



Center for  
Inclusive Growth

GENDER NORMS STUDY: WOMEN-LED MICRO AND SMALL BUSINESSES

EXECUTIVE SUMMARY **VIETNAM 2022**

# Introduction

Social Norms are the rules that govern behavior. Gender norms are social norms defining acceptable and appropriate actions for women and men in a given group or society. They are embedded in formal and informal institutions, nested in the mind, and produced and reproduced through social interaction. They play a role in shaping women and men's (often unequal) access to resources and freedoms, thus affecting their voice, power and sense of self.

The purpose of this study was to gain quantitative and qualitative information about social and gender norms affecting women entrepreneurs in Vietnam related to childcare responsibilities, who should be the breadwinner and who is upholding these norms. The focus group consisted of growth-oriented entrepreneurs with two or more employees and who have been in business for at least two years. Two norms were tested in this study:



**Businesswomen should be the main childcare giver, rather than the man**



**Men should be the breadwinners of their families, rather than businesswomen**

## Methodology



141 respondents



Study conducted in April and May 2022



Online survey with 100 respondents, using CARE's SNAP framework (Social Norms Analysis Plot)



3 online interviews with female entrepreneurs and their husbands



1 focus group with 35 female entrepreneurs, Yen Bai Province



80% of respondents were married or living with a partner

**LIMITATIONS:** the demographic of respondents corresponds with the Ignite program so there are only 9% male respondents. Interviewed husbands may share bias or not answer honestly in the presence of their wife or CARE.

## Key Findings



**80% of men and 60% of women**

agreed that businesswomen should be the main childcare giver, despite the pressure of running a business.



**Mothers-in-law**

are the primary enforcers in upholding gender norms that are holding women back.



**76.7% of over 51s**

think men should be the main breadwinner, but only 36.7% of 26-50 year-olds agree.

# NORM

## 1

### Businesswomen should be the main childcare giver

We tested this norm by asking them: What do you think?  
What do you think others think? What do you see others do?

- 59% of respondents agree that childcare should be the woman's duty, rather than the man's. What others do re-confirms the statement - 72% agree.
- On sex disaggregated data, 80% of male respondents agree that childcare should be businesswomen's responsibility - while 60% of women agree.
- Age clearly impacted the responses, with 76.7% of those over 51 agreeing with this norm, while only 36.7% of 26-50 year-olds agreed.

#### Who are the enforcers of Norm 1

Female and male respondents share almost the same patterns in determining who is the enforcer of this norm: mothers. Interestingly, it's also the businesswomen themselves disapproving when they let their partners help with childcare.

When women were asked who would disapprove the most if your partner does more childcare than you, 28% said their partner's mother, followed closely by themselves (23%), and then partner's father (16%), own mother (14%), own father (10%), colleagues (7%) and friends (4%) were also listed. Disapproval is shown through talking behind women's backs, making complaints, making jokes or forcing women to change.

When men were asked who would disapprove the most if they did more childcare than their partner, top of the list was their partner's mother (56%), followed closely by friends and their own mother (44%) and then themselves (33%). Respondents could select multiple options.

**"In Vietnam, it is not so common or popular for men to stay at home and take care of his family. Women are often considered the main care giver and cannot concentrate on their business. They cannot invest 100% of their time to their work as they have to take care of their family, leading to the judgment that their work quality is not as good as men's."**

Quách Văn Phong, husband of a female entrepreneur



Phong takes care of his children while his wife Bích runs her garment factory

“When I started the business my husband told me I had to do both the business and the childcare. I’ve come to the point that I don’t expect any support from him anymore. Women in Vietnam are often framed as only being able to take care of the home, I want my boys to see that women are capable of doing many things beyond that.”

Le Hong Van, Vietnam,  
Food Business Owner

“I live with my parents in law. At first I did almost all things in the house including childcare, cooking, daily chores...besides working. Then I realized I don’t need to do everything, my husband must share. At the beginning, I had to teach him a lot and he was shy and reluctant about doing these tasks in front of his parents. Initially, they didn’t approve of him doing these jobs but eventually they saw all the things I was doing. My husband is an expert in cooking and doing housework now.”

Nguyen Thi Thu Hien,  
business partner of Le Hong Van



Business partners Van and Hien

## NORM 2

**Men should be the breadwinners of their families, rather than businesswomen**

- Respondents are more ‘progressive’ in Norm 2 compared to Norm 1. The percentage of respondents that agree with Norm 2 is much smaller than Norm 1 - 29% compared to 59%.
- The sex disaggregated data shows similar responses to this norm with 30% of women agreeing, compared to 35% of men.

When respondents were given the statement: “In most families you know, men are primary income earners compared to businesswomen” – 100% of respondents aged 18-25 disagreed with the statement. As the age of respondents increased, so did agreement with this statement, rising to 56.7% amongst those over 51 years.

This data shows us that both men and women in Vietnam are not expecting men to be the primary breadwinners; and that families with equal breadwinning roles or women being primary earners are being positively welcomed and men are not being criticized for that.

In response to the statement: “If you (as a businesswoman) make more income than your partner, other people you know will disapprove of you.” Only 28% agreed, showing that women are generally accepted if they earn more than their husbands.

When asked who would disapprove most if you earn more than your partner, women first listed themselves, followed by their own mothers and their partner’s mother. Changing women’s individual agency remains critical. They are willing to earn more money than their partners yet feel conflicted and disapproving of themselves when they do.

# The Ignite Program

## Global Results

Impacted **116,000** Micro & Small Enterprises, majority women-led, with loans and support services

Reached **12+ million** with large-scale campaigns

Trained **8,000+** entrepreneurs



*She runs a food business and farming network. Since participating in CARE's Ignite program, her husband now supports her with childcare and household chores.*



### UNLOCKED LOAN CAPITAL

Ignite has **mobilized 115 million USD in loans** for micro and small entrepreneurs, majority women-led



### WOMEN'S ECONOMIC EMPOWERMENT

89% said their **confidence in running the business has increased** since participating in Ignite



### BUSINESS GROWTH

83% tell us that the Ignite program has contributed to an **increase in their business sales**



### FINANCIAL INCLUSION

50% did not have **access to loans** prior to the Ignite program

## What's the model for growing women-led businesses?

### Increase Access to Tailored Finance



Increased loan sizes;  
Flexible repayment terms and reduced collateral requirements;  
Alternate digital delivery channels; and  
Adapted marketing materials and promotional channels.

### Shift Gender Norms



Challenging prohibitive credit requirements;  
Tackling mobility and unpaid care issues;  
Engaging men and households to support women; and  
Large-scale outreach campaigns.

### Provide Critical Support Services



Financial education tailored for women;  
Capacity and business skills building; and  
Ongoing coaching, mentoring and support networks.

### Address the Gender Digital Divide



Adapting / promoting women-centered digital solutions;  
Building digital capability; and  
Promoting digital tools and financial services.

GROWTH OF  
WOMEN-LED  
BUSINESSES



This study was conducted as part of CARE's Ignite program which is supported by the Mastercard Center for Inclusive Growth. The program, which runs in Vietnam, Pakistan and Peru, supports micro and small business owners, particularly women, to grow their businesses through opening up much-needed access to financial and digital resources, as well as shifting gender norms.

Find out more at

[www.care.org/ignite](http://www.care.org/ignite)

or email

[entrepreneurship@care.org](mailto:entrepreneurship@care.org)

