

URBAN POVERTY IN VIETNAM AND SUBJECTS OF THE POVERTY REDUCTION PROCESS

Nguyen Xuan Mai

1. INTRODUCTION

In Vietnam, the fight against hunger and poverty has recorded impressive achievements: the poverty rate has declined from 58 percent in 1993 to 37 percent in 1998 (World Bank [1999]); however, the result is still very weak. Though the majority of the poor in Vietnam are farmers and the urban poor only represent 15 percent as estimated by the World Bank, the urban poor issue has become 'an especially complicate problem and from certain points of view, it is more serious than poverty in the rural country' (World Bank [1999]). Urban poverty is a multi-dimensional and complex phenomenon. It manifests itself not only in income, low indices, failure to meet basic and essential human needs but also in the vulnerability, risks, isolation, social and cultural discrimination, powerlessness and insecurity.

According to the orientation of an approved master plan for urban development through 2020 (Decision No. 10/1998/QĐ-TTg), the problem of urban poverty will become more pressing and urban areas will become a poverty spot when urbanization is accelerated with a doubling of the urban population in the coming 20 years and the flow of millions of migrants into urban areas without residential registration. The problem of urban poverty has become more aggravated in the course of international economic integration and acceleration of reforming the State-owned sector. New groups of poor have been marginalized in the extended course of growth. The development of a market economy in the restructuring of the economy at a low starting point often boosts social stratification, the differentiation between the rich and the poor, and further complicates the urban poverty issue. These are the structural causes of the urban poverty situation as well the expansion and changing of the 'old' and 'new' groups of urban poor. Hence, the reduction of urban poverty is one of the focal targets in Vietnam's strategy for growth and poverty reduction. To achieve this important target, promoting all the resources of the subjects in the urban poverty process has become an urgent and significant issue.

This study aims at analyzing the basic characteristics of urban poverty and the role of formal subjects (i.e. the State, mass organizations and the NGOs) and informal subjects (the poor, community and social networks) in the urban poverty reduction

process in Vietnam. This report comprises three principal parts, Section 2 focuses on analyzing some basic characteristics of urban poverty in Vietnam including economic, social and space features. Section 3 analyses the role of State agencies and social policies in the urban poverty reduction process. Section 4 dwells on the role of the social network and the poor's dynamics in urban poverty reduction which also embraces the role of the social network with regards to immigrants, a particular group of the urban poor.

2. CHARACTERISTICS OF URBAN POVERTY: FINDINGS FROM EXISTING STUDIES

2.1 Identification of urban poverty

Before 1997 the definition of a poor household in Vietnam was based on the international poverty classification by the General Statistical Office and the World Bank. Since 1997, Vietnam has used a classification method to define poverty by the National Targeted Program on Hunger Eradication and Poverty Reduction (NTP on HEPR), set up by the Ministry of Labour, Invalids and Social Affairs (MOLISA). However, some local governments have used their own poverty line apart from the definitions by the MOLISA. For example, Ho Chi Minh City has developed its own poverty line, based on two criteria: average income per capita and the capability to gain access to and utilize social services. In addition, Ho Chi Minh City has modified the poverty line five times based on the - actual situation of each stage. The poverty line in the year 2002 was nearly twice as high as that of national poverty line. According to this, a household is considered as poor when its income is less than 250,000 VND/person/month for inner city inhabitants, or less than 200,000 VND/person/month for suburban and newly-formed district inhabitants (Ngo Van Le and Nguyen Minh Hoa [2002: 34]).

The poverty evaluation, based on such quantitative classification, is very useful in identifying necessary parameters for settling the targets in economic and social plans. However, by limiting ourselves to only poverty criteria and ratios, we would not be able to see all the complexity of poverty problems in general and urban poverty in particular. One prominent problem is that if we take into consideration the percentage of the poor and the non-poor, we can not see the diversity of the poor groups below the poverty threshold, and thus cannot make effective policies to help such poor groups to overcome poverty. For example, concerning households that belong to the groups slightly below the poverty threshold, the realization of moderately triggering policies might help them to

overcome poverty. Concerning groups that are further below the poverty threshold, the State must work out policies that are more comprehensive and more focused so as to help them overcome poverty. For households in chronic poverty, furthest below the poverty threshold, only appropriate support measures may help them as these households usually experience insurmountable situations.

This idea is the starting point for researchers and policy makers to consider the poverty problem from a more comprehensive perspective. For example, Sianz (2001) points out the heterogeneity of poverty problems. Poverty may manifest itself differently in families having the same level of income. Some monographs like Bales (2001) and Jellick (2001) address the aspect of 'vulnerability' in their poverty studies. While analyzing the different concepts and methodologies in poverty studies, Ambler (2001) draws a conclusion that poverty is a dynamic phenomenon, that poverty is closely linked with income, and that other aspects, such as 'social isolation, lack of empowerment, or participation in vulnerable activities, are factors that are hard to grasp yet they are extremely important to help understand that poverty is a social phenomenon' (Amber [2001: 22-23]). Thus, poverty needs to be considered as a multifaceted social phenomenon.

The study on poverty evaluation with community participation in Ho Chi Minh City by the UK Save the Children Fund shows that urban poverty is not only reflected by low income and expenditure, and the inability to meet basic and essential needs of human life, but also by a high chance of risks, isolation, and social, as well as cultural, discrimination (UK Save the Children Fund [1999]). There are still many poor households who have not yet found their way out of poverty even after a long period of time. . These above highlight the complexity and the seriousness of the urban poverty problem in the *Doi Moi* (Renewal) process.

2.2 Economic characteristics

2.2.1 Occupational structure and employment situation

A common feature of the urban poor is that the unemployment or underemployment rate among people of working age is higher than that of other social groups. The survey conducted in the ten poorest wards in Hai Phong shows that the lowest income group has an unemployment rate 2.5 times higher than that of other better off groups (15.8% vs. 5.5%) (Trinh Duy Luan *et. al.* [2000]). In Ho Chi Minh City, 20.2 % of the 915 interviewed poor people of working age are unemployed (UK Save the Children Fund [1999]).

The most common occupational activities of the urban poor are small businesses and services on a family scale. For example, according to a survey in Hai Phong, among 3,008 people who were above 16 years of age, approximately one-third are engaged in small business and service activities on a family scale (Trinh Duy Luan *et. al.* [2000]). They often work in informal sectors, doing unskilled, uncertain, low income, and unstable jobs. This situation is similar in Ho Chi Minh City. Nguyen Quoc Viet (2001) notes that ‘we can say that the informal economic sector is an economic sector necessary for most of the poor, especially the urban poor, to earn a living and to survive, in which Ho Chi Minh City is typical with more than 50% of the total laborers with earnings belonging to the informal sector...’ (Nguyen Quoc Viet [2001: 302]).

Job uncertainty and instability among the poor have aggravated unemployment situations of this group. Analyzing the survey results of the Ho Chi Minh City Poverty Reduction Program, Nguyen Xuan Mai *et. al.* (2002) points out that among the poor, the number of jobs lost is higher than the number of jobs created for them. In addition, we have to take into account the pressure of a need to create about 1.4 million new jobs in the country every year for young people entering the labor force.

2.2.2 Incomes, expenditures and debts

Income of the urban poor is very low as compared to the general level, and is usually unstable. According to a study on the poor in Hai Phong (Trinh Duy Luan *et. al.* [2000]), the households who are in the lowest income quintile have a monthly average income level of 127,000 VND/person/month. This is equal to one quarter of the monthly average income of a person in the highest income quintile group. Findings of a study in Ho Chi Minh City (Luong Van Hy [2001]) shows that the average income of the richest (highest income quintile group) is 956,000 VND/person/month, that is 6.6 times as high as the average monthly income of a person in the poorest quintile: 156,000 VND/month/ person. The outcome of a survey on the residents’ living standards in 2002 revealed that the difference in the living standards between the highest income group and the lowest income one in the urban areas nationwide is 8.03 times (GSO, [2004: 92]).

All of these studies show that, because income of the poor are too low, most of it is used for food and other essentials. Food accounts for 60%-75% of the monthly expenditures of poor households. The remainder of this income is used for the schooling of their children, health care, clothes, and ceremonial expenses, etc. (Trinh Duy Luan *et. al.* [2000], Tuong Lai and Trinh Duy Luan [1994]). In addition, surveys in three large cities (Ho Chi Minh, Hanoi and Hai Phong) at different times (1994, 1997 and 1999) all show a widespread situation of income/expenditure imbalance among the urban poor.

For example, in Hanoi, 40% of households in the lowest income quintile spend more than they earn (Tuong Lai and Trinh Duy Luan [1994]). In Hai Phong income of the poor is 127,000 VND/month while expenditure is at 158,000 VND/month (Trinh Duy Luan *et. al.* [2000]).

In such income and expense situations, most of the poor fall into accumulated debts for daily minimum needs, because of risks and vulnerability. Some households are so poor that they have to borrow money to buy daily food for their immediate subsistence. A significantly high percentage (75%) of the surveyed poor households in Hai Phong have to borrow money with an interest rate of 3-10%/month. Such percentages in Ho Chi Minh City and Hanoi are 79% and 50% respectively (Trinh Duy Luan *et. al.* [2000], Tuong Lai and Trinh Duy Luan [1994]). In such circumstances, should the people just above the poverty threshold be confronted with an adversity such as losing their job or becoming ill, they will be pushed down into real poverty.

2.3 Social characteristic of urban poverty

2.3.1 Sizes and types of family

In general, poor households have more persons per household than the non-poor. The proportion of single-parent families (i.e. those without either a husband or a wife as the principal bread earner) is rather high among poor families and by far higher compared to non-poor families. For example, in the household group with lowest income quintile (surveyed in Hai Phong), single-parent families account for 30.8%, 1.5 times higher than that of other groups (Trinh Duy Luan *et. al.* [2000]). Households with a shortage of laborers (single-parent households) or households with a high number of dependents usually fall into poverty because of lower income or higher expenditure needs.

Luong Van Hy (2001) notes that such demographic characteristics are closely related to poverty situations. For example, when a dependent family member is deceased or when another dependent member starts to join the work force, the number of dependent persons will decrease and the family average income will rise. Then, looking at a micro level, the security of a household depends not only on economic opportunities and state policies, but it is also related to the share of incomes among the members of that household or among the households. In addition, it is also related to the formation and development of the household, as well as the accumulation and use of socio-cultural capital resources of the household.

2.3.2 Age structure

The incidence of poverty among the working age population is quite high. This could be an advantage in terms of labor resources if the poor manage to make use of economic opportunities to overcome poverty, but it could, on the other hand, be a pressure on society in job creation. The relationship between age structures in the family and poverty has not been paid enough attention. Regarding the age of the head of the household, a study by Nguyen Thi Hoa in three communes in Ho Chi Minh City shows that there is a proportional relationship between poor households and the age of household heads who are female. The higher the age of the female household head, the more likely the risk of that household falling into the lowest quintile. This makes a good subject for further studies on the role of the age factor to a household's economic situation (Nguyen Thi Hoa [2001]). Perhaps, it is necessary to consider the relationship between the age of the household head with the poverty rate in an actual context, because in reality, not every person who assumes the role of a household head can make the final decision about all family affairs.

2.3.3 Education attainment

Education attainment and poverty are closely related. Although education has been improved steadily for poor laborers in Vietnam and is quite high as compared with urban poor groups in other developing countries, the average education level that the poor have acquired is rather low compared to the average urban education threshold. There are still a large number of the urban poor (mostly the elderly) who are illiterate. This makes job seeking by the poor quite difficult and limits their incomes. In the context of a market economy, the poor who have neither a proper education nor professional skills have to accept simple, unstable and low income jobs (Nguyen Thu Sa and Nguyen Thi Mai Huong [2001], Trinh Duy Luan *et. al.* [2000], Tuong Lai and Trinh Duy Luan [1994]).

2.3.4 The gender aspects of poverty

The gender aspects of poverty have been a new feature of recent studies on urban poverty. The studies usually focus on cases where the household head is female. People tend to think that female-headed households are more likely to fall into poverty than male headed households. However, the results of many studies have proved the opposite. For example, according to the living standards survey in 1997-1998, average expenditure /person of the female headed households is 28% higher than that of the male headed ones, i.e. 3,300,000

VND/person/year as compared with 2,600,000 VND/person/year (GSO [2000]). The analysis in Nguyen Thi Hoa (2001) also shows similar results.

However, in reality, how to identify the real household head in Vietnam is something that few researchers have discussed satisfactorily. Household heads as they appear in the household registration book are not necessarily the actual household heads or the people who make decisions on all economic activities in the family. Even in cases where respondents identify the household heads, it does not necessarily mean that these household heads actually contribute the most in the household economy.

The study program 'Poverty Alleviation in the Urbanization Process in Ho Chi Minh City' also deals with this issue to a certain extent and the results are quite insightful. Nguyen Thi Hoa (2001) makes detailed comparisons among male-headed households, and female-headed households (with their husbands also in the household) and female-headed households (with husbands missing). The results show that for many female-headed households (living with their husband), the role of the husband is very important in the contribution to family budget. In other words, 'a household headed by a woman living with her husband always has a higher income and expenditure level than that of a household headed by a woman - living without a husband' (Nguyen Thi Hoa [2001: 386]). We think that this conclusion is very important in the analysis of the gender aspect of poverty. A woman household head living without her husband not only suffers economic disadvantages, but she also suffers psychologically in tackling life's difficulties. They form a group that deserves particular attention from policy makers.

2.4 Vulnerability and social isolation

Vulnerability is a concept often discussed in recent years, especially in urban poverty studies. According to Ellen Wratten, 'Vulnerability does not necessarily mean poverty, but the vulnerable have much fewer chances of self defence; their life is full of uncertainty and prone to risks, shock and stresses (cited by Ngo Van Le and Nguyen Minh Hoa [2002: 25]). Among the poor, there are groups which face with more uncertainty than the others. Uncertain and low income and unstable jobs make situations of the poor more difficult. This group of people may not be the most impoverished in society, but the point is that any social change, big or small, in their family or community, will make their life more distressed. Sainz (2001) stressed two important characteristics of 'vulnerability,' namely: uncertainty of work, and the level of enjoyment of security benefits to avoid more or less unforeseeable events (illness, retirement, lay-off, etc.).

The working group consisting of specialists, government officials, donors and non-governmental organizations, stresses the following sudden changes that may lead to risks of vulnerability: (a) A sudden change in health conditions. Any member in the household who falls ill, passes away, becomes a drug addict or an alcoholic; (b) Assets stolen, houses damaged by natural calamity, or fire; insecurity of housing and land use rights; A lack of information in regards of production and planning: risks and failures related to production investment; Changes in the labor market; The formal social security networks do not target the right groups (Ngo Van Le and Nguyen Minh Hoa [2002: 25]).

Social vulnerability is closely related to social position. The findings of the UK Save the Children Fund show that the urban poor have a lower social status than that of the non-poor group. Part of the poor population is still discriminated against and is economically and socially disadvantaged. This is quite obvious among the migrant group without official household registration: they cannot utilize public services, cannot get support and loans from hunger eradication and poverty reduction programs. Families who have members becoming delinquent can rarely get access to government services. Children usually drop out of school at an early age or do not go to school. It is illiteracy and a lack of education that have pushed the poor further away from government support channels (UK Save the Children Fund [1999]).

Nguyen Xuan Mai *et. al.* (2002) notes that, due to low social status, the poor have to accept a passive role or are marginalized in economic activities and city development programs. Some urban management policies have a direct impact on the poor but they are not informed, consulted and do not participate in the decision-making process. Some hunger eradication and poverty reduction programs have been designed by sheer subjective ideas (of the non-poor). Thus, the effect of these projects and policies is quite limited.

Vulnerability is usually attributed to certain social groups, which are called socially vulnerable groups. The authors from the UK Save the Children Fund list the following six groups that belong to vulnerable families: (1) Poor migrants who do not possess official household registration in the city; (2) Poor families with many children; (3) People with a chronic illness or a disability ; (4) The elderly living by themselves (5) Poor street vendors and *cyclo* drivers; (6) Poor people living in areas to be evicted and the poor who live in newly urbanized areas with drastic changes (UK Save the Children Fund: [1999]). Nguyen Xuan Mai *et. al.* (2002) re-categorizes the above six groups into the following three groups:

a) Poor migrants without household registration

According to the report *Vietnam Development Report 2000* (World Bank *et. al.* [1999]), poor migrants make up a significant part of the total urban poor population. Most of the migrants coming from rural areas to cities are hard working and energetic people. In general, the migrants have sufficient income to live and many of their lives are improving. However, some of the migrants who do not have official household registration are highly vulnerable people. They are discriminated against and are often marginalized as they are not recognized as official members of their new urban communities. They are not entitled to support services allocated for the poor: credits from hunger eradication and poverty reduction program; school fee reduction or exemption; free medical care booklets, etc. They often refrain from voicing their complaints to local authorities because they are only temporary residents.

Migrants without household registration are often poorly protected against threats of violence or in disputes related to jobs, payments, living quarters, etc. Many urban policies have an adverse effect on their ways of earning a living such as prohibition of *cyclos* and rudimentary means of transport, street vending in downtown streets, and vending on sidewalks, etc. The rapid and continual economic growth and focused development in major cities in the country will create an ever-bigger migration flow that amounts to millions of people a year and it is likely that urban poverty will mainly befall this migrants' group.

b) Poor people in the group of chronic poverty:

They are usually the poor who are inflicted with chronic diseases, disabilities, who have many children, the elderly living by themselves, poor street vendors, *cyclo* drivers. There are many people who suffer from chronic diseases but have no medical insurance or are not issued free medical care booklets as beneficiaries of the hunger eradication and poverty reduction program. They usually do not have enough money for proper and complete medical treatments. Children in large families often drop out of school before finishing for many reasons: the parents are unable to afford school fees, they have to take care of a younger sibling or to help the parents earn a living.

Poor street vendors and *cyclo* drivers face a similar fate. Their incomes are often very low and uncertain since their work depends on too many factors (for example, to a *cyclo* driver: the number of *cyclo* passengers has decreased, harsh weather, threats from criminal gangs and especially urban regulations such as: prohibition of *cyclos* and other rudimentary vehicles along some city routes. And they always have the feeling of being unsafe.

c) The groups of poor people who live in areas to be evicted and who live in newly urbanized areas:

The future of these people is often insecure because they do not know when their houses will be pulled down. Governmental agencies do not invest in infrastructure development or repairs in these areas. They are not allowed to buy houses legally. They cannot obtain electricity or water meters. According to the authors of the project 'Participatory action research of urban poverty reduction' (Ngo Van Le and Nguyen Minh Hoa [2002]), the poor people group in newly urbanized areas are somehow becoming passive in order to be able to cope with rapid urbanization. They are originally peasants who were used to cultivation and animal raising and now they easily fall into crisis, as their agricultural land is no longer available due to urbanization. Previous rates of compensation were so low that the peasants whose land was acquired for urbanization lost their only way of earning a living. They are unable to acquire non-agricultural jobs even for a short time. Land for cultivation is reduced in size continuously, conditions for cultivation become more and more difficult, some areas cannot be cultivated because they are in planned areas, all these make already low agricultural incomes even lower. Still, most of them have to rely on this low-income source because they have not been properly trained with any skills, have no capital, and are unable to find an opportunity to change to another job. The end result of these situations is that it makes poor households even poorer and they join in the ranks of new poor.

2.5 The characteristics of spatial distribution of urban poverty

This area of study has not been paid due attention by studies on urban poverty. Nguyen Xuan Mai *et.al.* (2002) gathered findings from available studies and presented the opinion that, 'there is an occurrence of spatial separation of living areas among urban poor groups as a trait of social stratification in the process of transformation to a market economy and rapid urbanization. The urban poor are present in almost all city areas, however they have clustered in certain areas and are thus forming separate spatial areas for the poor' (Nguyen Xuan Mai *et.al.* [2002: 23]).

The urban poor usually work to earn a living around their living areas, on sidewalks, and along streets. The areas with clusters of poor households may vary from city to city. For example, they can be the slums along the canals in Ho Chi Minh City, or they are shacks in poor suburban alleys in Hanoi, Hai Phong or floating fishing boat communities in Hue. These areas are often characterized by a weak infrastructure, polluted environment and are usually affected by flooding. For example, the surveyed

poor areas in Hai Phong are often flooded, most of alleys are bare earth and stone paved by the people themselves without drainage and public lighting systems (Trinh Duy Luan *et. al.* [2000]). Many slum areas in Hanoi are alongside discharge streams or polluted ponds and lakes. In addition, the poor urban areas are often in the hinterland and far from the main routes, unfavorable for trade and service activities.

2.6 Urbanization and urban poverty

Urbanization in Vietnam has a strong connection to current urban poverty situations. First of all, urbanization has its part in the forming of a vulnerable group of poor people: the poor people living in newly urbanized areas with many drastic and unexpected events. At the same time, the process of rural - urban migration has formed a new group of urban poor: the group of poor migrants. The pressures on employment, income, market opportunities, living quarters, education, physical and social urban infrastructures, and the environment is becoming stronger and stronger and cannot be alleviated by the limited resources of the cities.

The population growth in urban areas is also a decisive factor that aggravates urban poverty. The urban population has increased by 46% within 10 years (1993-2003), much higher than the rate of economic development of the country. The strong pull factor by the cities as well as the no less strong push factor by rural areas have created large rural- urban migrant flows. In five years (1993-1998) 1.2 million people migrated from rural areas to cities (Central Steering Committee of Population Census [2000]). Besides the positive contributions made by these migrants, free migration has really created extreme difficulties in the urban development plans and urban management. This problem becomes more serious when migrants often flow into only some large cities such as Ho Chi Minh, Hanoi, Hai Phong, Da Nang, etc. Beside the existing group of 'original urban poor', who have lived in these urban areas for a long time, the migrants from rural areas to urban areas have formed a new group of poor people, 'the migrant poor', adding to the pool of the urban poor. Making up one third of the urban poor, the poor migrants group has become a social group that cannot be disregarded by urban development policy makers.

3. THE ROLE OF STATE AGENCIES, SOCIAL ORGANISATION AND SOCIAL POLICIES IN THE PROCESS OF URBAN POVERTY REDUCTION

3.1 Impacts of social policies on the urban poverty reduction process

Social policies make up a system of policy instrumentality, which aims at exerting a target-oriented impact on the actual state of problematical social structures. Urban poverty constitutes a social problem originating from structural causes, especially in the course of restructuring the economy towards a free market, international economic integration and drastic urbanization. Hence social policies in general and social policies for urban areas are of paramount importance to a fundamental and sustainable solution to urban poverty.

The NTP on HEPR comprises two main categories, mainly rendering direct support to needy households:

- a) Policies to support the poor, communes and wards with poor healthcare and education facilities; social security policies; and policies on exemption and reduction of farm land use tax and assisting poor households in housing, work tools and farm land.
- b) Projects providing direct support on hunger eradication and poverty reduction, which consists of the general group or projects for poverty eradication and hunger reduction, the credit project that lends capital to the poor for production and business development, and the project to guide the poor on how to conduct business deals, etc.

The Vietnam Household Living Standard Survey (VHLSS) in 2002 shows that the proportion of urban poor households benefiting from the NTP on HEPR in the 12 months before the survey was conducted was rather high (GSO [2004: 195]). Notable is the percentage of poor households issued with free health insurance cards (37.51 percent), the percentage of poor households granted certificates of poverty for exemption and reduction of hospital fees compared to poor households using certificates of poverty for medical check-ups and treatment (29.35 percent), and the percentage of poor households enjoying agricultural tax exemption and reduction compared to poor households using farm land (68.41 percent). The number of urban poor households that received support in housing repair or construction in the year accounts for 4.96 percent of the total with the average aids for each household amounting to 3.197.000 VND (GSO [2004: 195]).

Before 2002, the State devised a policy to exempt and reduce healthcare fees for the poor. A national health survey in 2001 - 2002 shows that 10.5 percent of the urban poor aged above 6 benefited from this policy (Ministry of Health and GSO [2003: 720]).

In the HEPR's healthcare area after 2002, the State worked out a plan to issue free medical check-up books for poor patients. The national health survey in 2001 - 2002 reveals that only 1 percent of the urban poor (aged above 6) have health insurance cards (Ministry of Health and GSO [2003: 719]). Since 2002, by virtue of Decision 139/2002/QĐ-TTg, the State has started issuing health insurance cards to 12 million poor people throughout the country, of which the central budget grants 50,000 VND per person, and the local budget, 20,000 VND. This decision creates funds for medical check-up and consultation for the poor and these funds will buy health insurance cards for them or make direct payment for medical expenses for beneficiaries of the State healthcare services. This decision also brings about interests to the poor in two aspects: increasing the use of healthcare services and reducing the poverty level in terms of income. The success of the decision depends heavily on the organization of implementation. According to the outcome of the *Vietnam Development Report 2005*, the results of the survey on the HEPR's healthcare assistance (in both urban and rural areas) are very encouraging. The sums of money saved from this support were assessed by those participating in the qualitative survey as very significant or significant. This result was also similar among regions, groups of ethnic minorities and genders. This report says that the beneficiaries were not subject to discrimination in treatment by providers of healthcare services. Priorities were given to poor ethnic minority people in issuing healthcare books within the HEPR (World Bank *et. al.* [2004: 31]).

A policy for exempting and reducing school fees for children of poor households has been carried out in urban and rural areas. Though the urban poor beneficiaries from this policy still meet with difficulties in covering school expenses for their children, the majority of the poor have access to and have benefited from it. The rate of urban children attending schools that enjoy an exemption or reduction of school fees or contributions because they belong to poor households accounts for 8.62 percent (GSO [2004: 44]). A sociological panel survey in 1998 and 2001 in three wards of Ho Chi Minh City shows that the proportion of households enjoying the policy of school fee exemption and reduction in the group of lowest income earners doubled during this interval. There were 70 percent of households exempted from miscellaneous expenses in school, and 38 percent had these fees reduced in 2001 (Luu Phuong Thao [2005]).

A credit policy for poor students has been carried out for many years, but its implementation was restricted due to the poor possibility of retrieving the principal after students leave universities or colleges. At present, banks of social policies - the organization assigned with the execution of this credit policy-, has settled the issue by asking students' relatives to apply for loans and be responsible for repayment. This will

raise poor students' possibility for access to the credit and create opportunities for a sustainable escape from poverty for them and their families.

The policy on job placement has been actively deployed by urban governments and the employment provision was listed as focal tasks in annual and long-term plans. Da Nang city created jobs for nearly 30,000 laborers in 2005 - a 24.3 percent increase over 2004 while reducing the unemployment rate to 5 percent, or a 0.2 percent year-on-year decrease. This was attributed largely to Da Nang's budget earmarked for job placement amounting to 29,000 billion VND and the municipal Consulting Centre for Job Placement seeking jobs for 18,000 people and half of them having found jobs. In 2006, the city plans to provide jobs for 32,000 laborers and scale down the unemployment rate to 4.6 percent (*Viet Nam News Agency Bulletin*, January 2, 2006).

The issuance of the Enterprise Law in 2000, which resulted in the augmentation of a large number of medium- and small-sized enterprises in cities, and the implementation of the policy on job creation, have helped bring down the urban unemployment rate from 5.6 percent in 2004 to 5.3 percent in 2005. However, a paradox exists. In key economic zones (with major cities as nucleus), the unemployment rates are higher than other regions. It is because in these important economic regions of the country, economic development requires highly skilled workers while the labor force posted an annual high growth rate - 2.5 times larger than that of the rural area and laborers from this area were not trained to meet the labor market's demand, especially in term of quality. There is a redundancy of unskilled laborers while key economic areas suffer a dire shortage of managerial and skilled workers (*Vietnamnet*¹, December 29, 2005, from the General Statistics Office sources).

Some credit policies for the poor such as the official fund lending programs like the HEPR or the ones launched by the Women's Union, the National Fund for Job Creation, are prominently characterized by low interest rates and no mortgage requirements. The report on the VHLSS in 2002 shows that in 12 months, nearly one-third (31.36 percent) of the urban poor households had access to loans, mainly from the banks for the poor, agricultural banks and socio-political organizations like the Women's Union, the Fatherland Front, etc. The average sum lent to an urban poor household in 12 months is 3.028.000 VND. The sum lent by agricultural and commercial banks, and people's credit funds, is from 1.3 to 1.8 times as high as the above-said level (GSO [2004: 196]). As such, the amount of the loan granted to each household is small because it aims at developing production and business while the poor have many demands

¹ <http://www.vietnamnet.vn>

to satisfy. Hence the efficiency of the programs is low. Those poor households that have drug addicts or members involved in other misconducts are usually not entitled to loans and it is difficult for the poor without household registration books to access the programs. Some surveys revealed that, in regression analysis, the loans from mass organizations exerted practically no impact on household incomes. This analysis shows that the sole element that influences the increase or decrease in household income is the change in the number of household's income earners (Nguyen Thi Mai Huong [2005]). Perhaps the tiny credits compared to urban poor households' requirements are one of the causes restricting the efficiency of the programs.

With a view to restricting poverty resulting from the economic reforms in the State-owned sector, policies toward redundant workers as a result of streamlining, equitizing, merging, dissolving, sale or leasing of State-owned enterprises were promulgated and implemented. One of the social policies relating to this area is Decree 41/2002/ND-CP and the social security fund to support redundant workers from State-owned enterprises. Calculations were made in the decree and the fund so as to decide on a formula for compensation to bring about a fair solution by providing more resources to these jobless workers. Those who were laid off or voluntarily terminated their jobs were entitled to two basic salaries for each year of work, a training allowance worth six months' salary, a severance pay worth six months' salary, and a lump sum of 5 million VND.

The social security fund has operated since mid-2002, which has helped 14,500 retrenched laborers in 374 State-owned enterprises, with an average compensation of 28.8 million VND per person. A survey conducted on 2,600 retrenched workers that had received compensation from this fund shows that these people had used rather effectively the comparatively large sums of compensation given to them. The majority of them used the compensation in financial investment or invested it in valuable things. The profit rates from these investments are rather high. The rate of these laborers carrying out business deals after nine months of retrenchment had gradually risen to 60 percent. The proportion of retrenched workers that have not found jobs has increasingly dropped. More than two-thirds of those interviewed said that their welfare had not fallen due to retrenchment. The most vulnerable group among them - i.e. women, the aged and people with long service records - appears to be among the most optimistic folk. As such, the social security fund has helped restrict poverty in the course of economic reforms in the State-owned enterprise sector, and may be adjusted to raise the efficiency of this important social policy (World Bank *et. al.* [2003: 89-91]).

Policies on relocation have somewhat alleviated the poverty of inhabitants in urban-surrounding areas who lost land in the urbanization. The *Vietnam Development Report 2005* demonstrates that in a survey of relocated households in Hanoi and, Da Nang and Ho Chi Minh City, households who lost their land in Hanoi and Da Nang city raked in large profits due to compensations (World Bank et. al. [2004: 66-68]). The profits of Hanoi households might be related to the explosion of real estate while in Da Nang, the profits originated from access to land with prices lower than those on the market and the quality of life in the relocated area is better. Whether the relocation policy is effective and delivers interests to those affected also hinges on the organization of execution by administration at all levels and transparency. Some drawbacks of this policy have been rectified by Government Decree No. 17/2006/ND-TTg aimed at ensuring the interests of those whose land was revoked.

Some main policies that exclusively address urban poverty reduction such as the one on social housing fund have been issued. The Law on Housing, endorsed by the National Assembly in November 2005, sets aside Item 4 for social housing development. The social housing fund is reserved for purchase or lease by low-income earners. The Ministry of Construction co-ordinates with Hanoi, Ho Chi Minh City and Binh Duong province (where there is a large number of industrial zones the majority of whose work force are migrant workers) to form the social housing fund on a pilot basis. The rents or purchasing prices are calculated to match the payment ability of urban low-income earners. For example, the lowest rent for a small room is 290,000 VND a month, which approximately equals the average per-capita income of the urban poor by the criterion of the MOLISA (260,000 VND per person a month), and lower than the criteria of major cities like Ho Chi Minh City (350,000 VND per month). Or the lowest rent for a flat, after paying 20 percent of the apartment's value, is 480,822 VND per month, with payment made in 15 years (Ministry of Construction [2005]).

The forming of a social housing fund is an important contribution to improving the living conditions of a part of poor inhabitants and low-income earners in urban areas. On the other hand, the law on housing also encourages all economic sectors, households and individuals to develop housing pursuant to their financial abilities. This allows developing and upgrading popular housing areas and the urban poor and low-income earners' housing areas.

Hanoi currently has 12 million sq.m of housing space. If only one-fourth of this fund (i.e. Hanoi's total housing space areas) is mortgaged at the average price of 100 USD/sq.m, an investment capital source of 300 million USD can be raised for urban economic development, building and transforming housing, and hunger elimination and

poverty alleviation. It is noteworthy that the majority of the poor in Hanoi were born or have lived for a long time in the city (more than 90 percent) and about half of them own houses. Therefore, if a mortgage financial system is expanded and the issuance of the land use right and house ownership certificates is accelerated, they can use these documents as mortgage for eradicating hunger and alleviating poverty, and improving their dwelling conditions.

The reality of housing development (from 2001 to 2005) shows the step-by-step perfection of institutions and development along the trend of recommendations mentioned above and tremendous achievements have been recorded with housing area built in Hanoi surpassing for the first time 1 million sq.m a year. Resident's communities have been facilitated to improve their dwelling conditions. Many economic sectors have been allowed to participate in housing development. The urban infrastructure has been upgraded and environmental conditions improved in areas where poor people or low-income earners are concentrated. Many new urban areas have cropped up in the city's surrounding areas, which change architectural and urban landscapes and bring about housing interests to tens of thousands of households. The model of new urban areas in Hanoi has been multiplied in many provinces and other cities throughout the country (Hanoi People's Committee [2004]).

Nevertheless, problems still exist in housing distribution in new urban areas: the provision of housing to those who badly need it is insecure, housing speculation has not been curbed, and housing prices exceed far above low income earners' financial ability. The municipal government is regulating these issues. The experimental implementation and the eventual development of the social housing fund can help resolve these problems, which will be facilitated by the continued realization of the 'creating conditions' strategy to enable people, especially the poor and low income earners, improve by themselves their dwelling conditions. However, the strategy for developing urban housing, especially for the poor and low income earners, is still geared mainly to increasing the supply of low cost housing and not focus on a strategy of raising the capability of payment by those who need it (i.e. strengthening the provision of housing credit for them). The real estate market (including housing one) has not really developed and has often fallen into 'hot' or 'cold' periods that exert no small impact on the poor and low income earners' accessibility to housing, at rents or purchasing prices affordable to them. The finalization of housing institutions should be further studied and stepped up with a view to helping improve the dwelling conditions of all strata of urban inhabitants, especially the poor and low-income earners Nguyen Xuan Mai [2001]).

The conditions in the policy on immigrants' buying and selling houses have been relaxed to allow a portion of them to have the right to legally own houses in urban areas. With regard to other immigrants' issues, more positive and objective assessments have been made by policy makers and social and urban managers concerning migration from rural to urban areas. The Government's Decree No. 108/2005/ND-CP on registration and management of residential status, followed by the Ministry of Public Security's Circular No. 11/2005/TT-BCA guiding implementation of this decree, came into effect towards the end of 2005.

In general, social policies for the poor in general and the urban poor in particular are rather diversified and cover a wide range of areas. Those policies towards re-allocation for the poorest people in both urban and rural areas such as the NTP on HEPR have been evaluated by financial sponsors as 'efficient in gearing resources to the poorest families and communities. Though the coverage degrees are different for the various components of the HEPR, the proportion of the poor benefiting from a number of components (such as exemption from school fees) is not few. Moreover, a number of families that do not fall in the category of the poor also enjoy the benefits, and the rate of enjoyment by the wrong beneficiaries is reasonable for a country at such a developing level as Vietnam (World Bank *et. al.* [2004: iii]). The social security fund has exerted a positive impact on restricting the forming of a new group of the poor from retrenched workers from State owned enterprises. Policies on relocation has somewhat helped to reduce the poverty of inhabitants in the surrounding urban areas who have lost their land through urbanization.

Surveys at macro or micro levels show that the urban poor's accessibility to social services like education, healthcare, credit, etc. have surged. Programs of building houses for poor people and those covered by social security policies have proved effective, while others combined the HEPR with the national fund for job creation to invest capital in those production establishments involved in projects to admit, or create employment for, poor laborers in the local poor households' lists. This model for job placement for poor laborers has been effectively realized mainly in Ho Chi Minh City's Districts 8, 6 and 11. Nevertheless, poverty reduction is still affected by the scattered deployment of activities, which needs much effort to overcome. As local hunger eradication and poverty reduction workers are not specialized ones, the efficiency of their activities is restricted. The provision of guidance on how to conduct business deals and use labor resources effectively and credit has not been satisfactorily done. The solution of vocational training and job creation only achieved at a certain level and separately in different localities. Though social preferential policies for the poor in terms of healthcare, education, etc.

achieved certain results, their implementation was not consistent, synchronous, and not all the poor enjoy these policies (Luu Phuong Thao [2005]). Resources for executing social policies are still very limited. Consequently, the co-ordination and integration of activities of programs and projects as well as between sectors, echelons, mass organizations and communities have become all the more important in mobilizing all resources, bringing into play the efficiency of programs and projects that aim at hunger eradication and poverty reduction.

3.2 The role of State agencies and mass organizations in hunger eradication and poverty reduction in urban areas

During the *Doi Moi* process in Vietnam, the democratization of social life has also been strengthened with participation by mass organizations and communities. A resolution adopted by the Communist Party of Vietnam Central Committee's 5th Plenum in 2002 on broadening democracy at the grassroots level, institutionalized in the central Government's decrees and local governments' statutory documents, has spurred and reinforced participation by communities and social and mass organizations in all fields of the social life including the hunger eradication and poverty reduction. The impact exerted by institutional reforms has helped uplift the role and operational efficiency by local governments, mass organizations and communities in the process of economic growth and social development, and in realization of the all-round strategy on growth and hunger eradication and poverty reduction on the national as well as local scale. The efficiency of social policies on poverty reduction depends largely on the organization of implementation by State agencies, local governments and mass organizations.

The authors of the Vietnam Development Report 2004, while dwelling on the relationship between growth and poverty reduction at provincial level, remarked that provinces with slow economic growth like Tuyen Quang, may also achieve poverty reduction as high as that of Vinh Phuc, a province boasting the highest growth rate. This demonstrates the extremely important role played by local government in the poverty reduction process (World Bank *et. al.* [2003: 57-58]).

Urban administration and local State agencies assume an extremely important leading role in the hunger eradication and poverty reduction process in urban areas. The Vietnam Development Report 2005 holds that 'the hunger eradication and poverty reduction program manifests the efforts to consolidate and rationalize a series of initiatives by provincial governments, launched as a social complementary program to economic reforms carried out in the renewal process. It is not a surprise that the first

efforts on hunger eradication and poverty reduction initiated in Ho Chi Minh City, which is also the pacesetter in shifting to the market-oriented economy. In the wake of that, 44 provinces and other cities have set up hunger eradication and poverty reduction funds to co-ordinate the mobilization of resources and regulate expenditure targets for hunger eradication and poverty reduction activities at the local and central levels' (World Bank *et. al.* [2004: 25-26]). Since 1992 Ho Chi Minh City was the first locality in Vietnam to formulate the hunger eradication and poverty reduction program in the context of an urbanization explosion. The overall objective of the program is 'to create conditions for giving a shot in the arm to poor households to be self reliant in rising up in life by production'. The municipal government is responsible for taking the leading role to ensure provision of 'capital sources by money, land, labor, trade and craft; and the monetary source of capital is currently the common requirement by all poor and hungry households.' The results of the program are 'no hungry households exist, which is the important landmark significant to the development of the city; and achieving the target of hunger elimination is a progress of our city'. The city also brought 49 percent of poor households (around 29,064 families) out of poverty by the end of 1995. The municipal People's Council, the highest power people-elected organ of the city, issued a separate resolution in February 2002 on the hunger and poverty issue with a view to effectively guiding the process to fight hunger and poverty, which included objectives of reduction of poverty for 10,000 poor households, provision of jobs for 183,000 people and prevention of a comeback of hunger. The program of healthcare for the poor was carried out with more than 20 free hospital beds and the establishment of three free hospitals for the poor. Around 1,000 apartments have been built by the city to provide housing for poor households covered by social security policies. In 2001, the city eliminated poverty for 10,900 poor households, thus bringing down the hunger and poverty rate to 5.59 percent of the city's population (exclusive immigrants) (Mac Duong [2005: 139-153]).

Ho Chi Minh City has formed hunger eradication and poverty reduction funds at the three levels: city, precinct and district and ward and commune. Hunger eradication and poverty reduction funds are financed by budgets from all levels of the city and voluntary contributions, donations or lending, by organizations, units and citizens in the city, from other localities and abroad. The repeated surveys conducted in 1998 and 2001 by the Ho Chi Minh City's Institute of Sociology in three wards show that between 10-15 percent of the lowest income group have benefited from these funds. However, as the scale of the funds is still small, the sums borrowed are usually not sufficient enough to help the poor escape poverty in a sustainable manner (Luu Phuong Thao [2005: 1235-1240]).

Ho Chi Minh City has issued Directive No. 07/2003/CT in March 2003 on building residential blocks for low-income earners. The municipal construction service has devised a plan for the 2003-2010 period, according to which 70,000 apartments and 18,000 rooms are built for rent or hire purchase by low-income earners. The total investment was estimated at 15,000 billion VND. The scheme provides housing for around 170,000 students and workers in the form of hire purchase or lease. However, it has met many difficulties in materialization in terms of land supply, construction final costs, and management of housing distribution to ensure equality, allocation to the right objects and fighting speculation (*Vietnamnet*, February 20, 2004).

The Hanoi People's Committee has also announced a stipulation on investors of new urban areas and housing development projects setting aside 30-50 percent of flooring space in residential high-rises so that the city will sell them to beneficiaries of social security policies including the poor and low income earners. This stipulation aims at helping the vulnerable group to have access to housing. Though certain results have been recorded in distributing housing to this group, undesired consequences have cropped up in implementing the stipulation, such as housing which has not been allocated to those who desperately need it, which resulted in rising prices of housing for other social groups and causing difficulties in controlling housing speculation and land and housing fevers. The city will abolish this stipulation in the first quarter of 2006 (*VN Express*², January 16, 2006).

Many poverty reduction- targeted investment projects for urban development, such as the urban upgrading project carried out in Hai Phong, Nam Dinh, Can Tho and Ho Chi Minh cities, have been devised by the central Government, responsible agencies and local governments, and financed by the World Bank. They aim at helping reduction of poverty in areas where the urban poor are concentrated, and a worn-out infrastructure and a heavily polluted environment exist. The urban upgrading project in four cities has helped resolve step by step the issue of separate residence and concentration of poor inhabitants in areas with dilapidated infrastructure and severe environmental pollution. In Ho Chi Minh City alone, the budget funding for the project was estimated at 300 million USD.

At a meeting held by the Ho Chi Minh City People's Committee and the World Bank at the end of 2005 to assess the implementation of this urban upgrading project, the World Bank working team remarked that many city's investment categories had been satisfactorily realized in accordance with the project's schedule. The World Bank working

² <http://www.vnexpress.vn>

team also made a good evaluation of the city's program to provide loans for remodeling housing. It is reported that the city dwellers' demands for loans are very large. To date, 2,472 loans have been granted, which double the initial estimate, with due payment of interests and principals. It is planned that the city will issue such loans to between 3,000-4,000 households. The working team also highly appreciated the compensation and relocation work of some categories (*VN Express*, December 20, 2005).

Apart from this project, Ho Chi Minh City issued a three-year (2002-2005) program with an overall goal of 'focusing on, and giving priority to, investment to effect a noticeable changeover of the face of focal poor wards and communes'. It consists of building and completing fundamental works of urban and social infrastructure (roads, bridges, schools, dispensaries, sub-stations, etc.) for 20 of the poorest wards and communes in the most difficult conditions, supporting 20,000 poor households, raising the living standards for over 1,000 households susceptible to relapse into poverty and hunger, and seek budgetary funding of 200 billion VND for achieving this goal. By this program, the city is capable of eradicating urban poverty by the local criteria (the local poverty criteria is three times higher than the national criteria) (Ho Chi Minh City People's Committee, 2003).

Many mass organizations like the Fatherland Front and the Women's Union, etc. play an important role in launching and maintaining poverty reduction-targeted social movement and spurring the central government and local governments' implementation of social policies for this goal. For example, the Fatherland Front devised programs to mobilize contributions to the 'fund for the poor' which collected over 1,315 billion VND in five years. The TV program 'Linking Arms to Arms - 2005' telecast live in five cities raised more than 10 billion VND for this fund. Hanoi, in the past five years, with the co-ordination of the administration at all levels, mass organizations and community, has helped replace 1,725 rickety houses by new ones, repair 1,040 dilapidated houses of the poor with a total budget of nearly 30 billion VND from the fund for the poor and more than 10.4 billion VND from the municipal budget (*Economy and Urban*, June 27, 2005).

Mass organizations have participated in many local hunger eradication and poverty reduction activities such as identifying the poor to be listed in the hunger eradication and poverty reduction program, micro-credit, building houses for the poor and those covered by social security policies and granting social allowances. The report on VHLSS in 2002 shows that the proportion of poor households having access to loans from mass organization represents 15.63 percent of the total poor households granted loans over the past 12 months (around 5 percent of the total urban poor households) (GSO

[2004: 196]). These activities have created mass movements in the fight against hunger and poverty, and created many resources from the community.

The above-mentioned report also said that the average loan granted to an urban poor household from mass organizations is 1.899.700 VND, equaling 40-60 percent of the average loan from official credit organizations (GSO [2004: 197]). Nguyen Thi Mai Huong's study remarks that "loans from social organizations and banks, and funds given in aid by community and households were also included in regression analyses. Even bank loans that have the positive impact of helping reduction of interest rates on informal market exert no significant impacts on (poor) households' income (Nguyen Thi Mai Huong [2005: 1182]). However, they have a drawback, i.e. the small scale of their activities and their impacts are not strong for the poor. Yet, their activities make significant contributions and partly helped the poorest households or those caught in risks. If better organized, the role of mass organizations will grow and more resources will be mobilised and greater impacts will be exerted in the growth and poverty reduction process (Nguuyen Thi Mai Huong [2005: 1192]).

Many urban community development and hunger eradication and poverty reduction projects have paid attention to improving community's capacity including those of the local governments, mass organizations and community members with a view to ensuring the sustainability of poverty reduction and the community's sustainable development. For example, the urban upgrading project in four cities comprises a category which provides opportunities for institution improving and capacity building that embraces training programs for administration officials at the grassroots level and community members involved in projects and raising beneficiaries' awareness and participation (the majority of whom are the poor and low-income earners) throughout the project implementation.

4. THE ROLE OF THE SOCIAL NETWORK AND THE POOR'S DYNAMISM IN THE PROCESS OF URBAN POVERTY REDUCTION

The process of economic restructuring along the market orientation and international economic integration, apart from positive impacts, entails deep social stratification and socio-economic shocks to many social groups; and the poor are especially vulnerable to these challenges. To narrow the gap between the rich and the poor and minimize risks for certain social groups, especially the group of poor people, it necessitates forming a social

security system as a protection that the society provides for its members to cope with their difficulties so as to ensure essential social needs and to forge fundamental social relations. Social security includes formal forms, such as social insurance, health insurance, social subsidy programs, and informal forms carried out via social networks set up on family and community bases. Moreover, the informal social security form and social network can also be assumed as an important significance in assisting the urban and rural poor.

4.1 The role of the social network in ensuring social security, minimizing risks and helping in social upward mobility for the urban poor

As mentioned above, the urban poor are characterized by economic and social vulnerability; their income sources are unstable and any shock regarding employment and health, etc. swirl them into poverty. To overcome the status of poverty, they have to rely on social capital and their labor resources.

Social capital, such as relationships among family members, between relatives, in community and society, of any individual or any family, is assumed as an important role in helping a poor household to improve its living conditions. This is a very important research direction, but so far little attention has been paid to it. Nguyen Thu Sa and Nguyen Thi Mai Huong (2001) suggests that beside measurable factors (such as education attainment, professional skills, capital, etc.) that influence the incomes of the poor, there are also 'invisible' factors that are sometimes decisive elements to the incomes of the poor. Such invisible factors may be the social relationships that a person may benefit from his/her own social position or his/her family.

Van Thi Ngoc Lan and Tran Dan Tam (2001) and Van Thi Ngoc Lan and Tran Dan Tam (2004) have delved into the social network of the population and its role in the process of poverty reduction. These papers provide interesting findings. First of all, attainment status of households and individuals are closely related to social resources and human resources. Functioning of the social network has some significance in the positioning of individuals or households in the stratified society. Secondly, the quality of social resources and their mobilization for the status attainment are not the same for all social groups. To poor households, their social network is not strong enough to lend them the most effective support to move upward. The qualities of assistance and support are also lowest to poor households. Thus, it is difficult for poor households to have opportunities to climb up the social ladder. Thirdly, social capital and human capital have a strong association. Those with better education and job training would have a better capacity to extend their social networks to environments with richer resources. Poor

people usually have lower education and therefore they are limited in making contact with those who can provide jobs.

These studies by Van Thi Ngoc Lan and Tran Dan Tam also show the concrete assistance by the social network towards the poor and the para-poor in matters extremely important to their lives such as meals, schooling, care for children, employment, house repairs, difficulties caused by illnesses, and money borrowing. Though the groups with higher living standards received greater support, for the poor who live in destitution, the actual assistance they received from social groups is extremely valuable. The Vietnamese idiom ‘a bite in the hunger is worth a meal when one has one’s fill’ manifests a cultural tradition which the community’s social network is carrying out and reflects the lofty value of the help for the poor.

Table 1: Assistance from social network to income groups (%)

Work assisted	Lowest 20%	Below average 20%	Average 20%	Above average 20%	Highest 20%
Employment	15.7	31.8	18.0	25.4	28.3
Schooling	21.4	22.7	25.0	22.5	33.9
Meals	65.4	60.8	57.5	40.4	34.3
Looking after kids	26.4	22.2	23.2	16.0	19.1
Illnesses	56.6	46.6	60.1	57.3	57.0
House repairs	18.2	15.9	28.1	31.0	30.4
Granting small sums of money	75.5	69.9	71.9	58.7	57.8
Granting more than 1 m VND	37.7	46.0	41.2	48.4	63.9

Source: Van Thi Ngoc Lan and Tran Dan Tam, 2005, p.1115.

A study entitled ‘Protecting the Rights and Interests of Women in Industrial Enterprises’ conducted research on 900 women workers from 50 enterprises in 5 cities and provincial towns. It demonstrates the role of the social network in job placement for women workers in the social-occupational group that comprises mostly the urban poor and para-urban poor (Nguyen Xuan Mai [2004]). According to this research,

‘... noteworthy is formal information on job placement for women laborers is not well available, that makes half of them (49 percent) have to rely on their

social network (family, relatives, friends, fellow-villagers' ties) to find employment. Approximately 50 percent of women in the locality as well as from other provinces found work through the social network. This network plays a significant role in big cities like Ho Chi Minh, Hanoi and Binh Duong province's concentrated industrial zones (nearly half) or in foreign invested enterprises (about 55 percent). The rate of female workers directly involved in production that relies on this network is twice (50 percent) over that indirectly involved in production (27.3 percent). The number of women in the under-35 age group (that often started working in the period when the economy was shifted to the market economy) who found jobs thanks to the social network is larger than that in the above-35 age group (who often had begun working during the State-subsidized system)' (Nguyen Xuan Mai [2004: 6]).

Nevertheless, it is still not clear through what channels that the poor can be helped to build on their social capital. Is it impossible, under current conditions, for the poor to build on their social capital to overcome poverty? Some authors (Nguyen Thu Sa and Nguyen Mai Huong [2001], Van Thi Ngoc Lan and Tran Dan Tam [2001], Trinh Duy Luan *et. al.* [2000]) proposed that firstly we should help poor people improve their human capital as human capital has an important role in promoting social capital. Thus poor people should be helped to improve education and job qualifications so that they can have better access to social networks.

4.2 The role of the social network towards immigrants - a particular urban poor group

The role of the social network is clearly manifested when immigrants meet with difficulties. Generally speaking, immigrants often rely much on their relatives and the communities they are from. First of all, it is because they often live in the same area, which is very convenient for mutual support. Besides, though they live in concord with locals, the ties among inhabitants in the same streets are not so intimate as those in their native villages where they know one another well. However, compared to other inhabitants' groups, the group of those who have migrated for less than six months often rely on their co-migrants when they fall ill. They often share with their co-migrants' meals and dwelling places. The assistance from fellow-villagers also discriminates the group of under-sixth month migrants from the remaining groups. Fellow-villagers play an important role in the life of immigrants because normally immigrants often resort to this

familiar network when migrating. Fellow-villagers' groups also help each other in finding jobs and have the same employment or live near to each other.

Families and colleagues are also an important source of assistance to immigrants when asked from whom they seek help when facing difficulties in job training. However, different from the health issue, this source of assistance is assumed as very significant to migrants' job training. If one may rely on friends and colleagues in health care, difficulties in job training are mainly related to the financial matter, which families should be the main providers.

Nevertheless, with regard to job seeking or when facing other difficulties in employment, colleagues and fellow-villagers (that are also migrants) are those who render the most efficient assistance to immigrants. For example, about 60 percent of those who came to Hanoi since 1991 said they got their first jobs thanks to the network of relative and fellow-villagers. This assistance helps reduce the initial migrant and job-seeking expenses. This also finds expression in the sources of assistance when they meet with difficulties in job placement. The second source of assistance in job placement is friends, or migrants finding job themselves (about 15-20 percent). Occupation consulting organizations and the mass media only play a very restrained role in this matter. According to Nguyen Xuan Mai (2004), the social network of migrants regarding job seeking for women laborers in the formal economic sector (i.e. industrial enterprises) play a similar role as that of migrants concerning the same issue in the informal economic sector in Hanoi, according to Nguyen Huu Minh's study in 2005 (Nguyen Huu Minh [unpublished]).

Table 2: Sources of assistance when meeting with difficulties

Sources of assistance when meeting with difficulties	Urban dwellers	Under-sixth month migrants
Healthcare	73	162
Families, relatives	83.6%	26.5%
Neighbors	20.5%	14.8%
The administration	2.7%	1.2%
Fellow-villagers	0%	24.7%
Colleagues	19.2%	40.7%
Services	9.6%	17.3%
Other sources	0%	7.4%
Training	33	49
Families, relatives	63.6%	51.0%
Neighbors	9.1%	6.1%
The administration	12.1%	4.1%
Fellow-villagers	3.0%	6.1%
Colleagues	27.3%	51.0%
Services	3.0%	0%
Other sources	3.0%	0%
Jobs	29	128
Families, relatives	69.0%	21.9%
Neighbors	3.4%	8.6%
The administration	13.8%	1.6%
Fellow-villagers	0%	35.9%
Colleagues	27.6%	53.9%
Services	0%	3.9%
Other sources	3.4%	1.6%
Money borrowing	54	157
Families, relatives	77.8%	28.7%
Neighbors	13.0%	14.0%
The administration	5.6%	1.3%
Fellow-villagers	0%	20.4%
Colleagues	29.6%	44.6%
Services	1.9%	2.5%
Other sources	1.9%	2.5%

Source: Nguyen Huu Minh (unpublished).

4.3 The efforts of the poor to escape from poverty

The poor and their families are principal subjects in the fight against hunger and poverty. Social policies, State agencies or mass organizations, though very important, only play a supportive role in poverty reduction. Generally speaking, the poor are very industrious. It is because the poor have known how to make the maximum use of labor strength – almost their sole asset. Quantitative surveys or participatory evaluations of poverty that assess the cause of urban poverty show that only a small part of households land themselves in poverty because of laziness or involvement in social evils. The poor are not choosy in employment and accept difficult, dangerous and low-income jobs. A survey conducted in Ho Chi Minh City in 1997 (Institute of Social Sciences in Ho Chi Minh City [1997]) shows that the urban poor's jobs in informal sector are very diverse: they work as workers in private enterprises, cyclo drivers, *xe om* (motorbike taxi) drivers, peddlers and sellers of lottery tickets, etc. Young workers (the majority of whom are urban poor or poor immigrants) often accept working between 10-14 hours a day in industrial parks which include textile mills, garment works and shoe factory, etc. Nearly four-fifths of women workers had to work overtime and one-fourth had to work night shifts. More than half of those who worked overtime had to work more than 200 extra hours in the past 12 months, of whom, 12.3 percent had to work over 500 extra hours. Besides, three-fifth of women laborers had months in which they were off work for less than 4 days (Nguyen Xuan Mai [2004]).

Nguyen Huu Minh (unpublished) remarks that:

‘... the principal purposes of immigration to cities are to earn a living and settle in an occupation and not to enjoy life there. Most of them are hard working, diligent and dynamic. Many among them are capable people and have a will and ambition to make a living in big cities to improve their quality of life. Occasional immigrants are free, seasonal ones. They do whatever work available to feed themselves and to support their families in their native villages. Their jobs are usually not preferred to city dwellers: assistant brick-layers, stevedores, lottery ticket sellers, *xe om* (motorbike taxi) drivers, butchers, shoe cleaners, *cyclo* drivers or bar staff, karaoke workers, etc. These jobs provide them with an income for a meager living, a majority of whom have got a rather stable life and gradually got better while a portion of them were vulnerable, especially those who have no household registration, no stable jobs and abodes. However, the above-said jobs are erratic, irregular, which make their lives precarious and

frequently fraught with risks and accidents.’ (Nguyen Huu Minh [unpublished: 20])

Immigrants and the urban poor accept bad meals and dwelling conditions, but they make a large investment (compared to their living standards) in their children’s schooling in a hope of removing poverty in a sustainable way. Data from VHLSS in 2002 reveal that 13.12 percent of urban households (mostly poor and para-poor ones) are staying in makeshift houses (GSO [2004: 165]). Nguyen Xuan Mai *et. al.* (2002) remarks that ‘the poor’s main spending is on food and foodstuff (73 percent for the poor in Hai Phong, 65.4 percent for the poor in Ho Chi Minh City and 64.2 percent for those in Hanoi) (Nguyen Xuan Mai *et. al.* [2002: 25]). The second important expenditure is spending on their children’s schooling. Then come other expenditures like medical check-ups and treatment, clothing, and ceremonial items, etc. . This shows the degree of prioritization for their offspring’s education in the poor’s expenditure patterns.

The poor and the immigrants are very thrifty in their spending in order to save their money to reduce future risks that may befall them. Research shows that scavengers in Hanoi (about 5,700 persons) saved 550,000 VND a year to send to their families (World Bank *et. al.* [2003: 32]). Poor immigrants lead a very meager and endurable life (they spend an average of 150-300,000 VND per person), thus posting a high rate of thriftiness (52.1 percent). The savings are set aside for the following purposes: 35.9 percent for unexpected eventualities; 26.5 percent for their children’s schooling; and 20.5 percent as capital for carrying out business deals when going back to their native villages (Nguyen Huu Minh [unpublished]).

Many urban poor have grasped opportunities such as support from social network, mass organizations as well as poverty reduction programs in urban areas, which helps them to remove poverty. Besides, a major portion of the urban poor do not resign themselves to their fate and are always dynamic enough to rise up and escape poverty. Their dynamism manifests itself in their internal strength and their role as the subjects in the fight against hunger and poverty.

Such characteristics are also reflected in their shifts of work to make a living, their concrete plans and intentions to overcome their current situation. Generally speaking, the majority of the poor do not resign themselves to poverty, and always find ways to move upward, not only because of short-term necessities, but also for their long-term future. For example, a survey carried out on nearly 3,000 people in 1,000 households in Hai Phong’s poor areas shows that a high incident (38.2 percent of man laborers and 42.0 percent of women laborers) took the initiatives in finding new jobs in various fields. Of

the laborers who changed their jobs, about 65 percent of shifts were positive ones (i.e. laborers finding new work, changing production and peddling items, types of services, places of practicing trade, etc.) Only 10 percent of shifts were passive ones (retirement, retrenchment, layoff because of their employers making loss or being dissolved. This survey also reveals that 23.9% poor households have concrete plans of action to overcome their situation (Trinh Duy Luan *et. al.* [2000]). It is encouraging to note that the lower incomes the poor households have, the higher the proportion of households having these specific plans of action is. These households can be regarded as a dynamic component of society that needs support so as to enable them to engage effectively in production, trade and job creation activities.

The confidence they have in their capability of overcoming poverty is very important and is a source of encouragement for the families to work out ways to escape poverty. Pham Ngoc Dinh (2001) points out that a significant number (39.5%) of the interviewees affirmed their confidence in overcoming poverty. Men have stronger confidence than women, young people (age from 15 to 30) are more confident than people of other age groups, and people with higher education believe that they have chances to escape poverty and have better life in the future. Nevertheless, it should be stressed here that the confidence in upward mobility in the future is quite weak among the poor (only 27.3% of the households in the lowest income group, as compared with 50.6% of the households in the highest income group) (Pham Ngoc Dinh [2001: 469]).

One of the concerns is that, as Nguyen Xuan Mai *et. al.* (2002) points out, a majority of poor households have not yet figured out ways to move upward and escape their current situation. With low occupational skills, a lack of information, and without production materials and capital, they need proper institutions and organizations to provide them guidance, training and support on how to do business, technology, market and credit, etc. so as to make full use of their labor potential which is considered the sole asset of the poor.

5. CONCLUSION

Although the majority of the poor in Vietnam are peasants and the urban poor make up only 15% of the total poor population in Vietnam according to an estimate by the World Bank, urban poverty has become a particularly complicated phenomenon. The government's Comprehensive Poverty Reduction and Growth Strategy (CPRGS) pays special attention to the general trend of increased inequality within areas, and a 'spread

with severity' of urban poverty (Socialist Republic of Vietnam [2002]). Though until now there has not been any comprehensive study on a national scale on urban poverty phenomenon in Vietnam, studies from various perspectives have helped broaden our understanding about urban poverty.

As urban poverty is a multi-dimensional and complex topic, it necessitates a holistic approach in the study of this subject. The characteristics of urban poverty need to be examined in their interactive relationships. By this, it is possible to identify accurately the impacts of various factors on urban poverty, and then to have appropriate strategies for poverty reduction. As far as methodology is concerned, attention should be further paid to the following issues:

- In selecting survey samples, it is necessary to define correctly the 'groups of people at risks'. As such, the group of poor people should be studied in the relation with the overall urban population.
- Evaluating the efficiency of intervention measures that need more attention.
- Paying more attention to interpreting elements that impact the urban poor's actual situation instead of focusing only on depicting the characteristics of the group of poor people.
- The important role of forming the general data basis and the information exchange network in the study of the urban poor.

Social policies towards the poor in general and the urban poor in particular encompass many fields and have brought into play their effectiveness, thus helping to rapidly decrease the ratio of the poor in urban areas. Many social policies have been studied, re-adjusted and formulated anew to conform to the socio-economic development process with a view to ensuring a sustainable development, achieving social equity and resolving newly cropped-up social problems in the growth process. Municipal administrations, in co-ordination with mass organizations and community, have initiated the integration of social policies to enhance efficiency of hunger eradication and poverty reduction activities. Nevertheless, the scattered deployment of hunger eradication and poverty reduction activities still exists, which lessens the efficiency of hunger eradication and poverty reduction programs and projects. The material resources for realization of social policies are still limited, which restrict the number of beneficiaries from these policies and the sustainable efficiency of the hunger eradication and poverty reduction. Consequently, the integrated co-ordination of activities between programs, projects, as well as among sectors, echelons, mass organizations and community has become all the more important in enhancing the mobilization of all resources and bringing into play the efficiency of programs and projects geared towards the hunger eradication and poverty

reduction goal. By bringing into play the synthetic strength of institutions, mass organizations, community, and of the urban poor themselves as the subjects of the poverty reduction process; combining growth with poverty reduction; and delivering interests to all members of society in the industrialization and modernization process, it is certain that a sustainable development of cities and of Vietnam as a whole will be ensured.

REFERENCES

Ambler, John. “Những vấn đề khái niệm và đo lường nghèo khổ (Concepts and measurements of poverty)”, in Nguyen The Nghia, Mac Duong, and Nguyen Quang Vinh (eds.), *Vấn đề giảm nghèo trong quá trình đô thị hóa ở thành phố Hồ Chí Minh (Poverty Alleviation in the Process of Urbanization in Ho Chi Minh City)*, Hanoi, Social Sciences Publishing House, 2001.

Bales, Sarah. “Một số vấn đề trong việc nghiên cứu về nghèo đói với Điều tra mức sống dân cư Việt Nam (Some issues in the study on hunger and poverty with the Vietnam Living Standards Survey)”, in Nguyen The Nghia, Mac Duong, and Nguyen Quang Vinh (eds.), *Vấn đề giảm nghèo trong quá trình đô thị hóa ở thành phố Hồ Chí Minh (Poverty Alleviation in the Process of Urbanization in Ho Chi Minh City)*, Hanoi, Social Sciences Publishing House, 2001.

Central Steering Committee of Population Census. *General Population and Housing Census in Vietnam 1999. Result of sample survey*, Hanoi, World Publishing House, 2000.

GSO (General Statistical Office). *Viet Nam Living Standards Survey 1997-1998*, Hanoi, Statistical Publishing House, 2000.

_____. *Result of the Survey on Households Living Standards 2002*, Hanoi, Statistical Publishing House, 2004.

Hanoi People's Committee. *Tình hình phát triển nhà ở tại thành phố Hà Nội năm 2003 và dự kiến kế hoạch năm 2004 (Situation of Housing Development in Hanoi in 2003 and the Projected Plan for 2004)*. Hanoi, 2004.

Ho Chi Minh City People's Committee. *Tài liệu Hội nghị tổng kết chương trình xóa đói giảm nghèo – việc làm năm 2002 và mục tiêu nhiệm vụ năm 2003 (Documents of a Conference to review the hunger eradication, poverty reduction and employment programme in 2002 and targets and tasks for 2003)*, Ho Chi Minh City, February 2003.

Institute of Social Sciences in Ho Chi Minh City. *The Study program of Poverty Alleviation in the Process of Urbanization in Ho Chi Minh City*, Selection of Working Papers, Ho Chi Minh City, 1997.

Jellinck, Lea. “Cac trung hop dien cuu ve nguoi ngheo do thi o Jakarta 1970-1999 (Case studies on the urban poor in Jakarta 1970-1999)”, in Nguyen The Nghia, Mac Duong, and Nguyen Quang Vinh (eds.), *Van de giam ngheo trong qua trinh do thi hoa o thanh pho Ho Chi Minh (Poverty Alleviation in the Process of Urbanization in Ho Chi Minh City)*, Hanoi, Social Sciences Publishing House, 2001.

Luong Van Hy. “Thnah pho Ho Chi Minh: Van de tang truong kinh te di dan, va do thi hoa (Ho Chi Minh City: The problem of economic growth, migration and urbanization)”, in Nguyen The Nghia, Mac Duong, and Nguyen Quang Vinh (eds.), *Van de giam ngheo trong qua trinh do thi hoa o thanh pho Ho Chi Minh (Poverty Alleviation in the Process of Urbanization in Ho Chi Minh City)*, Hanoi, Social Sciences Publishing House, 2001.

Luu Phuong Thao. “Do tham cua cac chich sach xa hoi den cac ho ngheo tai cac dia ban dieu tra khao sat (How social policies benefit poor households in the surveyed areas)”, in Nguyen The Nghia, Mac Duong, and Nguyen Quang Vinh (eds.), *Do thi hoa va van de giam ngheo o thanh pho Ho Chi Minh (Urbanization and the poverty reduction problem in Ho Chi Minh City)*, Hanoi, Social Sciences Publishing House, 2005.

Mac Duong. “Thanh pho Ho Chi Minh va cuoc chien chong doi ngheo (1975-2002) (Ho Chi Minh City and the fight against problem in Ho Chi Minh City)”, in Nguyen The Nghia, Mac Duong, and Nguyen Quang Vinh (eds.), *Do thi hoa va van de giam ngheo o thanh pho Ho Chi Minh (Urbanization and the poverty reduction problem in Ho Chi Minh City)*, Hanoi, Social Sciences Publishing House, 2005.

Ministry of Construction. *Noi dung trien khai thi diem dau tu xay dung nha o xa hoi (Contents of experimental implementation of investment in building social housing)*, Hanoi, December 2005.

Ministry of Health and GSO. *Bao cao ket qua dieu tra y te quoc gia nam 2001-2002 (Report on the outcome of the national health survey in 2001 – 2002)*, Statistical Publishing House, Hanoi, 2003.

Ngo Van Le and Nguyen Minh Hoa (eds.) *Nghien cuu hanh dong dong tham gia giam ngheo do thi (Participatory Action Research in urban poverty reduction)*, Draft of training document in Vietnam Canada Project ‘Poverty Reduction for localities in Vietnam’, Hanoi, 2002.

Nguyen Huu Minh. *Khao sat ve nguoi nhap cu o Ha noi (A Survey on Immigrants in Hanoi)*, (unpublished).

Nguyen Quoc Viet. “Van de nguoi ngheo trong khu vuc kinh te phi chinh thuc o thanh pho Ho Chi Minh (The issue of poor people in informal economic sectors in Ho Chi Minh City)”, in Nguyen The Nghia, Mac Duong, and Nguyen Quang Vinh (eds.), *Van de giam ngheo trong qua trinh do thi hoa o thanh pho Ho Chi Minh (Poverty Alleviation in the Process of Urbanization in Ho Chi Minh City)*, Hanoi, Social Sciences Publishing House, 2001.

Nguyen Thi Hoa. “Vai tro cua phu nu trong cac ho ngheo (The role of women in poor households)”, in Nguyen The Nghia, Mac Duong, and Nguyen Quang Vinh (eds.), *Van de giam ngheo trong qua trinh do thi hoa o thanh pho Ho Chi Minh (Poverty Alleviation in the Process of Urbanization in Ho Chi Minh City)*, Hanoi, Social Sciences Publishing House, 2001.

Nguyen Thi Mai Huong. “Nguoi ngheo va viec tiep can cac nguon tin dung (The poor and the access to credit sources)”, in Nguyen The Nghia, Mac Duong, and Nguyen Quang Vinh (eds.), *Do thi hoa va van de giam ngheo o thanh pho Ho Chi Minh (Urbanization and the poverty reduction problem in Ho Chi Minh City)*, Hanoi, Social Sciences Publishing House, 2005.

Nguyen Thu Sa and Nguyen Thi Mai Huong. “Ve kha nang cai thien muc song cua tang lop co thu nhap thap (About the capability to improve the living conditions of low-income groups)”, in Nguyen The Nghia, Mac Duong, and Nguyen Quang Vinh (eds.), *Van de giam ngheo trong qua trinh do thi hoa o thanh pho Ho Chi Minh (Poverty Alleviation in the Process of Urbanization in Ho Chi Minh City)*, Hanoi, Social Sciences Publishing House, 2001.

Nguyen Xuan Mai. “Van de nha o tai Ha noi: thuc trang va nhu cau (Problem of Housing in Hanoi: the Actual State and Requirements)”. in Trinh Duy Luan and Hans Schenk (eds.), *Housing and Land in Ha Noi*, Hanoi, Culture and Information Publishing House, 2001.

_____. *Bao ve quyen va loi ich cua phu nu trong cac doanh nghiep cong nghiep (Protection of the legal rights and benefits of the female laborers in the enterprises)*, Hanoi, 2004.

Nguyen Xuan Mai, et. al. *Ngheo kho tai cac thanh pho lon cua Viet Nam: Mot so dac trung co ban (Poverty in large cities of Vietnam: Some main characteristics)*, Working paper, Department of Urban Sociology, Institute of Sociology, Hanoi, 2002.

Pham Ngoc Dinh. “Niem tin ve su thang tien vuot ngheo (Confidence in Upward Mobility to Overcome Poverty)”, in Nguyen The Nghia, Mac Duong, and Nguyen Quang Vinh (eds.), *Van de giam ngheo trong qua trinh do thi hoa o thanh pho Ho Chi Minh*

(*Poverty Alleviation in the Process of Urbanization in Ho Chi Minh City*), Hanoi, Social Sciences Publishing House, 2001.

Sianz, Juan Pablo Perez. “Cac van de ngheo kho khong do luong duoc (Issues about poverty that cannot be measured)”, in Nguyen The Nghia, Mac Duong, and Nguyen Quang Vinh (eds.), *Van de giam ngheo trong qua trinh do thi hoa o thanh pho Ho Chi Minh (Poverty Alleviation in the Process of Urbanization in Ho Chi Minh City)*, Hanoi, Social Sciences Publishing House, 2001.

Socialist Republic of Viet Nam. *Comprehensive Poverty Reduction and Growth Strategy*, Hanoi, 2002.

Trinh Duy Luan et. al. “Urban poverty and social issues: A case study in Hai Phong”, *Viet Nam’s Socio-Economic Development Review*, No. 22 (Summer), Hanoi, 2000, pp.43-68.

Tuong Lai and Trinh Duy Luan. *Dac diem kinh te – xa hoi va nha o cua nguoi ngheo do thi (Socio-economic and housing characteristics of the urban poor)*, Working paper, Institute of Sociology, Hanoi, 1994.

UK Save the Children Fund. *Danh gia ngheo kho co su tham gia cua nguoi dan thanh pho Ho Chi Minh (Evaluation of poverty with participation of Ho Chi Minh City people)*, Hanoi, 1999.

Van Thi Ngoc Lan and Tran Dan Tam. “Thu khao sat su van dong cua mang luoi xa hoi trong doi song dan cu (An attempt to survey the functioning of social network in life of the inhabitants)”, in Nguyen The Nghia, Mac Duong, and Nguyen Quang Vinh (eds.), *Van de giam ngheo trong qua trinh do thi hoa o thanh pho Ho Chi Minh (Poverty Alleviation in the Process of Urbanization in Ho Chi Minh City)*, Hanoi, Social Sciences Publishing House, 2001.

Van Thi Ngoc Lan and Tran Dan Tam. “Mang luoi xa hoi va co hoi thang tien trong doi song dan cu do thi o thanh pho Ho Chi Minh (Social network and opportunities for upward mobility in urban inhabitants’ life in Ho Chi Minh City)”, in Nguyen The Nghia, Mac Duong, and Nguyen Quang Vinh (eds.), *Do thi hoa va van de giam ngheo o thanh pho Ho Chi Minh (Urbanization and the poverty reduction problem in Ho Chi Minh City)*, Hanoi, Social Sciences Publishing House, 2005.

World Bank et. al. *Vietnam Development Report 2000: Attacking Poverty*, Joint report of the Government of Vietnam – Donor – NGO Poverty Working Group, Hanoi, 1999.

_____. *Vietnam Development Report 2004: Poverty*, Joint report of the Government of Vietnam – Donor – NGO Poverty Working Group, Hanoi, 2003.

_____. *Vietnam Development Report 2005: Business*, Joint report of the Government of Vietnam – Donor – NGO Poverty Working Group, Hanoi, 2004.