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ASSESSMENT OF CURRENT EMPLOYMENT STATUS AND NEEDS FOR IMPROVING PROFESSIONAL COMPETENCY OF FEMALE GARMENT WORKERS

STUDY CONDUCTED IN HCMC, DONG NAI AND HAU GIANG PROVINCES

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A. INTRODUCTION

1. Background

2021 has passed with painful losses in which migrant workers in urban areas have become not only a social concern but also a policy challenge in the agenda. Their exodus from the rented low-income housing areas touched the heart of everyone in the society. Poor migrant labors silently live and work in the cities. They keep travelling to and from their factories every day, visiting the hometowns during Lunar New Year holidays and hurriedly catching express buses to return to the cities. These activities happen repeatedly, making up the full year and sometimes the whole life of low-income workers.

They come, leave, and return unnoticeably. Therefore, their contributions have not been recognized in urban development plans. Despite the abundance of urban development speeches we have, migrant workers are rarely mentioned as positive development driver. Hence, we were astonished at the scale of the massive flee of poor migrant workers from the cities during the pandemic. Everyone felt for them, policy makers quickly supplemented and adjusted regulations, as well as provided emergency relief packages for vulnerable and disadvantaged people. The paradox is that it is not easy for migrant workers to get access to these support packages. Numerous intensive discussions were held before reaching the final solution of directly distributing cash to each household – an unprecedented social security policy measure in Vietnam.

COVID-19 pandemic has caused significant damages in all socio-economic aspects. The prolonged social distancing during its outbreaks disrupted transportation, production, and business activities. It disturbed the life of everyone and brought them mental and physical impacts, particularly to factory workers whose working conditions require physical contact and large gatherings of people. Female garment workers are among the most affected groups, facing many challenges during and after the pandemic. Hence, the consultants for CARE International in Vietnam conducted the baseline survey on “Assessment of current needs for professional skill improvement and job opportunities of female garment workers” to learn about the difficulties that female garment

workers are facing as well as their demands for improving professional skills and job opportunities.

2. Study purpose & objectives

This study aimed to identify difficulties that female garment workers were facing during COVID-19 pandemic, as well as their needs to improve professional knowledge and skills, to further understand their works and their job changing desires. This information will lay the basis for the implementation of training programs and job matching platform targeting female garment workers in the southern cities/provinces such as Dong Nai, Hau Giang provinces and HCMC.

The following specific objectives were developed from the study purpose:

- Identify job-related challenges that female garment workers are facing. At the same time, analyze the advantages and disadvantages of female garment workers under the impacts of COVID-19 pandemic.
- Learn about the needs for career development, improvement of professional knowledge and skills as well as financial management skill of female garment workers.
- Propose training ideas to improve professional knowledge and skills in the context of COVID-19 pandemic to develop a job-matching platform for female garment workers in Vietnam.

3. Data sources & Methodology

The study applied both quantitative and qualitative methods to identify the needs for professional skill improvement and job opportunities of female garment workers. 315 female workers were surveyed to learn about the difficulties they encountered in all aspects of their lives (finance, job, personal, family, community/living environment) and their needs for improving professional skills (needs for higher income and trainings of professional and financial management knowledge and skills). 12 in-depth interviews were conducted to explore the advantages, obstacles and risks pertaining to job seeking of female garment workers prior, during and after COVID-19 pandemic. The study also analyzed and interpreted job expectations via job selection

criteria and desires to improve professional knowledge and skills of garment workers. Based on this information, the study team proposed ideas to develop a job-matching platform for female garment workers.

3.1. Data sources for quantitative study

The quantitative study was applied on a sample of 315 female garment workers in provinces/cities that CARE's projects are currently implemented. The study team conducted online survey with Google Form by sending the link of the form to the targeted respondents over email or Zalo, which is followed by guidance over phone calls. Consents to participate in the survey were also obtained during these phone calls. The below table presents demographical features of the survey's quantitative data:

Table 01. Demographical features			
	Demographical features	Quantity	Total
Ethnic group	Kinh	307	315
	Others	8	
Education	Did not attend school	2	315
	Primary education	8	
	Secondary education	118	
	Higher secondary education	95	
	Vocational/College/University/higher education	92	
Marital status	Unmarried	45	315
	Married or living with partner	228	
	Separation, divorced, widowed	30	
	Unwilling to answer	12	
Number of children	Have no child	51	315
	One child	105	
	Two children	144	
	More than three children	15	
Age Group	Less than 30 years old	73	315
	30 - less than 35 years old	110	
	35 - less than 40 years old	71	
	40 years old and older	61	
Workplace	HCMC.	129	315
	Hau Giang	179	
	Others	7	

Table 02. Marriage status of workers in relation to age groups

		Unmarried	Married or living with partner	Separation, divorced, widowed	Unwilling to answer	Total
< 30 years old	Count	30	37	4	2	73
	%	41.1%	50.7%	5.5%	2.7%	100.0%
30- Less than 35 years old	Count	9	86	11	4	110
	%	8.2%	78.2%	10.0%	3.6%	100.0%
35- Less than 40 years old	Count	2	55	12	2	71
	%	2.8%	77.5%	16.9%	2.8%	100.0%
> 40 years old	Count	4	50	3	4	61
	%	6.6%	82.0%	4.9%	6.6%	100.0%
Total	Count	45	228	30	12	315
	%	14.3%	72.4%	9.5%	3.8%	100.0%

($X^2 = 63,290^a$; df = 9; P= 0.00)

3.2. Data sources for qualitative study

The qualitative data was taken from the 25 in-depth interviews of female garment workers. The study team encountered difficulties in directly contacting the respondents under COVID-19 impacts, hence all in-depth interviews were taken on Zalo platform, and seven other interviews conducted by TIVA Communication. All Zalo interviews ensured ethical principles by obtaining permission to record and consents to participate in the survey.

Table 03. Demographical features of qualitative data

	Demographical features	Quantity	Total
Workplace	Dong Nai	10	25
	Ho Chi Minh City	10	
	Others	5	
Age group	Less than 25 years old	1	25
	25 - 30 years old	4	
	30 - 35 years old	15	
	35 years old and older	5	
Hometown	Dong Nai	2	25
	Ha Tinh	2	
	Nghe An	6	
	Vinh Long	1	
	Quang Tri	1	
	Thanh Hoa	3	
	Yen Bai	1	

	Quang Nam	1	
	Binh Dinh	1	
	Tien Giang	2	
	Not Applicable	5	
Years of working experience	<5 years	1	25
	5 - 10 years	3	
	10 - 15 years	15	
	>15 years	3	
	Not Applicable	4	
Undertaken additional job	Online business	11	25
	Small and direct business, bazaar	4	
	Processing at home or at private workshop	2	
	No additional job	9	

The above demographical features show that most of the respondents were in the middle age range and have long working experience (more than 10 years). In addition, 11 of the 25 respondents practiced online business to diversify their income. These are important demographical information for the analysis of female garment workers.

The study applied content analysis of these qualitative data in Nvivo 12.0 software by coding data of in-depth interviews into categories and nodes. Two coding steps were undertaken, including open and selective coding to develop the following code structure so as to establish the core conceptual framework for the analysis.

Table 04: Code Structure

Hierarchical Name
Codes\\1. Current status
Codes\\2. Planned work in the New Normal conditions
Codes\\3. Professional advantages
Codes\\4. Risks and disadvantages
Codes\\5. Experience in finding jobs
Codes\\7. New job selection criteria
Codes\\8. Needs to improve professional skills
Codes\\Adaptability
Codes\\ Platform expectations
Hierarchical Name - Codes

Codes\1. Current status\ Temporary out-of-work due to COVID
Codes\1. Current status\ cannot cover living expenses
Codes\1. Current status\ living economically
Codes\2. Planned work in the New Normal conditions\ Change the job
Codes\2. Planned work in the New Normal conditions\ Further develop from current job
Codes\2. Planned work in the New Normal conditions\ Look for second job
Codes\3. Professional advantages\ Professional and Personal qualifications
Codes\3. Professional advantages\ Being experienced and skillful
Codes\3. Professional advantages\ Trained skills
Codes\3. Professional advantages\ Favorite work
Codes\3. Professional advantages\ Compassion workplace
Codes\3. Professional advantages\ Self-learning ability
Codes\3. Professional advantages\ Social network exploration
Codes\3. Professional advantages\ Needs for garment workers
Codes\4. Risks and disadvantages\ Child care burden
Codes\4. Risks and disadvantages\ Difficulties in finding completely new job
Codes\4. Risks and disadvantages\ Short of time
Codes\4. Risks and disadvantages\ There is no room for processing work in the house
Codes\4. Risks and disadvantages\ Short of required knowledge and skills to meet the requirements of high income job
Codes\4. Risks and disadvantages\ Low level of self-confidence and interpersonal skills
Codes\4. Risks and disadvantages\ Lack of fund for business or career development
Codes\4. Risks and disadvantages\ Unclear advertisement leading to the fear of being cheated
Codes\5. Experience in finding jobs\ Visiting the company
Codes\5. Experience in finding jobs\ Through their friends and cousins
Codes\5. Experience in finding jobs\ Searching on Internet
Codes\7. New job selection criteria\Company's benefit packages
Codes\7. New job selection criteria\Regulations on working hours
Codes\7. New job selection criteria\ Near their houses
Codes\7. New job selection criteria\ Remuneration and income
Codes\8. Needs to improve professional skills\ Knowledge on the rights of the workers
Codes\8. Needs to improve professional skills\ Online business skills
Codes\8. Needs to improve professional skills\ Professional skills
Codes\8. Needs to improve professional skills\ Beaucian skills
Codes\8. Needs to improve professional skills\ Direct sale skills
Codes\8. Needs to improve professional skills\ Communication skills
Codes\8. Needs to improve professional skills\ Advanced management skills
Codes\8. Needs to improve professional skills\ Tool usage skills

Codes\\8. Needs to improve professional skills\ Foreign language
Codes\\8. Needs to improve professional skills\ Computer skills applied for garment sector (i.e.. Design, graphic design, etc.)
Codes\Adaptability\ Information screening
Codes\\ Platform expectations\ Reliable enterprises
Codes\\ Platform expectations\ Frequent interactions
Codes\\ Platform expectations\ Specific and clear information

B. STUDY RESULTS

Female garment workers encountered a lot of difficulties in their daily life during COVID-19 pandemic. In this document, their challenges were studied in the following aspects: Finance; Job; Family; Personal; Community/ Living environment.

1. Challenges of female garment workers in COVID-19 pandemic

Finance is the most hardship aspect that female garment workers faced in their lives. *Temporary layoffs - Living in hardship - Depleted finance* are challenging workers during the pandemic and create great financial and security pressure on them. Financial difficulties of female garment workers are clearly presented in Diagram 01.

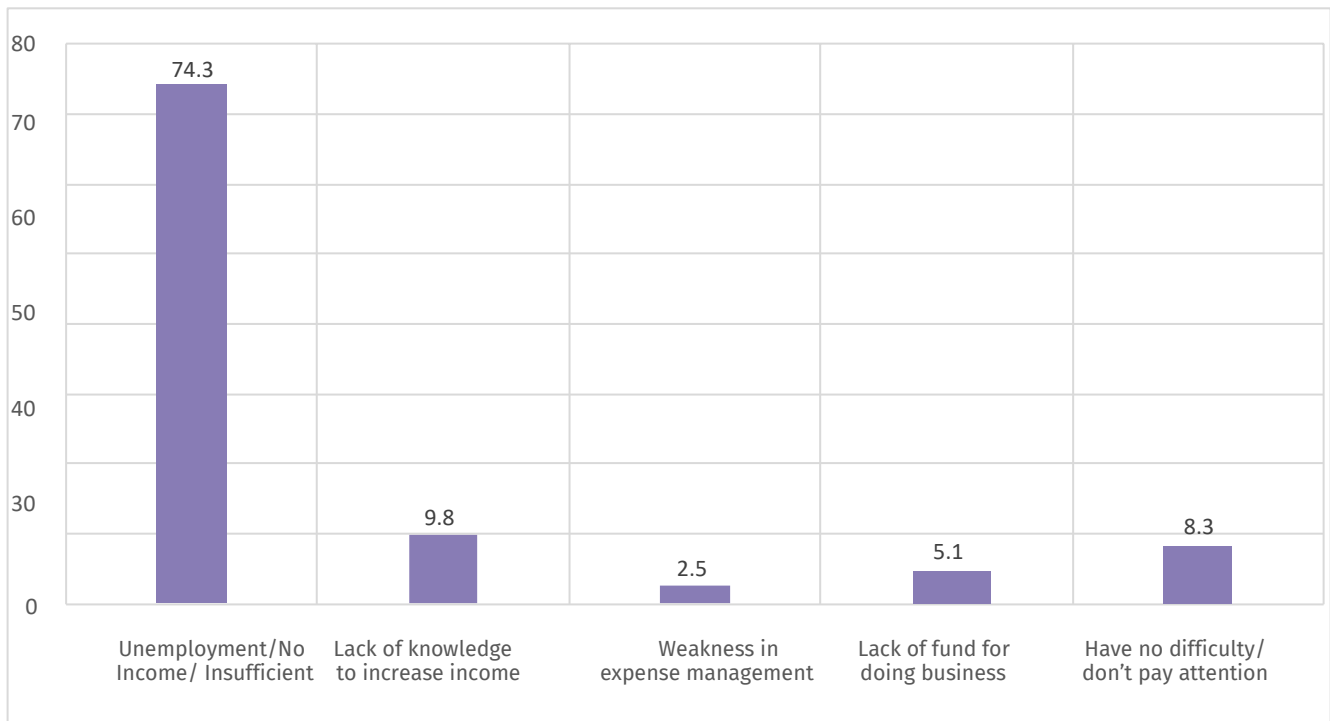


Diagram 01. Financial difficulties of the workers

The above diagram shows that unemployment/no income/ insufficient income was the biggest challenge of the worker (74.3%). It means that 234 out of 315 surveyed workers indicated their most outstanding difficulty was related to income.

In addition, they also faced with other problems such as lack of knowledge to increase income, lack of fund for doing business and weak financial management. However, these issues only presented in small percentages. The number of workers stated that they did not have any financial difficulty accounted for as little as 8.3% or 26/315 respondents. It can be concluded that most of the workers had financial difficulties at different levels, and mainly related to unemployment/ no income/ insufficient income.

In addition, the survey of 315 participated workers produced 338 results on job-related difficulties, which hinted that each of them had more than one job-related challenge.

Diagram 02. Job-related difficulties of the workers

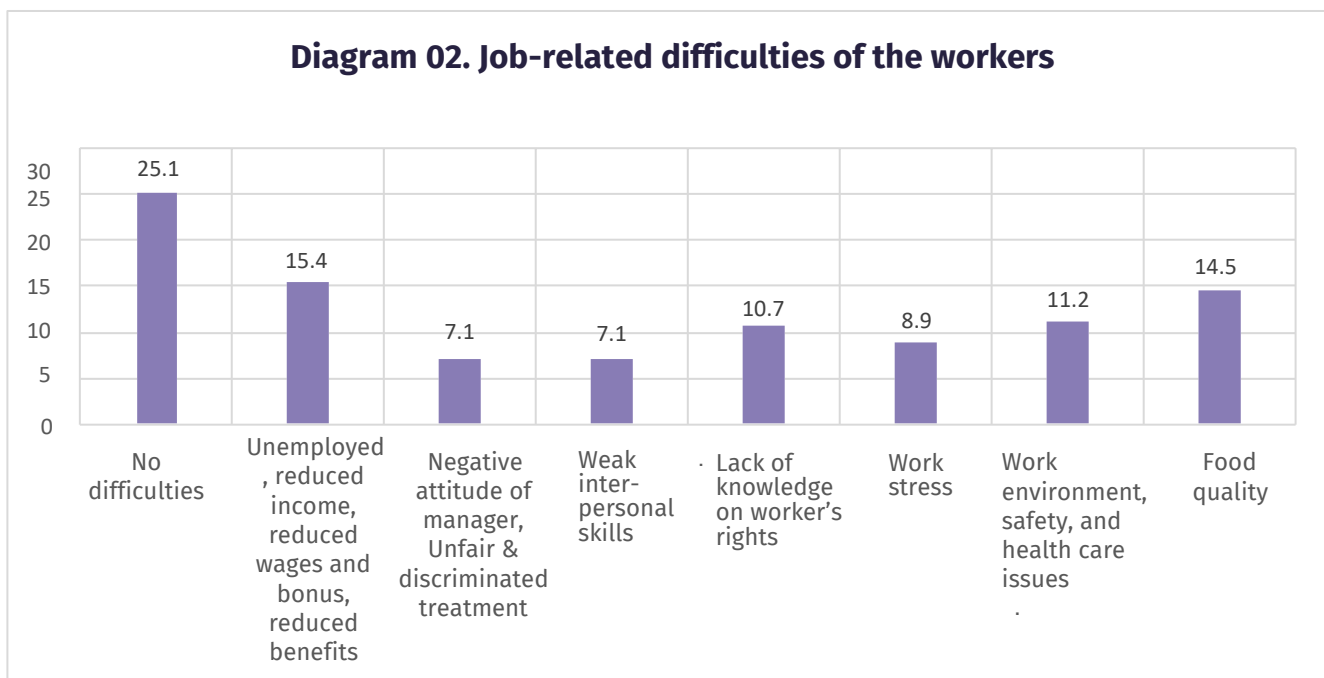


Diagram 02 shows that the workers who stated that they did not have any job-related issues scored the highest percentage (25.1%) among the survey's domain categories with 85 respondents. However, it only presented 1/4 of the respondents, which means that most of the workers were having job-related difficulties.

In general, significant gap was not noticed between the remaining 7 categories, and "Unemployed, reduced income, reduced benefits" had the highest score of 15.4% or 52 respondents, followed by "Food quality" at 14.5% (49 workers). These are the difficulties that most workers were facing. "Work

environment, safety and healthcare issues”, “Lack of knowledge on worker’s rights” and “Work stress” ranked second with 38, 36 and 30 respondents (11.2%, 10.7% and 8.9%), respectively. “Negative attitude of the manager and unfair treatment” and “Weak interpersonal skills” were the least difficulties which were referred by only 7.1% of the respondents.

1.1. Job-related difficulties & obstacles for female garment workers

- Unpaid care work & child education pressure

The study explored the family-related difficulties of female garment workers on the following aspects: *Negative spouse relationship; Housing issue; Childcare and education pressure*. It turned out that family issues are sensitive topic that some female workers were hesitant to share. Only 254 responses were received from 315 participants. Of which, the number of workers indicating that they did not have any family-related difficulties scored the highest percentage (41.7%). However, it also shows that most of the workers were coping with certain gender-related issues in their families since they had to take care of the children and the family, particularly married female workers with small children.

Diagram 03 shows that “negative spouse relationship: conflict, husband does not help with housework, etc.” was the most challenging issue of the workers as stated by 25.9% of the respondents (66 workers).

“Lack of time for relax and self-care” had the highest score (28.6% or 82 workers) among the survey’s categories, followed by “stress, boredom, do not know what to do” (26.5% or 76 workers) and lastly “Do not have resources for self-care” (14.6% or 42 workers). In addition, childcare and education pressure was also recorded by 13.1% of the workers.

It is visible that gender-related issues, i.e., lack of time for working and self-care, and childcare, have become great obstacles to job change and career development of female workers. Childcare is the considerable responsibility of female garment workers. It is particularly significant in the case of single mothers. It is therefore considered one of the barriers that hinder female workers from changing job or advancing career development, as well as from investing in learning to improve professional knowledge and skills.

- Lack of tools, machines, and space to do second job to increase income

315/362 workers stated in the survey that they had difficulties related to community/ living environment, particularly related to the small space of the rented apartments and lack of tools and machines (such as sewing machine) so that they can adopt home-based extra work.

“Q: If a job-matching platform for garment workers is developed, what is the difference from other known platforms that you wish to see?”

A: If there is opportunity to have extra work related to our profession, some of us will take it. The first obstacle is that we need sewing machine. Many of us are living in small, rented apartments with limited financial ability, so we cannot afford such machine. Secondly, our profession requires different machines and skills. Some know how to use the sewing machine but not overlocking machine, not to say there are many types of sewing machines (single or double needles). So, I wish to find the second job which does not require big space, is easy to do, suitable for many people, and brings us reasonable income”.

(Female, 40 years old, 10 years of experience, Dong Nai province).

Living in small, rented apartments prevented female garment workers from having good living conditions as well as an enable environment for job opportunities and higher income. Opportunity for second job was available, but they could not take advantage of it due to their limited living space, as shared by a female worker:

“I used to take clothes home as the second job. We lived in small, rented apartment, the work was noisy, and our children were small then. The payment was not made immediately so I stopped. It did not pay off our efforts, I would better give my children quiet time for their learning”.

(Female, 41 years old, 15 years of experience, single mother, Dong Nai province).

“If you want to sew at home, you must first and foremost ensure enough space for both working and storing. When the union or province disseminates information, we can provide more information. There are always workers who want to have second job, they will register. If we can arrange suitable space, and provide proper training and clear plans, workers will join hands since it is their benefits.”

(Female, 40 years old, 10 years of experience, Dong Nai province).

The survey shows that difficulty related to living space held the second position in the list with confirmation of 19.3% of the respondents (49 workers). Most of the workers came from other provinces and rent apartments in the cities, which presented certain difficulties for female workers.

These two statements pointed to the fact that the small space in rented apartments deprived the workers of additional income opportunities. To some extent, gender was one of the barriers to career development, given social norms on the roles and responsibilities of women in the family. It is particularly important in the context that female workers were living in rented apartments with limited space so they could not take additional sewing work to earn more for their families and themselves. The rented apartments were therefore considered to have inhibited the opportunity of having second job at homes for additional income of the workers.

We got to know through our discussions with female garment workers that product-based outsourcing was being widely applied in industrial zones. Despite of that, female workers living in small apartments, particularly those having small children, were making careful considerations between taking additional work and ensuring that their children have proper environment for learning. A female worker in Ho Chi Minh City shared her thoughts as below:

“Q: So, you will give priority to work for a company if you look for a job, won't you?”

A: Yes because I have two children. I am very busy with their learning. Sometimes I really want to have second job, but I cannot find time for it. My first child is at grade 3 while the second one is at grade 1. Before the pandemic, we worked 12 hours in our company from 6am to 6pm or from 6pm to 6am. So, I just had enough time to eat and help my children with their learning.”

(Female, 30 years old, HCMC).

Security at the living area was voted in the survey as the most outstanding issue with 19.1% of the respondents (69 workers). *“Environmental sanitation issue”* and *“Difficulty in accessing to services (such as electricity, clean water,*

health care, etc.) shared the second position with the acknowledgment of 15.5% of the respondents (56 workers). *“Difficulty in birth registration, temporary residence, ID issuance, etc.”* took the last position of the list with 11.2% of the answers (41 workers).

- Difficulty in accessing jobs in other sector and fear of being cheated

“Difficulty in accessing jobs in other sector and fear of being cheated” was another challenge that female garment workers revealed with us in the survey. After a long time doing simple tasks, female workers had little opportunity to improve their professional competency as well as to access to new jobs. In addition, the digital era with numerous frauds on social media networks undermines social trust. This is particularly right with garment workers who always fear that they can be cheated. It is deemed to be a barrier that hinders female workers from accessing professional competency improvement programs as well as job opportunities. It is clearly reflected in the below sharing of female workers.

“I am afraid of being cheated. I once asked about eyelash extension job and was told to invest 500,000 - 600,000 VND in materials for testing at home before receiving the work. I did not buy the stuff since the work was not certain and I did not want to lose my money. I also got invitation to sell foreign medicines, but they asked me to buy and test the medicine first, so I did not join them. I would not buy and consume the medicines that I don't know clearly, not to say to recommend them to others. I am not comfortable with such work.”

In response to our question *“Have you ever looked for online job on the internet?”*, one female worker said: *“I really want to, but I dare not search for job on the internet since I am afraid of being cheated. Many people are cheating on the internet. She told us: “During the pandemic, I found a job on the internet. But I thought it is a fraud. It was about cutting clothes tags. They requested that I must advance some money by bank transfer, then they will send me the tags and collect the final products after I have finished the work. I did not know who they are, so I decided not to take that job because they requested me to advance them some money as a deposit. That's it”.* It can be seen that female garment workers

are quite cautious with the jobs they found on the internet. She also suggested measures to verify the information: *“It is not wise to trust the advertisement just because it is a company recruitment notice. The company’s notice often contains information on contact person and telephone number, you can call them to obtain required information in advance”*.

In general, the industry loyalty often results in developing professional skills related to certain production chains. It limits the opportunity to find jobs in other sector of female garment workers. In addition, the boom of social networks leads to abundant vacancy notices with high risk of information validation, which in turn undermines social trust. It is considered a challenge to the implementation of the digital platform for female garment workers.

1.2. Work advantages and professional needs of female garment workers

Though encountering various difficulties in career development and ensuring their welfare, female garment workers enjoyed certain advantages which motivate their needs for improving professional knowledge and skills. This section will present the advantages and obstacles of female garment workers in the context of COVID-19 pandemic.

- Love the work and self-learning motivation

In-depth interviews show that most of the participants had the sewing habit before engaging in the sector and they think it is suitable for them. It means garment workers more or less love the work and have good self-learning attitude; so, they gradually improve their sewing skills to meet the job requirements while working in the factories/companies.

“I love sewing since I was small, but my parents did not allow me to learn about it. I applied for the work when I moved to this province because I like it.”

(Female, 41 years old, 15 years of experience, single mother, Dong Nai province).

“I did not know how to sew when I joined the company. I started as ironing girl and practiced sewing at noon when others took naps. I tried what I

observed, it took me about three years before I could take this sewing position.”

(Female, 30 years old, 10 years of experience, Dong Nai province).

Gender issues brought about both professional disadvantages and advantages. Female workers are more loyal to their jobs, they nurture their dreams because they have passion in it.

“I like to make clothes for my children and myself. I can create whatever clothes I want. I plan that I will save money to buy machines, one by one. And one day I will run my own workshop.”

(Female, 30 years old, Dong Nai province)

We can recognize from these sharing of female workers the suitability of garment job to their personal habits. Many of them are realizing their ambition of running their own tailor shops. This underlying reason explains the high level of sector loyalty obtained in the qualitative and quantitative data analysis. In some way, it is considered professional advantages of female garment workers.

“In general, I know how to sew, and I want to work in garment industry. Or I want to find a second job related to this sector. I have never made a completed shirt. There are difficult and easy steps, but I can manage one step. I mean I want to improve my skills so that I can open a tailor shop to make or repair clothes if I no longer work for a company in the future.”

(Female, 41 years old, Ha Tinh migrant labor who is currently working in Dong Nai province)

Sector love and loyalty, plus long working experience, provide female workers with good advantages for career development. However, their skills were not comprehensive due to their concentration in a single production chain. It leads to the fact that female workers, particularly those who love sewing, will want to improve and acquire comprehensive sewing skills.

- Working experience and self-confidence on their skills

In-depth interviews prove that the advantages of female garment workers are sector specific such as the work is suitable to female workers and considered as individual habit. As a result, sector loyalty is at high level and there are many experienced and skillful workers in this industry. Garment workers were

confident of their qualifications as shown in the below sharing of a female worker with 15 years of experience:

“I take high responsibility for my work. I always fulfill the assigned tasks beyond expectations though I am not as excellent as others. I don’t know clearly what my advantages are. But I can do what I say. For example, recently we had a new director in our company and my wage was adjusted. It was the company’s decision. I had to file a complaint then because I am a skillful worker, and my wage was reduced with such adjustment. I should have received 300,000 - 400,000 VND/working day according to my calculations, the revised wage deducted more than 100,000 VND from each of my working day”.

(Female, 40 years old, 15 years of experience, Nghe An migrant worker)

“The company will offer us a higher salary if we have professional experience and skills, otherwise they will give us the chance to learn. Old worker with 15 years of experience can be recruited if she is a good worker. But if she is lazy... How to say, I always forget this word... If she does not demonstrate good attitude and responsibility during her work, they will not hire her. But the company will still recruit old women if they are good workers”.

(Female, 30 years old, 10 years of experience, Dong Nai province)

The uncertainty of having a permanent job was increasing, particularly for old female workers; however, they were confident with their long working experience. Some respondents confirmed that they wanted to continue their devotion to the garment sector and will improve their professional knowledge and skills to get better positions with higher incomes.

2. Job plans after COVID-19 pandemic

COVID-19 pandemic created many difficulties in all aspects, particularly to the working and financial conditions of any individuals. Female garment workers had their own career development plans to improve the situations, including pursuing garment work and looking for a second job; finding another job or second job to earn higher income.

- Finding second job for additional income

The quantitative survey shows that most of the workers were having

improved income and clear vision of the work they want to do; those who have not identified the preferred work accounted for a small rate (14.9%).

Offline business and bazaar ranked the first place in the work options as voted by nearly 1/4 of the respondents (24.4%). “Import goods and do online business” and “farming” took the second position followed by “Goods production and re-sales of foodstuff and clothes...” and lastly by “provision of services, such as beauty - health care, clothe repair and fashion consultancy”.

Table 05. Demand for loan of the workers

Demand	Frequency	%
No need	82	26.0
10,000,000 VND.	44	14.0
30,000,000 VND.	96	30.5
50,000,000 VND.	93	29.5
Total	315	100.0

Table 06. Demands for second job and loans

		How much money do you need?			
		No need to borrow	10m VND	30m VND	50m VND
Provision of beauty - health care service, clothes repair, consultancy, etc.	Count	5	6	6	20
	%	6.1%	13.6%	6.3%	21.5%
Import goods and do online business.	Count	6	12	23	15
	%	7.3%	27.3%	24.0%	16.1%
Goods production and re-sales of foodstuff and clothes...	Count	6	5	18	14
	%	7.3%	11.4%	18.8%	15.1%
Farming	Count	10	8	18	19
	%	12.2%	18.2%	18.8%	20.4%
Small offline business, bazaar	Count	13	12	28	24
	%	15.9%	27.3%	29.2%	25.8%
Not sure what to do	Count	42	1	3	1
	%	51.2%	2.3%	3.1%	1.1%
Total	Count	82	44	96	93
	%	100.0%	100.0%	100.0%	100.0%

($X^2=129.868^a$, $df=15$, $P=0.000$)

Female workers' expectation for second job were diversified and gender-specific; of which provision of beauty service, processing goods, running online business or bazaar received the most attention. It is notable that female workers were clearly aware of their advantages in selecting second job for additional income. These are valuable information for the development of training programs to improve their professional skills.

“Currently, online business is mainly run by those who left their companies during the pandemic. I am member of various Facebook groups which are consisted of workers like me, they dare not go out in the pandemic and order the goods and services from online service providers.

I am also a worker, so I know what they think. I can get suitable goods for reasonable price and ship the goods to their places. I also sell and ship essential goods such as meat and fish to their addresses. They are afraid of getting COVID-19 and the police is strictly supervising who can go out, so they refrain from getting out of their houses. I import the goods that have large consumption needs. Hot items are essential goods, vegetables, fruits, meat, fish, etc. Cosmetic products are not receiving many orders these days.”

(Female, 30 years old, Dong Nai province).

Besides the development of the above jobs as official occupations, the need for initial fund for second job or self-own business is also a concern of female workers. Table 06 shows that most of the workers required 30,000,000 VND (30.5%). The second large group stated that they needed 50,000,000 VND and “No need to borrow money” was the option of the third large group. Few workers indicated that they needed to borrow 10,000,000 VND (14%).

Female workers needed certain fund to run their business. The size of the fund varied according to the work and conditions of each person. It has implications on the need to place a loan of the workers. A cross-sectional study was conducted to clarify the relationship between the needs of taking second job for additional income and loan application of the workers. The analysis results point to a meaningful dependence between these two variables.

Table 06 shows in the option of “No need to borrow money”, the number of workers who were “not sure what to do” accounted for the highest rate (51.2%),

followed by those who planned “offline business and bazaar” (15.9%), “Farming” (12.2%): “online business” and “good production for sales” groups took the fourth position and “provision of services” group completed the queue in the last position.

In the option of borrowing “10m VND”, workers who planned to do “offline business” and “online business” were the dominants (27.3%). “Farming” group ranked third (18.2%), followed by “provision of services” (13.6%), “good production for sales” (11.4%) and those who were “not sure what to do” took the final position.

In the option of borrowing “30m VND”, the order was “offline business” (29.2%) - “online business” (24.0%) - “Farming” and “good production for sales” (18.8%) - “Provision of services” - “Not sure what to do”.

In the option of borrowing “50m VND”, “offline business” was selected by most respondents (25.8%). The remaining positions were as follows: “provision of services” (21.5%), - “Farming” (20.4%) - “online business” - “good production for sales” - “Not sure what to do”.

Chi-Square test results in $X^2=129,868^a$, $df=15$, $P=0.000$; which can be interpreted that there is a statistical relation between the needs of taking second job for additional income and loan demands. It leads to our conclusion that the workers’ demand for loans links to their needs of taking second job for additional income.

In addition to loans, the workers also expressed their expectations of receiving trainings/supports to improve their financial management knowledge and skills. The survey on their needs for trainings/supports on financial management knowledge and skills produced 384 results with 315 participants. It should be noted that 72 workers stated that they did not need such activity. It means that most of the surveyed workers wanted the training, some workers expected trainings of more than one knowledge or skills. Diagram 10 shows no significant variation between the different financial management knowledge and skills that they wanted to receive trainings. Of which, knowledge on financial management of small business received the most attention (110 votes or 35% of the responses) followed by business planning (104 votes or 33% of the responses)

and personal financial management knowledge and skills (98 votes, or 32% of the responses). The study did not find any meaningful differences in the need for trainings to improve financial management knowledge and skills of workers among different demographical groups.

- **Pursuing garment works or taking jobs that required their garment skills**

Most of female garment workers wanted to receive trainings/supports to improve skills for their professional development and efficient communications with others. The study identified a relationship between the workplace and the needs for skill improvement trainings/supports of the workers. 481 results were collected from 315 respondents on the needs of skill improvement trainings/supports. It means that some workers selected more than one option from the list of skills provided in the survey.

“Because I want to do what I am trained. And if other company advertises for the job that I like at that time, I will apply then. I am learning Computer Aided Embroidery on clothes or hats. It is both because I like it and because it was recommended to me. Once I graduate from the training, I would have rather high wage if I were recruited by a company.”

(Female, 26 years old, sample embroidery worker, Dong Nai province)

This worker demonstrated her determination to make a job transition from chain sewing worker to a computer-aided Embroidery Designer. She took advantage of her time by learning additional knowledge then. It can be considered positive motivation for the workers to devote themselves to the sector development as well as their career development. We had some other examples from our discussions with the workers, who indicated that they actively looked for the same jobs but higher income in other companies.

“I do not want to change the job, but I want to improve my professional skills. I do not want to change the kind of work I am doing, but I definitely want to move to another company with higher income. I want to work with another company.”

(Female, 30 years old, sewing worker, Dong Nai province)

“Personal development planning” received the highest attention of the workers (25.2%) followed by “Communication” (23.9%), “Problem solving” (18.7%), “Time management” (11.9%), “Stress management” (10.6%) and “Teamwork”

(9.8%).

Table 07. Needs for skill improvement trainings/supports of the workers, by working location.

	HCMC.		Hau Giang		Others	
	Count	%	Count	%	Count	%
Knowledge training						
Problem handling and decision making	46	51.1%	44	48.9%	-	-
Stress Management	30	58.8%	19	37.3%	2	3.9%

Table 07 indicates a difference between the needs for trainings on “Problem handling and Decision making” and “Stress Management”. HCMC workers gave higher priority to these two topics than workers in Hau Giang city.

In addition, Chi-Square test results in $X^2=7,372a$, $df=3$, $P=0.025$ and $X^2=9,638a$, $df=2$, $P=0.008$; which can be interpreted that there is a statistical relation between “Problem handling and Decision making” and “Workplace” as well as between “Stress Management” and “Workplace”. So, it is clearly that the workplace has implications on the needs for trainings on “Problem handling and Decision making” and “Stress Management” of the workers.

In conclusion, most of the workers wanted to borrow loans to support their second job for additional income. Among the different options, offline business and bazaar received the highest attention of the workers while provision of beauty - health care services, clothes repair and consultancy were their least selection. The size of the loans depended on their planned jobs. Most of the workers expressed their expectations of receiving trainings to improve knowledge and skills related to their profession or financial management. The training topics were diversified, and some workers wanted to be trained on more than one of the listed knowledge or skill. A relationship has been identified between the workers’ needs for knowledge and skill trainings and their demographical features such as working location and age.

C. CONCLUSION & RECOMMENDATIONS

1. Key findings

The collected data show that female garment workers were facing with many working and living difficulties. They were using their savings to maintain lives. Putting aside garment sector obstacles and professional advantages, garment industry is concluded to be vulnerable to the pandemic. Strict lockdown and containment regulations as part of the prevention policies issued by local authorities pushed the workers in general and female garment workers in particular into hardship conditions. Garment sector has been developing for 30 years and is considered the first sector joining the world's chain production. Though it improves living conditions of the workers, the social gaps are widened day by day. Garment has become one of the sectors with limited flexibility in adapting to professional changes, particularly in the prolonged pandemic.

Though female workers have managed to overcome the difficulties by participating in social networks and taking advantages of digital technologies to do second job for additional income; they were concerned about the downside of digital era including internet frauds. In addition, they were shouldering the gender-based responsibility of housework, childcare and education. They were living in small, rented apartments which restricted their opportunities to take second job for additional income.

These conditions resulted in their needs to improve skills and receive financial supports for enhanced professional capacities.

2. Recommendations for developing a job-matching platform for workers

Quantitative data show that female garment workers were hesitant at using digital platform or any other social network-based technical measures. The main reasons were their limited capacity in using smart appliances as well as screening for reliable information. Therefore, it is critical to establish social trust to ensure an efficient job-matching platform that attracts the participation and

contribution of the workers. It should be noted that female workers expected the followings from the Platform:

1. The platform must provide clear, comprehensive, transparent, and verifiable information.
2. The Platform must include well-known companies so that the workers can experience working there.
3. Staffs must be assigned to manage the Platform, so that they can respond when female workers contact. AI technology facilitates the quick and efficient process of information and at the same time has negative implications on user's trust. This condition is particularly important for female garment workers. They need someone who frequently interacts and provides them with essential information so that they are confident that they are not cheated on social media networks.

These were the most important requirements of female garment workers in our consultations with them on a job-matching platform for female workers. In addition to these items, they seemed not care much about the platform layout and visual recognition.

3. Limitations of the study

One of the main limitations of this study is that the quantitative and qualitative datasets were not compatible to the study design. Therefore, the data efficiency has not been promoted in the mix data analysis process. If conditions allow, this report should be considered as a pilot document for a more developed baseline assessment to be conducted in HCMC, Hau Giang and Dong Nai (quantitative data is not available) based on the refinery of this survey's variable framework.