for 25 percent of all SMEs in Vietnam and operate mainly in the services sector.³⁷ The ratio of women-owned SMEs declines when the size of the business increases.³⁸ Vietnam's women-led SMEs employ an average of 43 percent women; men-led SMEs employ an average of 36 percent women.
- Vietnam has one of the highest female labor force participation rates in the world at almost 73 percent (male participation is 82 percent).³⁹ However, Vietnam is experiencing a decline in its female labor force participation rate as a result of COVID-19.⁴⁰ Women work disproportionately in sectors that have been the most affected by COVID-19, including manufacturing, wholesale and retail trade, transport storage and communication, art, entertainment, recreation and other services, and accommodation and food services.⁴¹ With the economic shift in Vietnam from farming to manufacturing, women also tend to be engaged in export sectors, which have been disproportionately affected.⁴²

2.2 COVID-SPECIFIC SECTOR CONTEXT ON GENDER EQUALITY

Table 5 presents COVID-specific findings on gender equality related to the USAID Automated Directives System 205 gender analysis domains.

TABLE 5. COVID-SPECIFIC FINDINGS ON GENDER EQUALITY AT THE SECTOR LEVEL

<p>Laws, policies, regulations, and institutional practices that influence the context in which men and women act and make decisions</p> <p>Addresses how COVID-19 may reinforce the application of existing gender-unequal laws, policies, and regulations—or create opportunities to make them fairer in areas related to entrepreneurship, economic growth, women-owned SMEs, BSOs, and GBV.</p>	<ul style="list-style-type: none"> <p>COVID-19–related stay-at-home measures likely contribute to increases in the incidence of GBV.⁴³ Before COVID-19, 58 percent of women in Vietnam experienced physical, psychological, or sexual violence at least once in their life; 27 percent within the previous year.⁴⁴ While prevalence and incidence data on GBV in the workplace are limited, one study from Action Aid Vietnam found over half of women have experienced sexual harassment in the garment sector.⁴⁵ These findings are similar to those of a 2020 study by CARE in Vietnam, which found 44 percent of respondents experienced sexual harassment, but most did not report it due to feelings of shame, fear of loss of personal honor, and lack of protection.⁴⁶ A 2019 Better Work report also suggests sexual harassment is more widespread than commonly acknowledged in Vietnam.⁴⁷</p> <p>Research indicates the incidence of GBV has increased with COVID-19. Peace House and Sunshine Hotline, two national organizations working on GBV, each cite about twice the volume of calls reporting violence in 2020, compared with 2019.⁴⁸ This increase is consistent with previous pandemics and may be due to lockdowns forcing people to stay at home. Also, survivors are not in public places, where other people could spot signs of abuse and get them help.⁴⁹</p> <p>Government COVID-19 policies have been slow to implement and are not gender-sensitive. As mentioned above, “Resolution 42,” passed in April 2020, applies to people whose income decreased significantly, who no longer earned a salary, could not find work, or could not maintain their minimum living standard due to COVID-19.⁵⁰ It identifies six specific beneficiary groups: impacted employees, impacted businesses, people with meritorious service to the country, poor and near-poor household, and social protection beneficiaries.⁵¹ No specific criteria targets vulnerable women, including female-headed households. Ethnic minority women, as well as informal workers, including female migrant workers, have struggled to qualify due to legal residency requirements.⁵²</p> <p>COVID-19 highlights the disconnect between official laws promoting gender equality and actual practices that continue to discriminate against women. The Marriage and Family Law of 2014 asserts that property obtained during marriage is now considered common property and law, and that all common property be registered under the name of both spouses. In reality, however, women’s access to land remains limited due to inconsistent implementation and poor enforcement of this law.⁵³ Data from 2014 found 38 percent of landowners in Hung Yen are women and 27 percent in Long An, despite the law requiring the names of both spouses on land use certificates.⁵⁴ This may have an impact on the access of women-owned SMEs to credit and other business services.</p> <p>The Labor Code, Article 8, prohibits discrimination in employment based on gender.⁵⁵ Women can work the same night hours and in factories the same way as men. However, women face a number of restrictions to their ability to work in hazardous jobs, such as mining and metalworking, and in jobs requiring lifting weights above their thresholds.⁵⁶</p>
<p>Cultural norms and beliefs</p> <p>Identifies how COVID-19 is impacting cultural norms and beliefs in areas related to the division of care responsibilities; the engagement of women in COVID-19- specific policy and planning related to entrepreneurship, economic growth, women-owned SMEs, BSOs, and GBV.</p>	<ul style="list-style-type: none"> <p>Women’s struggle to balance work and family obligations, a need that has been compounded by COVID-19. Before the pandemic, patriarchal attitudes persisted, with wives being responsible for housework and childcare under the subordination of their husbands.⁵⁷ A higher proportion of women, 78 percent, versus 57 percent of men, reported that their mental health has been negatively affected by COVID-19 due to the challenge of balancing work and caring for family members.⁵⁸</p> <p>COVID-19 highlights gender blindness and inequality in work culture, and gender discrimination in hiring practices. Of online job postings in 2014 to 2015, 70 percent stated a preference for men, indicating a workplace culture of gender discrimination.⁵⁹ During COVID-19, only two-thirds of companies in the private sector did not feel that women and men employees were affected differently by the crisis. Of the one-third of companies that did recognize a difference in men and women’s experience, the difference was largely explained by women having responsibility for family care and domestic work, which had increased because of the pandemic: “they have more housework to do because their children and family members do not go to school and work during the social distancing period.”⁶⁰ Women working at SMEs were more likely to lose their jobs during COVID-19, as women are generally assigned less-skilled tasks than men and tend to be the first to lose their salaries and jobs when the company faces layoffs.⁶¹ Many key informants referenced job types that were better suited for women</p>

based on their attributes, which included being patient, meticulous, compliant, sensitive, tactful, tolerant, and better at English than men.

- **COVID-19 exacerbates cultural norms, dictating women’s most important role as being wives and mothers, thus limiting their ability to advance their careers, take on leadership roles, or start and build businesses.** In the World Economic Forum’s Global Gender Gap Report, Vietnam scores 0.58 (on a zero to one scale) in advancing women to leadership roles.⁶² In another recent study, 39 percent of women surveyed in Vietnam felt they were inadequately represented in business leadership positions, primarily due to family pressures and commitments outside of work.⁶³ During COVID-19, 28 percent of women in Asia and Oceania reported spending more than six hours per day on domestic tasks or family care activities compared to 14 percent of men.⁶⁴ Extra care duties fall mainly on women,⁶⁵ who may then face a choice of reducing work hours or leaving a job to provide childcare.⁶⁶ Globally, 27 percent of women business owners reported they spent less time on their business during COVID-19 due to increased care demands.⁶⁷
- Women in Vietnam are expected to take “safe” jobs and are often discouraged from starting a business. A major constraint facing women-owned businesses is getting family support to start a business and adhering to the expectation that a woman should be a wife and mother first, before being a businesswoman. Women business owners have less time to focus on networking and growing their business due to family responsibility and sociocultural norms.

Gender roles, responsibilities, and time use

Addresses how COVID-19 is exacerbating or changing gender roles and responsibilities and the time use of women and men.

- **COVID-19 has increased care and household work burdens for women and men alike, but the effects are particularly severe for women who take on most of the work.** Before the pandemic, women in Vietnam spent an average of 35 hours per week on housework, compared with men’s 21 hours.⁶⁸ Affordable childcare services were also hard to find, particularly for poor and middle-class families, as the GVN does not provide tax credits or deductions for childcare services.⁶⁹ The pandemic has resulted in limited change to the gender division of labor.⁷⁰ In one study in Vietnam, more than half of workers reported an increase in the time spent on childcare, food preparation, cleaning, and schooling. The total amount of time spent by women is much greater.⁷¹ A higher and significant proportion of women compared with men report exhaustion from domestic duties, which is the reason for their reduced physical health during COVID-19.⁷²

COVID-19 has decreased paid work productivity largely due to unpaid work burdens. Among 22 percent of women (and 30 percent of men) who reported they were less productive at work due to COVID-19, 45 percent of women cited increased child and adult care responsibility compared with 33 percent of men.⁷³

Access to and control over assets and resources

Considers how COVID-19 is exacerbating or creating issues regarding gender-equal access to and control over material, human, intellectual, and financial resources.

- **COVID-19 has exacerbated women’s unequal access to networking opportunities.** Men meeting other men to network and find business opportunities is culturally appropriate; however, women are not encouraged to network or go out drinking to build business relationships.^{74,75} Increased care burdens for women, as well as social distancing orders for COVID-19, along with women’s lower access to information and communications technology (ICT), indicates that women generally have less opportunity for, and access to, networking. Pandemic conditions have added even more constraints.
- **Greater time burden for women is limiting their access to capacity building and professional development.** Before the pandemic, young women and men in Vietnam were relatively equal in technical professional knowledge. Older women lagged behind men in technical skills due to family responsibility and the time that they spent raising children. This lag in skills hinders their ability to advance professionally as well as their ability to get a new job, especially if they lose their job during COVID-19. Women business owners also have less time for capacity building and professional development due to the added household responsibility from the pandemic.
- **The decline in employment due to COVID-19 is severe for female and male employees alike, but the effects differ.** Women were more likely to experience a reduction in working hours compared with men.⁷⁶ In Vietnam, two-thirds of female workers cited financial concerns as the most challenging issue during COVID-19 compared with 51 percent of men, though more men report an actual decrease in income.⁷⁷ The gender pay gap in Vietnam is 18 percent.⁷⁸
- **COVID-19 exposes social protection vulnerabilities for women who work in informal employment as well as gendered access to benefits in formal employment.** Women are overrepresented in low-skilled, low-wage jobs, which are less likely to offer pensions, health benefits, unemployment benefits, and other social protection. In the informal sector, about 13 million workers in Vietnam are affected, of whom 95 percent are women and migrants.⁸⁰

- **COVID-19 is exacerbating the digital gender gap for women SMEs.** The pandemic has created an increased reliance on technology-oriented jobs and tools. However, women lack digital literacy and skills, along with access to devices due to affordability. They also have issues with safety and security, especially related to cyber harassment. These are barriers to ICT adoption and use.⁸¹ Women SMEs are relatively excluded from the ICT tools that could modernize and boost their businesses, and find alternative ways of doing business when disruptions occur.⁸²
- **COVID-19 is exacerbating women’s restricted access to financial services and credit.** All SMEs have limitations in their ability to cope with external shocks, including COVID-19. However, for women, these limitations are more severe, given their lower access to financial services and assets, ICT, and business networks compared with men.⁸³ These challenges are worse for self-employed women, especially in the informal agricultural sector, and those running micro-SMEs.⁸⁴ Pre-COVID, research conducted for LinkSME found women in Vietnam were more likely to own businesses that require less capital to start and thus less financing.⁸⁵

Pre-COVID, research indicates a preference to give land to the male children within a family.⁸⁶ Collateral is required to access a loan, and before COVID-19, one-third of business loan applications were rejected due to insufficient collateral (32 percent of women-owned and 37 percent of men-owned businesses).⁸⁷ The most common type of collateral pledged, real estate, is used in 71 percent of women-owned applications and 80 percent of men’s.⁸⁸ Prior research for LinkSME indicates some women have a harder time convincing their husbands to mortgage shared property to finance their businesses, while women support their husbands more readily.⁸⁹ During COVID-19, a time of financial strain for households, women business owners’ access to finance may be constrained by such household gender dynamics.

Patterns of power and decision-making
Addresses how COVID-19 is exacerbating or improving gender inequalities in power and decision-making regarding the engagement of women and men.

- **Increased household responsibilities due to COVID-19 may reverse women’s gains in management and leadership roles.** Pre-COVID, 36 percent of senior management teams in Vietnam included women, ranking Vietnam second in Asian countries to have women in leadership roles. In light-manufacturing sectors that have more women employees, including textiles, agribusinesses, and leather/footwear, women have more opportunity to advance to management and leadership roles.
COVID-19 has created dynamics in which (poor) women may be less likely to be included in household decision-making. Fewer job opportunities and/or lack of income may increase women’s financial dependency on their husbands.⁹⁰ Due to greater financial dependence and low technical knowledge, women may be less likely to be included in decision-making.⁹¹ In lower-income families in particular, the main income earner often has the final say in the decision.⁹² Moreover, although women in Vietnam spend more time on unpaid care work, the kinds of unpaid care work men and women do differ: men generally have decision-making power, while women do daily repetitious chores that are viewed as easier and less important.⁹³

3. FINDINGS AND RECOMMENDATIONS ON GENDER EQUALITY AND COVID, BY ACTIVITY INTERMEDIATE RESULT

3.1 KEY FINDINGS AND RECOMMENDATIONS FOR ACTIVITY INTERMEDIATE RESULT I

Table 6 provides key findings and recommendations for activity IRI.

TABLE 6. KEY FINDINGS AND RECOMMENDATIONS FOR IR I STRENGTHEN THE SME-LEAD FIRM BUSINESS LINKAGE FRAMEWORK

KEY FINDINGS

- The COVID-19 lockdown and ensuing economic slowdown deeply affected the SME sector. For example, among 62,000 members of one Vietnamese BSO, 85 percent of SMEs indicated they were affected by COVID-19.⁹⁴
- Over 75 percent of surveyed Vietnamese enterprises had reduced working hours, suspended contracts, cut wages, and/or conducted layoffs as a coping mechanism. Female-owned businesses were 7 percentage points more likely to close during COVID-19 compared with male-owned businesses, among women-owned businesses in Asia and Oceania.⁹⁵
- The GVN issued a policy before COVID-19 to provide support to women-owned SMEs, but it has not been implemented.
- In a survey of Vietnamese SMEs, 81 percent of businesses were able to continue allowing employees to work in the office during COVID-19 while 13 percent allowed indirect employees (admin, finance, accounting, etc.) and other remote friendly positions to work from home.⁹⁶ In another study, one-third of women and one-fifth of men reported working from home.⁹⁷
- During COVID-19, only 8 percent of women and men reported employer support for childcare.⁹⁸ Two LinkSMEs allowed parents to bring their children to work when schools were closed.⁹⁹ The lack of paid leave has a large impact on women, who have the primary health care responsibility within their family, and could have public health consequences, if people cannot afford to take time off. In the long term, women's absence from work due to childcare duties may widen gender inequalities, as men who work during the pandemic advance their careers and technical skills.¹⁰⁰
- The pandemic has exacerbated cultural norms and gender bias against women-led and women-owned SMEs. Three stakeholders interviewed felt it is generally more difficult for a woman to manage a company, since she is also responsible for taking care of the family. Globally, women business owners were more likely to close their business as a result of a school closure, compared to men, due to COVID-19.¹⁰¹
- Currently, LinkSME provides technical training around building business management skills, including those related to financial forecast and management of financial risk, as well as professional advancement strategies, including negotiation.

KEY RECOMMENDATIONS⁴

- Focus on promoting business, networking and training opportunities for women (**WEE**). Specifically:
 - **Host break-out sessions for women-owned and women-led SME during mixed-gender trade fairs (virtual or in-person), as possible, to promote business and networking opportunities for women.** Stakeholders mentioned that holding women only networking opportunities were beneficial for women working in Vietnam to share their experiences and build connections. (**WEE**)
 - **Continue to expand networking opportunities for women-owned, women-led SMEs and women managers by paying attention to the times and contexts in which women may be more likely to attend.** This may include opportunities for Vietnamese women that: take place during work hours or lunch time, require little to no travel, and do not involve social drinking pressures.. However, it is also important to help facilitate networking opportunities between women-owned SMEs and foreign firms, as possible. (**WEE**)
 - **Explore training opportunities that focus on building technical sector-specific knowledge, such as intense certification courses for particular SME personnel, if resources are available. A key factor cited in an SME's ability to link with a foreign firm is the SME's existing technical knowledge and knowledge of the firm's product.**¹¹³ LinkSME will consider how certification courses and targeted training opportunities for women, such as building digital literacy skills, for female personnel would be beneficial, as women are more likely than men to lack skills in these areas. Men could also benefit from certification course. (**WEE**)
- Work at the organizational and government policy levels to address gender inequality issues within the workplace:
 - Continue to encourage BSOs to target 30 percent female participation for all technical assistance and promote leadership at targeted SMEs⁵ to support a pipeline for women managers and leaders. During LinkSME's 2019 gender assessment, the Activity committed to using its evidence-based data to determine the prevalence of women business owners, leaders/managers and employees in determining the target sectors for phase 2. Textile, agribusiness, and leather/footwear sectors

⁴ Bolded recommendations may be integrated into Year 3 work plan activities or are suggested as priorities.

⁵ Targeted SMEs are defined as those Vietnamese firms to which USAID LinkSME will be providing intensive technical assistance with respect to market linkages.

- The LinkSME gender assessment identified differences in how businesses owned by men and businesses owned by women achieve business linkages with foreign firms. Women-owned businesses faced challenges based on the nationality of the firm, particularly in the way that the firm conducted business relationships. Networking norms limit women's opportunities, which may further be hindered by COVID-19.
- Vietnam has a gender digital divide, which may not allow women to work from home due to such pre-existing inequalities in digital access. Data from 2015 found men were more likely than women to use the Internet or own a smartphone (57 versus 44 percent, respectively).¹⁰²
- COVID-19 has increased women's vulnerability to incidence of GBV, as companies have been forced to halt operations or switch to working from home. A total 30 percent of women and 23 percent of men report working from home due to COVID-19.¹⁰³ However, a higher proportion of men (5 percent) also reported working from a new space set up by the company in response to COVID-19 compared with women (1 percent).
 - GBV decreases work productivity by increasing absenteeism, employee turnover, and resignations without adequate notice.¹⁰⁴
 - Productivity losses in Vietnam due to intimate partner violence are estimated at up to 3 percent of GDP (USD 337 million).¹⁰⁵
 - Women experiencing GBV earn 35 percent less than those not abused.¹⁰⁶ Given the increase in GBV with COVID-19, these numbers are likely higher for 2020.
- The USAID Toolkit for Integrating GBV Prevention and Response into Economic Growth Projects¹⁰⁷ warns that value chains designed purely from a market-driven and competitiveness standpoint will fail to identify and address the potential GBV risks (e.g., sexual harassment, exploitation and abuse, or other physical safety issues) and may worsen GBV dynamics for women and adolescent girls, who are participating in certain value chains.
- While Vietnam has a Labor Code with four articles relating to sexual harassment, it falls short of fully protecting women. A subsequent Code of Conduct on Sexual Harassment in the Workplace was developed in 2015, but it is voluntary and often not implemented.¹⁰⁸
- Within the context of the LinkSME project and sexual harassment in the workplace, SMEs generally adopted the policy of their foreign buyer, if one existed. While larger buyers (Walmart, Target, Amazon) had such policies, smaller buyers and those from Japan and Korea did not.¹⁰⁹
- Discussion of sexual harassment in the workplace is taboo. The practice of denying "bad behavior" or blaming women for causing it prevails.¹¹⁰ Women workers, particularly those with low levels of education, generally do not know their rights related to sexual harassment in the workplace.¹¹¹ Multiple LinkSME stakeholders interviewed generally lacked knowledge of the prevalence and definition of sexual harassment in the workplace.
 - reported higher percentages of women in leadership roles (these sectors also have more women employees), making these sectors a good starting point for phase 2¹¹⁴ By identifying this pipeline of female talent, it will help the Activity to identify and document success stories to achieve its goal, identified in the 2019 gender assessment, to increase outreach and awareness of women-owned business linkages. **(WEE)**
 - Add more explicit childcare support criteria to the LinkSME pre-evaluation assessment, in addition to ISO 9001:2015, as part of the Health, Safety & Environment scorecard. Childcare policy and support is not a requirement, however it signals to the SME that it should adopt gender inclusive policies. Preference can be shown to SMEs that have policies or are willing to adopt such policies to help alleviate care burdens for working parents, particularly women.
 - Encourage targeted SMEs to adopt COVID-19-specific leave policies, which may include paid sick leave, particularly for women employees in entry- and low-level jobs. **(WEE)**
- **Consider hiring dedicated long-term staff with gender and GBV expertise, or short-term consultants, to help the Activity develop a GBV risk mitigation plan and to assist the activity in gender integration, especially related to the impacts of COVID-19 on SME and BSOs.** This person can assist the Activity to work at the program and organizational level to decrease GBV in the workplace, and at the very least, do no harm. Any program activity initiated related to GBV should engage the appropriate experts.

The GBV risk mitigation plan will identify how and whether the design and implementation of activities may increase GBV. Such an approach may involve consulting GBV service providers and women's organizations. This should not include consulting GBV survivors or asking women or girls directly about whether GBV is taking place or what type of GBV is occurring. It also does not require having access to or collecting data on the incidence or prevalence of GBV.¹¹⁵ The risk mitigation plan may include mitigating strategies for the activity, such as the following:

 - Request that BSOs working in LinkSME sectors, including metals, electronics, textile and garment, leather and footwear, and agriculture, share domestic abuse hotline information with SMEs, to then share with employees, regarding how and where to get help. **(WEE)**
 - Work with BSOs to raise awareness among senior leadership and managers of targeted SMEs to ensure they are aware of the different impacts of COVID-19 on male and female employees. Assist them in creating and implementing response plans (bring your child to work and/or childcare, flexible hours, working arrangements, etc.). **(WEE)**

Provide training to female (and male) workers, so that all parties understand their rights, related to sexual harassment, what is appropriate, what is not, and what steps will be taken by the targeted SME if work-related sexual harassment occurs. This training should

- Several key informants put the responsibility for sexual harassment on women.
 - Sexual harassment was handled completely inappropriately in one case, whereby a female supervisor visited the home of a staff member who was being abused by her husband.
 - In another SME, the company had 24-7 video and audio monitoring systems in place to monitor violence in the workplace as well as to ensure general security for the company.¹¹²
- inform employees of their rights and be conducted separately for men and women. **(WEE)**
- Add GBV prevention criteria to the pre-evaluation assessment in addition to ISO 9001:2015 as part of the Health, Safety & Environment scorecard requirement. It is not required that SMEs have GBV prevention criteria; however, it is recommended that SMEs are willing to adopt and/or follow the Code of Conduct on Sexual Harassment in the Workplace. Provide technical assistance (TA) to BSOs to implement reporting and internal adjudication mechanisms. **(WEE)**

3.2 KEY FINDINGS AND RECOMMENDATIONS FOR ACTIVITY INTERMEDIATE RESULT 2

Table 7 provides key findings and recommendations for activity IR 2.

TABLE 7. KEY FINDINGS AND RECOMMENDATIONS FOR ACTIVITY IR2: ENHANCE VIETNAMESE SMEs' CAPACITY TO PARTICIPATE IN SUPPLY CHAINS

KEY FINDINGS	KEY RECOMMENDATIONS ⁶
<ul style="list-style-type: none"> • The pandemic continues to exacerbate women's business challenges. A 2018 study among female-owned firms found the top problems included difficulty finding customers and difficulty in financing their businesses as well as an inability to predict market changes.¹¹⁶ Based on rapid surveys among private firms in Vietnam, the top issues businesses face did not change with COVID-19, but they have become more prevalent. The top three problems faced by private-sector businesses, over three-fourths of which are SMEs, include lack of customers or struggles in finding them, issues with cash flow, and difficulty making loan payments.¹¹⁷ Perspective from one BSO indicates a similar set of challenges facing Vietnamese SMEs, micro-enterprises, and households during COVID-19, including difficulty with access to finance, implementation of information technology (IT) in management, procurement of raw materials, shifting customer behavior to online shopping, and slow support from the GVN to provide aid to those who lost their jobs.¹¹⁸ Some of these challenges were exacerbated for women-owned and led SMEs, including accessing finance and using IT in management. • From March to April 2020, the percentage of Vietnamese businesses using the Internet to work online or provide online services increased from 3 to 52 percent.¹¹⁹ Compared with SMEs, women from micro- and super- micro enterprises could shift to online sales faster.¹²⁰ Street vendors and others, who 	<ul style="list-style-type: none"> • Adjust programming to focus on alleviating the top problems identified by Vietnamese businesses (identifying customers and finance), including women-owned SMEs. Also, accommodate the ways that businesses are changing due to COVID-19, mainly with a more remote, domestic, and online focus. Specific recommendations include: <ul style="list-style-type: none"> • Create re-skilling TA curriculum so businesses can meet new supply demands (i.e., find new customers), including COVID-19-related goods and services, such as personal protective equipment. • Work with BSOs in helping businesses to identify innovative ways to respond to the pandemic and divert business. Encourage businesses to be proactive in finding ways to continue business relationships, for example, with shortened payment terms for small suppliers.¹⁴² Focus on identifying strategic and key products and markets. For example, many Vietnamese textile and apparel firms have begun to manufacture cloth masks, which enables the firms to maintain production and thus jobs.¹⁴³ Given that the textile industry in Vietnam has more women-business owners,¹⁴⁴ this is an opportunity particularly suited to women. (WEE)

⁶ Bolded recommendations may be integrated into Year 3 work plan activities and/or are suggested as priorities.

are not comfortable using mobile apps to sell products, are being left behind.¹²¹ Also, SMEs are slower in moving to online sales compared with micro-SMEs because they must set up an online sales platform and add product images.¹²² Globally, 42 percent of women business owners could shift to a digital model.¹²³ However, 43 percent of women business owners globally reported losing customers as face-to-face business went digital while another 19 percent were unsure how to shift to digital business and 22 percent reported their employees could not work remotely due to lack of technology.¹²⁴ Male and female SME business owners universally need assistance to understand how to use digital marketing in the COVID world. SMEs often focus on developing a product or service, but have less knowledge of how to market that product or service to potential customers.¹²⁵

- About one-third of firms in Vietnam are owned by women.¹²⁶ The pandemic is hindering women’s ability to access professional development and capacity building opportunities. Before COVID-19, a primary challenge facing women-owned SMEs was their lack of knowledge and skills, particularly in corporate governance, human resources development, financial management, and marketing.¹²⁷ Due to COVID-19 reducing work opportunities for men and women alike, as well as women’s increased care burdens at home, the gender technical skills gap may increase further, especially if more attention is not placed on building women’s skills in the workplace.
- The pandemic continues to exacerbate women’s limited access to finance.
 - Qualitative findings from Vietnam, as well as regional and global data, indicate a need for more finance options for SMEs during COVID-19. Within Asia and Oceania, only 41 percent of male-owned businesses and 31 percent of female-owned businesses had access to finance.¹²⁸ Globally, 52 percent of women business owners said they would like increased access to finance, while 45 percent of male and female business owners with loans at the time of COVID-19 need a loan payment deferral.¹²⁹¹³⁰
 - Vietnam has funds for SMEs (e.g., SME Development Fund, which is managed by the Ministry of Planning and Investment), as well as an Incubator Fund, which is managed by the Ministry of Science and Technology. Only a limited number of SMEs can borrow, however, based on the funds’ selection criteria and capital preservation rules. Yet the need for access to finance has increased with the pandemic. Over 40 percent of businesses wanted preferential loans, according to a rapid survey from April.¹³¹ Businesses complained that the administrative procedures for a government loan were cumbersome and administratively complicated.¹³²
 - Several interviews indicated that the SME Development Fund or Incubator Fund did not work effectively and as a result, businesses relied on capital preservation as a coping mechanism.¹³³¹³⁴
 - Women shared that the conditions and procedures of a government loan were not
- Ensure capacity building efforts do not neglect women-owned and women-led SMEs and female workers in general. **(WEE)**
- **Partner with the USAID Improving Private Sector Competitiveness Project to prioritize training, leadership, and mentorship programs for women-owned and women-led SMEs.** Focus these activities on issues that pertain specifically to women or are significant challenges for them, such as access to finance, financial forecasts and management (including cost calculation), business plans, and IT management. TA should also help women find ways to deal with overlapping household and business demands, overcoming gender stereotypes, and dealing with GBV in the workplace, which is universally experienced as an issue that women face in Vietnam. LinkSME is open to the partnership with the other activity and to inform BSO and SMEs of the opportunities and encourage their participation. **(WEE)**
- **Conduct surveys with current LinkSMEs, if additional resources are provided, and disaggregate the analysis by the socially relevant categories listed above to better understand their specific needs in the context of COVID-19 and particularly during the economic recovery period. If resources are not available, integrate questions into existing surveys or assessments. Tailor technical assistance to SMEs and training to BSOs accordingly.**
- **Continue to ensure that BSOs reach the project’s 30 percent target of female participation in BSO-conducted trainings and schedule trainings at times that are convenient for women to attend, where possible. (WEE)**
- Continue to engage Vietnam Association for Women Entrepreneurs and Vietnam Women Entrepreneurs Council in outreach to women-owned and women-led SMEs in remote and rural areas to inform them about COVID-19 recovery measures and opportunities they may be eligible for, when possible. **(WEE)**
- Ensure that any financial service providers who partners with LinkSME prioritizes women-owned SMEs. **(WEE)**
 - **Review finance sources and resources for the SME activity, which were previously mapped in 2019. Highlight any sources, including Credit Guarantee Funds (CGF), that may be particularly beneficial or suited for women business owners, such as those with flexible collateral requirements and less-strict credit history requirements. (WEE)**
 - **Ensure that the contexts and times of the demand-supply linkage events for investors to meet with SMEs are conducive to women’s attendance (see recommendation for contexts and times in IRI). (WEE)**
 - As LinkSME considers its access to finance initiative, consider working with financial service providers, including AED’s SME Development Fund and CGF to create opportunities for women-

barriers to access. The main reason that women did not borrow, even when the government rate was lowered for poor families,¹³⁵ is fear of paying interest and the economic uncertainty during COVID-19.

- Pre-COVID, policy did not discriminate against women business owners; in practice, however, they do face discrimination from banks. Banks are often reluctant to lend to women because women are perceived as being riskier, lacking the required collateral requirements,¹³⁶ and having limited credit history. One stakeholder shared that banks don't believe in a woman's ability to run a business as well as a man's.¹³⁷ This gender bias, along with the bank's discriminatory practices, causes banks to perceive women as riskier borrowers, requiring them to pay higher interest rates and/or receive smaller loans than men.¹³⁸
- Non-LinkSME women businesses reported it was easier to borrow from friends than from family or a bank. Access to finance was a major challenge for non-LinkSME, women-owned firms.¹³⁹ With COVID-19 this discrimination is expected to heighten, as bankers believe women cannot focus on their business due to increased care responsibilities.¹⁴⁰ Also, bankers believe that women cannot lead SMEs and hence were reluctant to approve their loans.¹⁴¹

owned SMEs to obtain loans and other financial services. (WEE)

3.3 RISKS AND ASSUMPTIONS

The following section highlights risks and assumptions that will affect implementation of the previous recommendations for USAID/Vietnam LinkSME.

Assumptions include the following:

- Whether Vietnam will have any new cases of COVID, and if so, for how long, is unknown. As such, the recommendations are geared toward a middle ground, assuming that life will not be back to normal but also that there will not be another nationwide lockdown and social distancing.
- COVID-19 will continue to have a negative impact on Vietnam's economy at roughly the same level, dampening the country's export market and requiring businesses to rely primarily on domestic sales, while driving business online. These challenges will be more severe for SMEs, which have less inventory, smaller client bases, less cash reserves, more limited credit options, etc. than larger companies.
- The GVN will continue its current level of COVID-19 response, balancing the health and livelihood of its citizens, through a strong public health and social protection response. While regional, brief stay-at-home measures may continue to be taken sporadically now and in the future, this analysis assumes that no strict nationwide stay-at-home measures will occur going forward and business will continue in the "new normal" fashion (social distancing, online), as required.
- Even in countries with strong initial responses, including Vietnam, the COVID-19 situation continues to evolve and persist. It is assumed that Vietnam will continue to be negatively affected economically

due to significant trading relationships in countries where COVID-19 has been more severe and lasting (including the U.S. and China, Vietnam’s two largest export markets¹⁴⁵) but that the worst is over.

Risks include the following:

- As the country reopens domestically and particularly, internationally, Vietnam may experience a wave of COVID-19, one that is large enough to put the country back into early 2020 national stay-at-home protocols and/or regional lockdowns. This wave will impede the ability of non-essential businesses to operate, will force schools to re-close, and may have a severe impact on SMEs that shifted to production from international to domestic markets. It also puts additional care burden on women.
- The disruptions related to trade and markets increase, and/or are sustained for a long enough time in which SMEs are forced to close in large number. This may happen if a second wave of COVID-19 occurs in countries with strong trading relationships with Vietnam, including the U.S. and China, which negatively affects Vietnamese SMEs’ supply chain operations (ability to procure raw materials, ship goods to customers, etc.). Of private businesses in Vietnam, 74 percent said they would face bankruptcy in six months because their revenue would not cover operating costs (wages for employees, interest payments on bank loans, rental costs, business activities, and other expenses)¹⁴⁶ and 30 percent have already closed.¹⁴⁷

4. USAID/VIETNAM (LinkSME) GENDER ANALYSIS NEXT STEPS

Table 8 provides a roadmap for updating this gender analysis. It specifies when (key scenarios) and what to update, as well as who will be responsible for updating it.

TABLE 8. UPDATES TO THE COVID-SPECIFIC GENDER ANALYSIS: KEY SCENARIOS AND RESPONSIBILITIES

SCENARIO	WHAT TO UPDATE	PERSON(S) RESPONSIBLE FOR UPDATING GENDER ANALYSIS
Scenario 1: The incidence of COVID-19 increases significantly as the country reopens and the GVN initiates substantial and more severe restrictions on mobility and business operations.	<p>Many of the recommendations involve various forms of TA and training. Therefore, under this scenario, a number of recommendations would need to shift to be available <i>online/remotely</i>:</p> <ul style="list-style-type: none"> • Host break-out sessions for women-owned and women-led SMEs during mixed-gender trade fairs (and demand-supply linkage events with investors), as possible, to promote business and networking opportunities for women. • Expand networking opportunities for women-owned, women-led SMEs and women managers. • Create training or certification opportunities that focus on building technical sector-specific knowledge. • Create re-skilling TA curriculum so businesses can meet new supply demands, including COVID-19–related goods and services, such as those related to health needs. • Assist SMEs working in sectors most severely affected by COVID-19 to pivot their business to accommodate COVID and COVID recovery business needs. 	<p>Thuy Nguyen, USAID/Vietnam</p> <p>Daniel Fitzpatrick, LinkSME</p>

	<ul style="list-style-type: none"> Conduct surveys with current LinkSMEs. 	
<p>Scenario 2: COVID-19 is contained within Vietnam but its neighbors and trading partners continue to be severely affected.</p>	<p>Two critical assumptions of LinkSME are that Vietnam’s primary export markets will remain stable throughout project implementation and that Vietnam will remain cost competitive as a supply base. Export markets and cost competitiveness have been affected by COVID-19, but may worsen under this scenario.</p> <p>Therefore, under this scenario, several recommendations should be modified to <i>shift some focus from international to domestic business linkages</i>.</p> <ul style="list-style-type: none"> Work with BSOs to help businesses identify innovative ways to respond to the pandemic and divert business. Host break-out sessions for women-owned and women-led SMEs during mixed-gender trade fairs, as possible, to promote business and networking opportunities for women. Expand networking opportunities for women-owned, women-led SMEs and women managers. Assist SMEs working in sectors most severely affected by COVID-19 to pivot their business to accommodate COVID and COVID recovery business needs. <p>Other recommendations <i>may need to be modified</i>.</p> <ul style="list-style-type: none"> Include information in re-skilling TA training on how to promote and conduct e-commerce, online shopping, and digital marketing. <i>Shift the focus from domestic to international markets to continue to build business linkages remotely while international business is disrupted.</i> <p>Also, some recommendations no longer apply under this scenario and <i>may be removed</i>.</p> <ul style="list-style-type: none"> Work with BSOs to raise awareness among senior leaders and managers of SMEs to ensure they are aware of the different impacts of COVID-19 on male and female employees. Assist them in creating and implementing response plans (bring your child to work and/or childcare, flexible hours, working arrangements, etc.). 	<p>Thuy Nguyen, USAID/Vietnam</p> <p>Daniel Fitzpatrick, LinkSME</p>
<p>Scenario 3: COVID-19 is contained due to an effective treatment and/or government management of the outbreak. The situation returns to normal.</p>	<ul style="list-style-type: none"> Integrate gender considerations into LinkSME activities for the rest of the project, with a focus on empowering women economically and through capacity building, as well as ensuring women-owned and women-led firms are adequately served. Note that in the complete absence of COVID-19, some recommendations may become irrelevant and thus may be eliminated. However, most are tied to economic recovery and are thus still relevant in a recent post-COVID situation. <p>As the activities end, update the CSGA:</p> <ul style="list-style-type: none"> Measure activity-level progress in implementing the initial CSGA recommendations. Assess the impact of the recommendations: To what extent were the IRs achieved? Did they improve gender equality and women’s economic empowerment and also do no harm? Compare Y1 and Y2 findings (pre-CSGA) with Y3 to Y5. Capture lessons learned, including problems with implementation, outcomes, adaptive adjustments, and effective interventions. Update the IR1 and IR2 findings and recommendations to guide future investments in gender equality and women’s economic empowerment. 	<p>Thuy Nguyen, USAID/Vietnam</p> <p>Daniel Fitzpatrick, LinkSME</p>

ANNEX A: ACRONYMS

ADS	Automated Directives System
AED	Agency for Enterprise Development
BSO	Business support organization
CDCS	Country Development Cooperation Strategy
COVID-19	Coronavirus disease 2019
CSGA	COVID-specific gender analysis
GBV	Gender-based violence
GE	Gender equality
GVN	Government of Vietnam
LinkSME	Linkages for Small and Medium Enterprises
IP	Implementing partner
IR	Intermediate result
MEL	Monitoring, Evaluation and Learning
MOST	Ministry of Science and Technology
MPI	Ministry of Planning and Investment
SME	Small and medium enterprise
SOW	Scope of work
TA	Technical assistance
USAID	United States Agency for International Development
VAT	Value-added tax
WEE	Women's economic empowerment

ANNEX B: SCOPE OF WORK

I. PURPOSE

Under the Gender Integration Technical Assistance (GITA) II Task Order, Banyan Global will carry out a COVID-specific activity-level gender analysis to identify opportunities for U.S. Agency for International Development (USAID)/Vietnam to ensure that USAID Linkages for Small and Medium Enterprises (LinkSME) appropriately integrates gender equality and women's empowerment, and also does no harm.

2. BACKGROUND

Since the outbreak of COVID-19, the U.S. Government has committed more than \$900 million in State Department and USAID emergency health, humanitarian, economic, and development assistance to 120 countries specifically aimed at helping governments, international organizations, and non-governmental organizations (NGOs) fight the pandemic.⁷

USAID-pledged assistance in the global fight against COVID-19 as of May 1, 2020, has included \$99 million in emergency health assistance from USAID's Global Health Emergency Reserve Fund for Contagious Infectious-Disease Outbreaks (ERF-USAID), \$100 million in Global Health Programs (GHP-USAID) account funds, nearly \$300 million in humanitarian assistance from USAID's International Disaster Assistance (IDA) account, and nearly \$153 million from the Economic Support Fund (ESF), which will help governments and NGOs in more than 100 countries during this global pandemic. As part of the response, USAID's assistance is supporting rapid public health information campaigns; water, sanitation, and hygiene (WASH) activities; and infection prevention and control (IPC), including ensuring cleaning and disinfection protocols, educating staff on personal protective equipment (PPE) use, establishing isolation areas, and implementing triage mechanisms. USAID is also working to mitigate and respond to the social, economic, and governance-related impacts, including through assistance for families and small- and medium-sized enterprises (SMEs), support for free media and civil society, emergency services for survivors of gender-based violence, and support for distance learning.⁸

The LinkSME⁹ is a five-year activity (2018–2023) implemented by International Executive Service Corps (IESC). The activity aims to strengthen the capabilities of business support organizations (BSOs) in Vietnam such as business associations, export development centers, and SME promotion agencies to facilitate the supplier-buyer relationships between Vietnamese SMEs and lead firms located in Vietnam. LinkSME helps local firms to participate in supply chains. Lastly, the activity works to improve the

⁷ USAID. State Department: Update: The United States Continues to Lead The Global Response to COVID-19, May 20, 2020.

⁸ USAID. USAID: COVID-19 Global Response - Fact Sheet #2 FY20, May 5, 2020.

⁹ For more information about the LinkSME activity, please see:
https://www.usaid.gov/sites/default/files/documents/1861/FS_USAID_LinkSME_Sept2019_Eng.pdf

business environment by institutionalizing key reforms and strengthening the legal and regulatory framework for SME growth across the nation.

Vietnam's economy has been hit hard by COVID-19 in the first half of 2020, and many supply chains have been broken. As a result, Vietnamese enterprises, especially SMEs, are suffering from revenue loss, suspension of operations, and staff cutbacks. The outlook for the global economy, including Vietnam, for the second half of 2020 remains pessimistic due to the volatile, uncertain, and complex conditions caused by the COVID-19 pandemic.

In early May 2020, the U.S. Government, through USAID, committed \$5 million to mitigate the impact of the COVID-19 pandemic on the Vietnamese economy. This funding was allocated in mid-May 2020 as incremental funding to the USAID LinkSME activity to intensify USAID support for Vietnam's response to the economic crisis triggered by the COVID-19 pandemic. The LinkSME activity has allocated this additional funding to activities across its four components focusing on the most pressing needs for SME recovery post-COVID-19, which are captured through the following objectives:

- **Bolstering government action:** LinkSME will work with the Office of the Government and the Ministry of Planning and Investment, the two Government of Vietnam (GVN) counterparts under the LinkSME project, to develop and roll out emergency relief interventions and provide policy guidance for GVN's rapid mobilization to support SMEs.
- **Improving network effectiveness:** LinkSME will tap into the network by embedding sector-specific consultants into BSOs to identify binding constraints, match businesses, work hand-in-hand with BSO staff to organize input financing, speed up the operational modernization of many SMEs, conduct business process consultations for SMEs, and identify market opportunities. These efforts will also focus on constraints to raw material supply and the business case analysis of Vietnam's competitive advantage to encourage greater investment in vertical supply chain integration.
- **Enhancing access to finance:** LinkSME will work with SMEs and BSOs to renegotiate lending terms, restructure debt, and explore creative group lending structures to give some SMEs breathing room for participation in supply chains.

3. OBJECTIVES AND PURPOSE

3.1 Objective and Purpose

Banyan Global will analyze and propose recommendations for USAID/Vietnam to ensure that USAID LinkSME appropriately integrates gender equality and women's empowerment, and does no harm. To this end, the COVID-19 gender analysis will:

- Identify gender-related COVID-19 advances, gaps, and opportunities related to the activity's intermediate results, with an eye toward GBV risk, women's economic empowerment, and women's capacity building opportunity as priority crosscutting themes across all intermediate results.
- Address priorities and needs of the following key populations: Workers and managers at women-owned assisted SMEs, representatives of BSOs.

TABLE 9. KEY ELEMENTS OF THE ACTIVITY-LEVEL COVID-SPECIFIC GENDER ANALYSIS

Intermediate result	Crosscutting themes	Socially Relevant categories
Intermediate Result 1: Strengthen the SME-led firm business linkage framework	Gender-based violence risk Women’s economic empowerment	SMEs ¹⁰ with a particular interest of women-owned and women-led businesses
Intermediate Result 2: Enhance Vietnamese SMEs’ capacity to participate in supply chains	Women’s capacity building	BSOs ¹¹

4. METHODOLOGY

The COVID-specific gender analysis will include the following key deliverables:

- In-briefing with USAID/Vietnam
- Consultation meetings with USAID LinkSME project and its government and private-sector counterparts
- Draft COVID-specific activity gender analysis report
- Validation workshop with Mission staff and USAID LinkSME project to validate the draft COVID-specific activity gender analysis report (if time constrained, the Mission may elect to forgo this workshop and simply provide written feedback on the draft report only).
- Final COVID-specific activity gender analysis report, which incorporates the discussion in the validation workshop and/or written feedback on the draft report.

The section below provides more detailed information on each deliverable.

¹⁰ For the purpose of the LinkSME activity, SMEs are defined as Vietnamese firms with over 50 percent of capital ownership and less than 500 employees (full-time equivalent).

¹¹ Business support organizations can be business associations (trade, sector), chambers of commerce, private-sector forums, SME development centers, SME promotion agencies, export development organizations, business support centers, et al., both public and private sector.

- I. Hold an in-briefing with USAID/Vietnam:** On the first day of the assignment, the Banyan Global research team will hold an in-briefing with the Mission¹² with the following purpose:
 - To ensure agreement on the scope of work and methodology for secondary (and any limited primary) data collection and analysis.
 - To review the structure and presentation of findings and recommendations in the COVID-19 gender analysis report.

- 2. Draft COVID-Specific Gender Analysis report:** The preparation of the draft report will include an analysis and interpretation of secondary (and any limited primary) data, in line with USAID global gender and social inclusion strategies, policies, and regulations including, but not limited to:
 - The Automated Directives System (ADS) 201 and 205 (2019 and 2017, respectively)
 - The 2012 Gender Equality and Female Empowerment Policy (2012)
 - U.S. Strategy to Prevent and Respond to Gender-based Violence Globally (2016)
 - USAID Vision for Ending Child Marriage and Meeting the Needs of Married Children (2012)
 - USAID Policy Framework (2019)
 - USG 2018 Act on Women’s Entrepreneurship and Economic Empowerment Act
 - U.S. Strategy to Empower Adolescent Girls (March 2016)
 - Counter-Trafficking in Persons Policy (2012)
 - USAID’s Youth in Development Policy (2012)
 - USAID Disability Policy Paper (1997)
 - Advancing Disability-Inclusive Development
 - LGBTI Vision for Action (2014)
 - USAID Policy on Non-Discrimination (2011)
 - Equal Employment Opportunity, Diversity and Inclusion (2011)
 - Presidential Memorandum on International Initiatives to Advance the Human Rights of LGBT Persons (2011)
 - USAID and State COVID-19 Response Strategy Framework
 - USAID Policy on Promoting the Rights of Indigenous Peoples (2020)
 - United States Government Action Plan on Children in Adversity A Framework for International Assistance: 2012–2017 (2012)

The review of secondary will also include a review of pertinent Mission or activity-level reports or documentation that the Mission will make available. Documents may include the following:

¹² It will be at the Mission’s discretion to determine the level of engagement of the implementing partner in each gender analysis, including in the in-briefing, review of the draft CSAGA report, validation workshop for the draft CSAGA report, and review of the final CSAGA report.

- Previous Mission CDCS Gender Analysis/Assessment
- The Mission’s current CDCS
- The Mission’s current strategic results framework
- Project Appraisal Document (and gender analysis) for the sector/area to which the activity pertains
- Activity gender and social inclusion analysis and strategy
- Activity monitoring, evaluation, and learning plan
- Activity 2019 annual report

The research team will gather, analyze, and interpret other relevant reports and data related to the activity sector, activity, and COVID-19. These may include:

- Studies, analyses, and assessments concerning gender equality conducted by donors, NGOs, national governments, regional organizations, and the academic community
- National statistics from the Demographic and Health Survey, the UNDP Human Development Index Reports, and the World Economic Forum’s Global Gender Gap Index
- Recent literature that addresses gender equality and women’s empowerment issues related to activity and COVID-19

The research team may also conduct a maximum of 5–7 key stakeholder interviews or focus groups to support or nuance the findings and recommendations from the secondary data. To support the process of gathering second data, Banyan Global will create a Google Drive folder for the gender analysis to serve as a central repository for all key secondary documents and data for use by the USAID Mission and the research team.

An international consultant will analyze and interpret the primary and secondary data in the initial draft of the report. Then, a national gender expert will review and provide feedback on the report, which the international consultant will then incorporate. The report will present sector-level COVID-19 findings on gender equality and women’s empowerment by USAID ADS 205 domain, followed by findings and recommendations by activity intermediate result, as defined in the scope of work for each gender analysis (see Section 5.2 below for more details on the report structure). The recommendations may include possible alternative or additional indicators to measure progress against the activity’s intermediate results.

- 3. Validation Workshop: Draft COVID-Specific Gender Analysis Report:** The research team will submit a draft report to the Mission. The Mission will have the option of participating in a one- to two-hour session to discuss and validate the findings and recommendations or providing written feedback only on the draft report. Both options will include building consensus on how and when the Mission will need to update the gender analysis based on country-level changes related to COVID and the country’s phase of reopening.
- 4. Final COVID-Specific Gender Analysis Report:** The research team will finalize the report by incorporating written feedback from the Mission on the draft report, as well as discussions from the workshop with the Mission.

For all deliverables, Banyan Global’s home-office technical staff will provide consistent and regular technical guidance to the research team to ensure that the deliverables meet USAID and internal Banyan Global quality standards.

5. DELIVERABLES AND GUIDELINES

5.1 Key Deliverables

The associated work will include the deliverables in the table below.

TABLE 10. KEY ELEMENTS OF THE GENDER ANALYSIS

Deliverable	Content	Period of implementation
In-briefing with USAID/Vietnam Mission staff	In-briefing with designated Mission staff to discuss: 1) the purpose of the COVID-Specific Gender Analysis; and 2) the proposed research questions; methodology, and structure of gender analysis report findings and recommendations	Week 1 September 15, 2020
Draft COVID-Specific Gender Analysis Report	Research and prepare Draft COVID-Specific Gender Analysis Report, including national consultant's (virtual) review of the draft report	Weeks 1–2 October 6, 2020
Validation Workshop for the draft COVID-Specific Gender Analysis Report	Workshop (one to two hours) with relevant Mission staff to validate COVID-Specific Gender Analysis Report's findings and recommendations, and to reach consensus on next steps needed to update the gender analysis (at different stages of the country's phase of reopening)	Week 3 October 13, 2020
Final COVID-Specific Gender Analysis Report	Final gender analysis report that incorporates feedback in writing and from the validation workshop from USAID on the draft report	Week 3 October 21, 2020

5.2 Reporting Guidelines

The Gender Analysis report (25 pages excluding Executive Summary, Table of Contents, Acronyms, and Annexes) should follow the format below and be submitted electronically in Microsoft Word and PDF versions:

- Table of Contents (1 p.)
- Executive Summary (2 pp.)

- Section 1: Introduction (1 p.)
- Section 2: COVID-19 Country Context at the sector level, by ADS 205 gender analysis domain (2 pp.)
- Section 3: Findings and Recommendations on Gender Equality COVID-19 (up to 15 pp.; 10 pp. recommended)
- Section 4: USAID/Vietnam USAID LinkSME COVID-19 Response Plan Next Steps on Updating the Gender Analysis (2 pp.)
- Annexes
 - Acronyms (1 p.)
 - Gender Analysis SOW
 - List of Key Documents

Note: The recommendations in Section 3 above will point to linkages with women’s economic empowerment (using a **WEE** tag).

6. TEAM COMPOSITION

6.1 Team Leader (International)

This position seeks an international consultant with core experience working with and knowledge of USAID programs who must be an experienced social scientist with expert-level knowledge in conducting gender analyses, with preference given for relevant experience in Vietnam. Other qualifications include:

- Minimum of 10 years of experience in research, policy formulation, and program design in gender and/or social inclusion.
- At least six years of experience in carrying out gender analyses, including a focus on GBV risk assessment.
- Familiarity with USAID strategic planning and program management strongly desired.
- Excellent speaking and writing English language skills are required.
- Exceptional interpersonal and intercultural skills.
- Excellent leadership skills.
- Expertise in one or more of the priority gender analysis intermediate results.
- Master’s degree in sociology, anthropology, economics, or relevant social science field.
- Experience with other donors highly desirable.
- U.S. nationality.

6.2 National Gender Expert (1)

The team must include one national gender expert who exhibits skills complementary to those of the Team Lead and core experience conducting thorough evidence-based research gender issues in Vietnam. Qualifications include:

- Minimum of five years of experience in conducting evidence-based research and expert knowledge of gender and women’s economic empowerment issues in Vietnam.
- Expertise in one or more of the activity’s priority sectors.

- In-depth knowledge of the Government of Vietnam gender mainstreaming programs; development of partner engagement in the gender space and a sound working relationship with any relevant national government ministries.
- Excellent writing skills in native language.
- English language writing fluency required.

7. ANALYSIS MANAGEMENT

7.1 SCHEDULING

The expected period of performance for the analysis will be approximately three weeks for an activity-level COVID-specific gender analysis, with one week of preparation required before the beginning of each analysis.

Note: This work order includes a six-day work week. Level of effort and salaries are calculated on that basis.

7.2 BUDGET

The total estimated cost of this analysis is in a separate budget, subject to the availability of funds. This analysis is fully funded by the USAID Office of Gender Equality and Women's Empowerment (GenDev).

7.3 SUBMISSION TO THE DEVELOPMENT EXPERIENCE CLEARINGHOUSE (DEC)

The final approved report must be a public document, unless otherwise specified, to be submitted to the Development Experience Clearinghouse (www.dec.org) (DEC) following the required Office of GenDev format (see Annex II). The contractor must make the final COVID-specific gender analysis report publicly available through the Development Experience Clearinghouse within 30 calendar days of final approval of the formatted report.

7.4 TASK ORDER PACKAGING AND MARKING

Task Order packaging and marking shall be performed in accordance with Section D of Gender Integration Technical Assistance II Task Order: 47QRAA18D00CM.

7.5 BRANDING AND MARKING

The Contractor shall comply with the requirements of the policy directives, and required Marking shall comply with USAID "Graphic Standards Manual" available at www.usaid.gov/branding or any successor branding policy.

7.6 WORK ORDER PREPARATION

The Mission agrees to the following commitments to facilitate the research and preparation of the COVID-specific gender analysis report.

TABLE II. WORK ORDER PREPARATION AND COMMITMENTS

COMMITMENT	Due date
Mission to designate at least two staff to coordinate with the research team on the analysis	One week before research begins
Mission to propose three national gender expert consultants candidates.	One week before research begins
Mission to hold a remote in-briefing with the research team	First day of work (select date three days before work start date)
Mission to schedule the validation workshop	Select date three days before work start date
Mission to upload all necessary resource documents to a secured Google Drive, including the following: <ul style="list-style-type: none">• The Mission’s current or previous CDCS• Previous CDCS Gender Analyses/Assessments• The Mission’s current draft strategic results framework• Activity-level gender and social inclusion analyses and strategy, MELS plan, and annual and quarterly reports• PAD-level gender analysis corresponding to the activity• Any current COVID-sector analyses, in particular at the national/sub-national level	Three days before work start date

ANNEX C: LIST OF KEY DOCUMENTS

Advisory Council of Administrative Procedure Reform of Prime Minister, Private Sector Development Office, Socialist Republic of Vietnam. 2020. *Business Survey Report on Solutions/Positive Actions to Mitigate the Impact of COVID-19*.

Advisory Council of Administrative Procedure Reform of Prime Minister, Private Sector Development Office, Socialist Republic of Vietnam. 2020. *Survey Report: The Impact of the COVID-19 Pandemic on Businesses Operation and Activities*.

Ashkin, Ron. 2019. “USAID Linkages for Small and Medium Enterprises: Opportunities and Challenges for Vietnamese SMEs in Joining Global Supply Chains (Part I).” Ho Chi Minh City, Vietnam, October 16, 2019. ([Link](#))

Azcona, Ginette, Bhatt, Antra, Encarnacion, Jessamyn, Plazaola-Castano, Juncal, Seck, Papa, Stabb, Silke and Turquet, Laura. 2020. *From Insight to Action: Gender Equality in the Wake of COVID-19*. United Nations Women, United States. ([Link](#))

Blavatnik School of Government, University of Oxford. 2020. *Oxford COVID-19 Government Response Tracker Regional Report – East Asia and Pacific: August 12–18, 2020*. ([Link](#))

Dezan Shira & Associates. 2020. “COVID-19: Vietnam Issues Financial Assistance for Employers, Employees.” April 28, 2020. ([Link](#))

Dezan Shira & Associates. 2020. “Vietnam’s Support Policy to Recover Economy: Resolution 84.” June 11, 2020. ([Link](#))

Giang, Le Thi Hong and Huong, Ngo Thi Thanh. 2020. *CARE Rapid Gender Analysis for COVID-19 Vietnam*. ([Link](#))

Government of Vietnam Ministry of Health. 2020. “Official Information Site on IT Solutions for COVID-19 Response and Prevention.” ([Link](#))

Government of Vietnam, Ministry of Health. 2020. “Page of COVID-19 Influenza Disease Situation”. Accessed October 1, 2020. ([Link](#))

Hill, Elizabeth, Baird, Marian, and Seetahul, Suneha. 2020. *Vietnam and COVID-19: Impact on the private sector*. ([Link](#))

International Center for Research on Women. 2015. *Women, Land and Law in Vietnam*. ([link](#))

International Center for Research on Women and African Population and Health Resource Center. 2020. *Global Health 5050: Towards Gender Equality in Global Health*. “The COVID-19 Sex Disaggregated Data Tracker.” September 21, 2020. ([Link](#))

International Executive Service Corps. 2019. *USAID Linkages for Small and Medium Enterprises (LinkSME) Project, Annex A: Gender Assessment*.

International Finance Corporation. 2017. *Women-owned Enterprises in Vietnam: Perceptions and Potential*. ([Link](#))

Interview with Bui Ngoc Thuy, Agency for Enterprise Development, Ministry of Planning and Investment, Socialist Republic of Vietnam, September 21, 2020.

Interview with Son Vo, Australian General Engineering Vietnam JSC, September 18, 2020.

Interview with Phạm Thị Ngọc Thủy and Đỗ Thị Thu Hương, Committee 4, Private Sector Development Committee, Socialist Republic of Vietnam, September 21, 2020.

Interview with Hoang Lan, Vinasme, September 30, 2020.

Interview with Pham Thu Mai, AMAC, September 29, 2020.

Interview with Vo Dinh Bao Quoc, OEIC, September 30, 2020.

Mekong Business Initiative. 2016. *Women-Owned Small and Medium-sized Enterprises in Viet Nam: Situation Analysis and Policy Recommendations*. ([Link](#))

Poushter, Jacob. 2016. “Smartphone Ownership and Internet Usage Continues to Climb in Emerging Economies.” Pew Research Center. ([Link](#))

Revenge, Ana and Dooley, Meagan. 2020. “What Works for Women Microentrepreneurs? A Meta-Analysis of Recent Evaluations to Support Female Entrepreneurship.” *Global Economy and Development*, Brookings Institution, Working Paper #142. ([Link](#))

Spratt, Kai and Ngoc, Lien Le Thi. 2019. *USAID/Vietnam CDCS Gender Analysis 2020–2025*.

Spratt, Kai, Ngoc, Lien Le Thi, Trueblood, Michael. 2012. *USAID/Viet Nam Responsible Trade and Growth PAD Gender Analysis*.

United Nations Women. 2012. *Estimating the Cost of Domestic Violence Against Women in Vietnam*. Hanoi, Vietnam. ([Link](#))

United Nations Global Compact. 2020. *COVID-19: How Business Can Support Women In Times of Crisis*. ([Link](#))

United Nations Women. 2020. *Guidance for Action: Gender-Sensitive Private Sector Response to COVID-19 for Accelerated and Inclusive Economic Recovery* Bangkok, Thailand. ([Link](#))

United Nations Women. 2020. *Guidance for Action: Supporting SMEs to Ensure the Economic COVID-19 Recovery Is Gender Responsive and Inclusive*. Bangkok, Thailand. ([Link](#))

VOA News. “Coronavirus in Vietnam Claims Zero Lives But Boosts Domestic Violence.” July 10, 2020. ([Link](#))

Walden, Max. 2020. “How Did Vietnam Bring the Spread of Coronavirus to a Halt – Again?” *ABC News*, September 23, 2020. ([Link](#))

WEConnect International. 2020. “The Impact of COVID-19 on Women Business Owners and their Companies Worldwide.”

The World Bank. 2018. *Vietnam’s Future Jobs: The Gender Dimension*. Washington, DC. ([Link](#))

The World Bank, Gender Innovation Lab. 2020. “Facebook Future of Business COVID-19 Survey: Wave I data 28th – 31st May for ~26,000 Business Owners & Managers.” WEtalks Webinar. 30 June 2020.

The World Bank. 2020. “*Labor Force Participation Rate, Vietnam.*” ([Link](#))

The World Bank. 2020. “World Integrated Trade Solution Statistics.” Accessed September 18, 2020. ([Link](#))

World Economic Forum. 2018. *The Global Gender Gap Report*. ([Link](#))

ANNEX D: LIST OF KEY STAKEHOLDERS CONSULTED

INTERVIEW DATE	KEY STAKEHOLDER NAME & TITLE
September 15, 2020	Chuyen Vu (MEL Program Officer, LinkSME) Lien Duong (Deputy Project Director, LinkSME)
September 18, 2020	Mr. Son Vo (Director of Australian General Engineering Vietnam JSC (Austgen))
September 21, 2020	Phạm Thị Ngọc Thủy (Deputy Director, Committee 4, Socialist Republic of Vietnam) Đỗ Thị Thu Hương (Researcher – Economics, Committee 4, Socialist Republic of Vietnam)
September 21, 2020	Bui Ngoc Thuy (Deputy Director of Agency for Enterprise Development (AED) under Ministry of Planning and Investment)
September 28, 2020	Trương Thị Chí Bình, VASI
September 29, 2020	Pham Thu Mai (CEO, AMAC)
September 29, 2020	Bui Thu Hang (Deputy Director, Viet An JSC)
September 30, 2020	Hoang Lan (Assistant of the Chairman, Vinasme (BSO))
September 30, 2020	Vo Dinh Bao Quoc (CEO, OEIC)

ENDNOTES:

¹ Gender analysis is an analytic, social science tool that is used to identify, understand, and explain gaps between males and females that exist in households, communities, and countries, and the relevance of gender norms and power relations in a specific context. Such analysis typically involves examining differences in the status of women and men and their differential access to assets, resources, opportunities and services; the influence of gender roles and norms on the division of time between paid employment, unpaid work (including subsistence production and care for family members), and volunteer activities; the influence of gender roles and norms on leadership roles and decision-making; constraints, opportunities, and entry points for narrowing gender gaps and empowering females; and potential differential impacts of development policies and programs on males and females, including unintended or negative consequences. (USAID. 2017. *Automated Directives System 205*)

² Gender equality concerns fundamental social transformation, working with men and boys, women and girls, to bring about changes in attitudes, behaviors, roles and responsibilities at home, in the workplace, and in the community. Genuine equality means expanding freedoms and improving overall quality of life so that equality is achieved without sacrificing gains for males or females. (USAID. 2017. *Automated Directives System 205*)

³ Gender is a social construct that refers to relations between and among the sexes based on their relative roles. It encompasses the economic, political, and socio-cultural attributes, constraints, and opportunities associated with being male or female. As a social construct, gender varies across cultures, is dynamic, and is open to change over time. Because of the variation in gender across cultures and over time, gender roles should not be assumed but investigated. Note that gender is not interchangeable with women or sex. (USAID. 2017. *Automated Directives System 201*)

⁴ Hill, Elizabeth, Baird, Marian, and Seetahul, Suneha. 2020. *Vietnam and COVID-19: Impact on the private sector*.

⁵ Ibid.

⁶ Ibid.

⁷ Poushter, Jacob. 2016. "Smartphone Ownership and Internet Usage Continues to Climb in Emerging Economies." Pew Research Center.

⁸ Interview with Son Vo, Australian General Engineering Vietnam JSC, September 18, 2020.

⁹ Spratt, Kai, Ngoc, Lien Le Thi, Trueblood, Michael. 2012. *USAID/Viet Nam Responsible Trade and Growth PAD Gender Analysis*.

¹⁰ Interview with Bui Ngoc Thuy, Agency for Enterprise Development, Ministry of Planning and Investment, Socialist Republic of Vietnam, September 21, 2020.

¹¹ International Executive Service Corps. 2019. *USAID Linkages for Small and Medium Enterprises (Link SME) Project, Annex A: Gender Assessment*.

¹² Interview with Phạm Thị Ngọc Thủy and Đỗ Thị Thu Hương, Committee 4, Private Sector Development Committee, Socialist Republic of Vietnam, September 21, 2020.

¹³ Advisory Council of Administrative Procedure Reform of Prime Minister, Private Sector Development Office, Socialist Republic of Vietnam. 2020. *Business Survey Report on Solutions/Positive Actions to Mitigate the Impact of COVID-19*.

¹⁴ Interview with Hoang Lan, Vinasme, September 30, 2020.

¹⁵ United Nations Women. *Guidance for Action: Supporting SMEs to Ensure the Economic COVID-19 Recovery is Gender Responsive and Inclusive*. Bangkok, Thailand.

¹⁶ Hill, Elizabeth, Baird, Marian, and Seetahul, Suneha. 2020. *Vietnam and COVID-19: Impact on the private sector*.

¹⁷ Interview with Hoang Lan, Vinasme, September 30, 2020.

¹⁸ Advisory Council of Administrative Procedure Reform of Prime Minister, Private Sector Development Office, Socialist Republic of Vietnam. 2020. *Business Survey Report on Solutions/Positive Actions to Mitigate the Impact of COVID-19*.

¹⁹ For the LinkSME activity, SMEs are defined as Vietnamese firms with over 50 percent of capital ownership and less than 500 employees (full-time equivalent).

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- ²⁰ Business support organizations can be business associations (trade, sector), chambers of commerce, private sector forums, SME development centers, SME promotion agencies, export development organizations, business support centers, et al., both public and private sector
- ²¹ International Executive Service Corps. 2019. *USAID Linkages for Small and Medium Enterprises (LinkSME) Project, Annex A: Gender Assessment*.
- ²² Ibid.
- ²³ Government of Vietnam, Ministry of Health. 2020. "Page of COVID-19 Influenza Disease Situation". Accessed October 1, 2020.
- ²⁴ Ibid.
- ²⁵ International Center for Research on Women and African Population and Health Resource Center. 2020. Global Health 5050: Towards Gender Equality in Global Health. "The COVID-19 Sex Disaggregated Data Tracker". September 21, 2020.
- ²⁶ International Center for Research on Women and African Population and Health Resource Center. 2020. Global Health 5050: Towards Gender Equality in Global Health. "The COVID-19 Sex Disaggregated Data Tracker". September 21, 2020.
- ²⁷ Government of Vietnam Ministry of Health. 2020. "Official Information Site on IT Solutions for COVID-19 Response and Prevention".
- ²⁸ Blavatnik School of Government, University of Oxford. 2020. *Oxford COVID-19 Government Response Tracker Regional Report – East Asia and Pacific: August 12-18, 2020*.
- ²⁹ Decision 15/2020/QĐ-TTg issued by the Prime Minister on April 24, 2020
- ³⁰ Exchange rate USD/VND = 1/23,100
- ³¹ Resolution No.42/NQ-CP issued by the Prime Minister on April 9, 2020
- ³² Interview with Hoang Lan, Vinasme, September 30, 2020.
- ³³ Giang, Le Thi Hong and Huong, Ngo Thi Thanh. 2020. *CARE Rapid Gender Analysis for COVID-19 Vietnam*.
- ³⁴ Dezan Shira & Associates. 2020. "Vietnam's Support Policy to Recover Economy: Resolution 84." June 11, 2020.
- ³⁵ United Nations Women. *Guidance for Action: Supporting SMEs to Ensure the Economic COVID-19 Recovery is Gender Responsive and Inclusive*. Bangkok, Thailand.
- ³⁶ Ashkin, Ron. 2019. "USAID Linkages for Small and Medium Enterprises: Opportunities and Challenges for Vietnamese SMEs in Joining Global Supply Chains (Part I)." Ho Chi Minh City, Vietnam, October 16, 2019.
- ³⁷ Mekong Business Initiative. 2016. *Women-Owned Small and Medium-sized Enterprises in Viet Nam: Situation Analysis and Policy Recommendations*.
- ³⁸ Ibid.
- ³⁹ The World Bank. 2020. "Labor force participation rate, Vietnam".
- ⁴⁰ United Nations Women. 2020. *Guidance for Action: Gender-Sensitive Private Sector Response to COVID-19 For Accelerated and Inclusive Economic Recovery* Bangkok, Thailand.
- ⁴¹ Giang, Le Thi Hong and Huong, Ngo Thi Thanh. 2020. *CARE Rapid Gender Analysis for COVID-19 Vietnam*.
- ⁴² Ibid.
- ⁴³ VOA News. "Coronavirus in Vietnam Claims Zero Lives But Boosts Domestic Violence." July 10, 2020.
- ⁴⁴ Spratt, Kai and Ngoc, Lien Le Thi. 2019. *USAID/Vietnam CDCS Gender Analysis 2020-2025*.
- ⁴⁵ Giang, Le Thi Hong and Huong, Ngo Thi Thanh. 2020. *CARE Rapid Gender Analysis for COVID-19 Vietnam*.
- ⁴⁶ Ibid.
- ⁴⁷ International Executive Service Corps. 2019. *USAID Linkages for Small and Medium Enterprises (Link SME) Project, Annex A: Gender Assessment*.
- ⁴⁸ VOA News. "Coronavirus in Vietnam Claims Zero Lives But Boosts Domestic Violence." July 10, 2020.
- ⁴⁹ Ibid.
- ⁵⁰ Giang, Le Thi Hong and Huong, Ngo Thi Thanh. 2020. *CARE Rapid Gender Analysis for COVID-19 Vietnam*.
- ⁵¹ Dezan Shira & Associates. 2020. "COVID-19: Vietnam Issues Financial Assistance for Employers, Employees." April 28, 2020.
- ⁵² Giang, Le Thi Hong and Huong, Ngo Thi Thanh. 2020. *CARE Rapid Gender Analysis for COVID-19 Vietnam*.

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- ⁵³ Kieran, Caitlin, Sproule, Kathryn, Doss, Cheryl, Quisumbing, Agnes, Kim, Sung Mi. “Examining Gender Inequalities in Land Rights Indicators in Asia.” *Agricultural Economics* 46 (2015): 1 – 20.
- ⁵⁴ International Center for Research on Women. 2015. *Women, Land and Law in Vietnam*.
- ⁵⁵ World Bank. 2020. *Women, Business and the Law: Vietnam*. Washington, DC: World Bank.
- ⁵⁶ From International Finance Corporation. 2017. *Women-Owned Enterprises in Vietnam: Perceptions and Potential*. (Link)
- ⁵⁷ Jones N. et al. (2014), Early marriage among Viet Nam’s Hmong: how unevenly changing gender norms limit Hmong adolescent girls’ options in marriage and life, Overseas Development Institute.
- ⁵⁸ Hill, Elizabeth, Baird, Marian, and Seetahul, Suneha. 2020. *Vietnam and COVID-19: Impact on the Private Sector*.
- ⁵⁹ International Executive Service Corps. 2019. *USAID Linkages for Small and Medium Enterprises (Link SME) Project, Annex A: Gender Assessment*.
- ⁶⁰ Hill, Elizabeth, Baird, Marian, and Seetahul, Suneha. 2020. *Vietnam and COVID-19: Impact on the Private Sector*.
- ⁶¹ Interview with Hoang Lan, Vinasme, September 30, 2020.
- ⁶² World Economic Forum. 2018. *The Global Gender Gap Report*.
- ⁶³ International Finance Corporation. 2017. *Women-owned Enterprises in Vietnam: Perceptions and Potential*.
- ⁶⁴ The World Bank, Gender Innovation Lab. 2020. “Facebook Future of Business COVID-19 Survey: Wave 1 data 28th – 31st May for ~26,000 Business Owners & Managers”. WETalks Webinar. 30 June 2020.
- ⁶⁵ Giang, Le Thi Hong and Huong, Ngo Thi Thanh. 2020. *CARE Rapid Gender Analysis for COVID-19 Vietnam*.
- ⁶⁶ United Nations Women. 2020. *Guidance for Action: Gender-Sensitive Private Sector Response to COVID-19 For Accelerated and Inclusive Economic Recovery Bangkok, Thailand*.
- ⁶⁷ WEConnect International. 2020. “The Impact of COVID-19 on Women Business Owners and their Companies Worldwide.”
- ⁶⁸ The World Bank. 2018. *Vietnam’s Future Jobs: The Gender Dimension*. Washington, DC.
- ⁶⁹ Spratt, Kai, Ngoc, Lien Le Thi, Trueblood, Michael. 2012. *USAID/Viet Nam Responsible Trade and Growth PAD Gender Analysis*.
- ⁷⁰ Giang, Le Thi Hong and Huong, Ngo Thi Thanh. 2020. *CARE Rapid Gender Analysis for COVID-19 Vietnam*.
- ⁷¹ Hill, Elizabeth, Baird, Marian, and Seetahul, Suneha. 2020. *Vietnam and COVID-19: Impact on the private sector*.
- ⁷² Ibid.
- ⁷³ Ibid.
- ⁷⁴ Spratt, Kai, Ngoc, Lien Le Thi, Trueblood, Michael. 2012. *USAID/Viet Nam Responsible Trade and Growth PAD Gender Analysis*.
- ⁷⁵ Interview with Bui Ngoc Thuy, Agency for Enterprise Development, Ministry of Planning and Investment, Socialist Republic of Vietnam, September 21, 2020.
- ⁷⁶ Hill, Elizabeth, Baird, Marian, and Seetahul, Suneha. 2020. *Vietnam and COVID-19: Impact on the private sector*.
- ⁷⁷ Ibid.
- ⁷⁸ Spratt, Kai and Ngoc, Lien Le Thi. 2019. *USAID/Vietnam CDCS Gender Analysis 2020-2025*.
- ⁷⁹ United Nations Women. 2020. *Guidance for Action: Gender-Sensitive Private Sector Response to COVID-19 For Accelerated and Inclusive Economic Recovery Bangkok, Thailand*.
- ⁸⁰ Giang, Le Thi Hong and Huong, Ngo Thi Thanh. 2020. *CARE Rapid Gender Analysis for COVID-19 Vietnam*.
- ⁸¹ United Nations Women. 2020. *Guidance for Action: Gender-Sensitive Private Sector Response to COVID-19 For Accelerated and Inclusive Economic Recovery Bangkok, Thailand*.
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