



Transgender employment and entrepreneurialism in Vietnam

Pauline Oosterhoff and Tu-Anh Hoang

ABSTRACT

This article shares insights from research into the economic opportunities and obstacles that Vietnamese transgender men and women face in a fast-growing economy mainly composed of small and medium-sized enterprises. The findings demonstrate that gender norms lead to economic inequality between trans men and women. They also show that small businesses and entrepreneurship play an important role in creating legitimate and satisfying employment for transgender people.

Cet article présente des idées émanant de recherches menées sur les opportunités économiques et les obstacles auxquels se heurtent les hommes et femmes transgenres vietnamiens dans une économie en croissance rapide composée principalement de petites et moyennes entreprises. Les conclusions montrent que les normes de genre aboutissent à des inégalités économiques entre hommes et femmes transgenres. Elles indiquent par ailleurs que les petites entreprises et l'entrepreneuriat jouent un rôle important dans la création d'emplois légitimes et gratifiants pour les personnes transgenres.

El presente artículo da cuenta de los hallazgos obtenidos en una investigación sobre las oportunidades y los obstáculos económicos enfrentados por los transgéneros vietnamitas, tanto hombres como mujeres, en el marco de una economía en rápido crecimiento integrada principalmente por pequeñas y medianas empresas. Los hallazgos indican que las normas de género producen desigualdades económicas entre hombres y mujeres transgéneros. Asimismo, muestran que las pequeñas empresas y el espíritu empresarial juegan un papel importante a la hora de crear empleos legítimos y satisfactorios para las personas transgéneras.

KEYWORDS

Transgender; Vietnam; employment; entrepreneurs; gender

Introduction

How do transgender men¹ and transgender women² make a living in Vietnam today? Currently, researchers, policymakers, and practitioners need more and better knowledge about transgender people's employment options, and the trajectories open to them, to leave both social exclusion and economic poverty. Vietnamese transgender men's and women's material lives, livelihood options, and entrepreneurial aspirations need to be seen within a broader context of political, economic, and social development. In Vietnam, as in many countries, research suggests that transgender people are caught in a web of poverty (Oosterhoff *et al.* 2014a) and find themselves struggling for self-determination in a hostile

economy (Spade 2006). Studies have documented high levels of discrimination against transgender people in countries as diverse as Bangladesh (Khan *et al.* 2009), the United States (Grant *et al.* 2011), Vietnam (iSEE 2013), and Peru (Campuzano 2009).

To date, much of the existing research into the livelihoods of transgender individuals has been undertaken in the context of a concern to prevent HIV. In both low- and middle-income countries, research has therefore focused on transgender women in sex work (Oosterhoff *et al.* 2014a). All too often, sex work provides trans women with a means of earning a living in the absence of other options.

Research shows that transgender people in Vietnam face severe stigma and discrimination in public, in schools, at home, and in the workplace (Hoang 2012). In Vietnam, as elsewhere, many trans women reportedly work in the female-dominated sex industry (UNDP and USAID 2014). Research has highlighted the difficulty of persuading clients to wear condoms, which has resulted in high HIV prevalence rates (Baral *et al.* 2013).

However, the focus on HIV and sex work, and the consequent recruitment of respondents through grassroots HIV-related groups, means that we know very little about transgender men, or about transgender women who are not involved in these groups. Transgender men and women's individual employment and livelihood choices, as well as entrepreneurial decision-making on management of assets and money, and succession of leadership in family-owned businesses, are made within a wider socioeconomic context.

In Vietnam, this context is complex, with many paradoxes and puzzles. Economic reforms initiated in Vietnam in 1986 with the goal of creating a socialist-oriented market economy have led to an overall drastic poverty reduction, with improved health, housing, infrastructure, and increasing unequal power relations, including rural–urban divisions, and ethnicity and gender inequalities (UNDP 2016). Consumer choices have skyrocketed. Vietnam has a Confucian patrilineal and patrilocal heritage (Haughton and Haughton 1995). At the same time, ideas of the ideal family have developed that draw on socialist heteronormative values that emphasise motherhood (SRV 1984). These factors have underpinned and perpetuated discrimination against women in leadership roles (Lam and Laura 2017), as well as discrimination against those who do not conform to gender norms and values (iSEE 2013).

How do we understand growing economic inequality in Vietnam? This might be seen by some as the legitimate result of some individuals' economic achievements, making a gap open up between them and less successful entrepreneurs (Wilken 1979). It could also be the result of 'discriminatory inequality' (Painter 2014), rooted in cronyism and corruption. It may reflect language and education barriers among ethnic groups (Kompas *et al.* 2017). It can also be partly attributed to the (re)inforcement of existing social gendered inequalities (UN Women 2016). Some export economies, for example, have taken advantage of gender wage gaps by relying on the production of labour-intensive goods that are produced by women (Braunstein 2015).

While gender roles, norms, and practices can drive and perpetuate inequality, they are not set in stone. Some traditional Confucian practices – such as polygamy and the confiscation of the property of widows – have been banned by laws, such as the 1959 Law on Marriage and the Family. However, other social norms continue. An example is the issue of Confucian familial and filial (children's) duties – including duties to the ancestors

– that shape individual and couples’ choices (Oosterhoff *et al.* 2008). The family bloodline must continue, to ensure and care for the lineage. If a family line dies out, the family altar will no longer be cared for and the spirits will wander, as hungry ghosts (Soucy 2017, 185). If gay men and transgender women could produce legitimate sons that could deal with this lineage issue, the implications of having a son with either of these identities starts to look different. This is also a reason why families support same-sex male couples getting married and therewith pursue legal adoption (Oosterhoff *et al.* 2014b).

Familial norms can also support progressive social change. It is partly because of the importance of the family that Vietnam was the first country in the region to consider same-sex marriage and that LGBT groups have been able to organise Gay Pride marches (Oosterhoff *et al.* 2014b). LGB activists have done much to include and recognise the rights of transgender people. Yet it is important to realise that a focus on legal rights does not directly alter or challenge the situation for transgender women (Hoang and Oosterhoff 2016), who are ridiculed, stigmatised, and victimised for violating gender norms (ICS 2015). These play out in social institutions including the workplace, as well as the family.

In Western countries, LGBT activists have made strides in making workplaces more inclusive to transpeople, recommending improvements to policies and practices that challenge discriminatory social norms and values on employment and benefits policies – including dress codes, pensions, mortgages, adoption, and parenting rights – that recognise and respect multiple ways of living and family forms. But in Vietnam, with its rapidly changing economy and many small family-run companies, such formalised and standardised responses are difficult to implement.

In addition, gender inequality in its many facets – including the gender pay gap – is also important in understanding the employment, and income-generating and entrepreneurial options available to transgender people. It has been argued that gender inequality has actually increased in Vietnam, since the country’s unification in 1975 (Goodkind 1995), and United Nations (UN) analyses suggest that gender inequality remains a feature today (UN Women 2016). The average gender pay gap in Vietnam is 10.13 per cent, but it is more than double (21.5 per cent) that for workers with a vocational-training qualification or less (General Statistics Office 2016, 29). Most such lower-educated workers are women (General Statistics Office 2016). Trans women may experience many of the same effects of gender inequality as other women, provided that social norms and values that stigmatise them are not so strong that they are prevented from participating in workplaces. Meanwhile, trans men may not be seen as ‘real men’ and included in male workforces, so are unable to take advantage of gendered payscales where men are paid more than women. But as research on the topic is scarce, and does not differentiate the experiences of trans women and trans men (Badgett 1996), we are left speculating about the meaning of gender in employment and livelihood for transgender people in practice.

In this article, we explore the experience of trans men and trans women in relation to livelihoods – and in particular to growing entrepreneurship – in Vietnam. In the following section, we provide more detailed background information on economic development and entrepreneurship in Vietnam. We then introduce our research methodology, before sharing our key findings.

The background to our study: work and employment in Vietnam

Vietnam launched its Doi Moi programme of economic reform in 1986, and since then it has transformed from one of the poorest countries in the world to lower-middle-income status. Extreme poverty dropped from over 50 per cent in the early 1990s, to 3 per cent today (World Bank online data, available at <http://www.worldbank.org/en/country/vietnam/overview>, last checked 13 November 2017). In the 2000s, the country had an average annual growth rate of 6.4 per cent (World Bank online data, *ibid.*). This fell after the 2007–8 global financial crisis, but has since picked up again.

The Doi Moi programme has provided conditions for entrepreneurship to flourish. It transformed the country's rigid central-planning apparatus into a mainly decentralised and largely free-market economy. It also entailed a change in the social and moral legitimacy of entrepreneurship, allowing new businesses to proliferate. Where entrepreneurship was once actively discouraged, it is now encouraged (Nguyen and Mort 2016). The proliferation of entrepreneurship through self-employment and setting up small businesses signifies a change not just in the legal and economic framework, but in social and moral acceptance of entrepreneurial activity. In the Communist era, people were sent to re-education camps because they were entrepreneurs or land owners (Van Canh 1985). Hence a moral shift is important. If it were only a legal and economic shift, the confidence that it is now acceptable to start a business would not be there. Historical evidence from a range of different country contexts suggests that rising acceptance of entrepreneurship lifts the number of new businesses and the level of enterprising activity (Kibler and Kautonen 2015).

Today, nearly all – 97 per cent – of Vietnamese enterprises are small or medium-sized enterprises (SME) (Phan *et al.* 2015, 359). The Agency for Small Medium Enterprise Development is the authorised body responsible for policymaking on SME in Vietnam under the Ministry of Planning and Investment. It distinguishes between micro-enterprises (in which fewer than ten people work), small enterprises (with 10–49 workers), and medium-sized enterprises (with 50–299 workers). A study based on data from the Ministry of Justice indicates that in the period between 2011 and 2015, SME were contributing about 40 per cent of Gross Domestic Product yearly, employing 51 per cent of the national labour force and creating about 1 million jobs a year (Phan *et al.* 2015, 359). The vast majority of Vietnamese small businesses are family-owned (Phan *et al.* 2015).

While the Vietnamese state has promoted gender equality in laws and policies, gender inequality is still perpetuated by gender norms and values within other social institutions. Discriminatory gender norms and values play out in the workplace, as well as other institutions including the family. The overlapping gendered moral and economic universes of the family, the lineage, and the workplace are critical in understanding transgender people's experience of entrepreneurship.³

Our research: its aims and methods

The study we focus on here took place between 2015 and 2016. It aimed to explore the different employment options and preferences for Vietnamese trans men and trans

women as well as examine the links between stigma, education, and employment. Second, it involved testing an integrated application of new quantitative online participatory methodologies on young trans men and trans women communities, alongside qualitative face-to-face methods to reach elderly transgender people and employers who are not members of online communities, and was undertaken by the Institute of Development Studies (IDS), and the Centre for Creative Initiatives in Health and Population (CCIPH) with funding from the Department for International Development (DFID). We were involved in the research as International and National Principal Investigators.

The research built on a methodological review of research methods and visualisation tools for online lesbian, gay, bisexual, and transgender (LGBT) communities, undertaken by IDS in 2014 (Oosterhoff 2014). A further literature review was conducted on transgender livelihoods, education, and employment in Vietnam. The literature review included peer-reviewed published articles, complemented by research and policy-oriented reports by Vietnamese non-government organisations (NGOs), including CCIHP, iSEE, and ICS,⁴ as well as UN agencies.

The literature review informed a Vietnamese-language questionnaire which was drafted by the researchers and further refined during group meetings with transgender people in Ha Noi and Ho Chi Minh City. The questionnaire contained 29 questions, including personal opinions on transgender employment; kind of work done in the past six months (both concurrently and also serially, to reflect a reality where people have part-time work); size of company; position in company; attitudes of management and colleagues; sexual harassment; public visibility; employment aspirations; and contributions to family income, as well as personal demographic details and educational levels.

The questionnaire was pre-tested and put online. We advertised through email and Facebook and used additional outreach strategies to networks of trans women and trans men. Vietnamese trans women have formal networks such as the Vietnam MSM-TG (Men having Sex with Men and Trans Gender) national network, which was part of the programme of the Global Fund to Fight AIDS, Tuberculosis and Malaria in Vietnam. The chairman of this network and the heads of the northern and southern MSM-TG networks introduced the survey through their mailing lists and personal Facebook pages, and invited friends and network members to take the survey. Trans men do not have a similar formal network, and we disseminated the information through personal contacts and a Facebook group named Transcore, which has more than 1,500 members.

We left the survey open for one month, sending reminders twice during this period. Most responses were collected in the first week. There were 334 people who identified themselves as transgender who agreed to take the survey. Among them, 259 (77.5 per cent) were trans men and 75 (22.5 per cent) were trans women; 177 people completed the questions on livelihoods, including 147 trans men and 30 trans women. About 94 per cent of the trans women and trans men in the online survey were younger than 30 years old. They were also well-educated: more than 60 per cent of the trans men and 47 per cent of the trans women had a university degree.

We show below that this difference in education, where transgender men survey respondents were considerably better-educated than trans women, is reflected in the

employment opportunities open to individuals. Although more research would be needed to understand why the trans men in our study were better educated, anecdotal evidence from other studies and our own interviews suggest that it might be that feminine boys are more bullied than masculine girls, including at school from an early age, and thus have dropped out, while this is less so among trans men.

Additionally, we conducted in-depth interviews with 24 transgender people (12 trans women and 12 trans men) from Ha Noi, Hai Phong, and Ho Chi Minh City. We interviewed six employers in Ha Noi and Ho Chi Minh City who we knew had supported Gay Pride and thus supported inclusive LGBT employment. All respondents belonged to Vietnam's Kinh ethnic majority, except for one international employer.

To validate the findings we conducted two consultative workshops in Ha Noi and Ho Chi Minh City. We visualised the findings of the study in graphs using tableau public and dashboard visualisation and shared these with respondents (Colmer 2015). The methodology for data visualisation is published separately (*ibid.*).

Fifty people participated in the workshop in Ha Noi and 12 in the workshop in Ho Chi Minh City. Participants in the workshop in Ha Noi included representatives from UN and government organisations, research institutes, NGOs, and transgender networks and groups from Ha Noi and seven other provinces.⁵ The workshop in Ho Chi Minh City was more informal, held in a teashop with 12 transgender participants including ten trans women and two trans men. In total, 15 trans women and five trans men were present in the two workshops.

In the next sections, we share some of our findings from the research. But it should be noted that carrying out such research, and determining how representative findings are, are both challenges. Transgender people are a hidden, geographically dispersed, and often marginalised population, characteristics which make it difficult to estimate their size and demographic composition (Johnston *et al.* 2013). Online research methods and tools – especially when combined with off-line interpersonal research methods – can therefore be particularly interesting instruments for researchers and activists who work with transgender communities (Oosterhoff 2014).

This research was an exploratory study, which does not claim to reflect transgender people in Vietnam fully. First, the survey respondents represent only a small fraction of the transgender population. Second, we reached only a few older trans women. We had anticipated this selection bias based on other research indicating that this group makes relatively little use of the internet, due both to their age and to their relative poverty. We conducted off-line interviews to include these voices, but the sample remains small compared to that of trans men, who we learned have more education and better access to the internet.

Transgendered employment

As stated earlier, like most other Vietnamese employees, the vast majority of transgender people work in small and medium-sized enterprises. About half (47.4 per cent) of the transgender people in the survey worked in micro-enterprises with ten or fewer people.

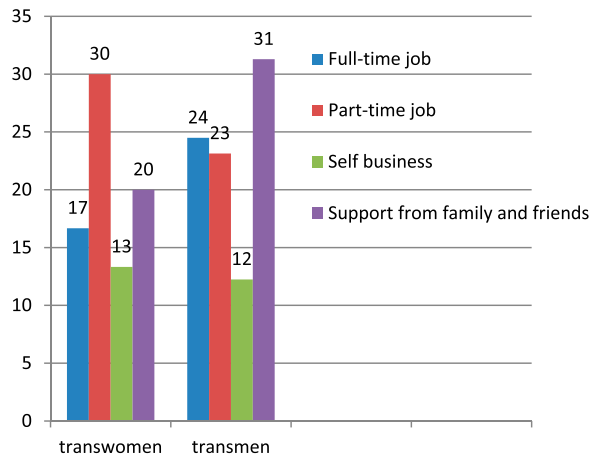


Figure 1. Main source of income in the last six months. Source: Authors' own.

More trans women worked in such very small enterprises than trans men. As shown in [Figure 1](#), a large minority of the 177 transgender people who answered the survey relied on part-time work. This is typical of Vietnam as a whole. In 2015, about 41.3 per cent of the country's employed population worked between 40 and 48 hours per week (General Statistics Office 2016, 30).

[Figure 1](#) shows that transgender men and women both had low levels of full-time employment. Many trans men received support from family members and friends, but these included trans men who were still in school. They also reported that they had sufficient income to satisfy their needs. (This was in part because many were young and still living at home, as do most young people in Vietnam.) More than half of the transgender people did not have a secure income, but that is also not uncommon. Trans women had more unstable economic situations than trans men. They often lived alone with little or no familial support, and were expected to send money home to their families.

Contrary to the widely held belief that transgender people cluster in a few sectors of the formal economy (such as music and fashion for trans women, or blue-collar jobs for trans men), those in our survey reported a wide variety of occupations, sometimes running concurrently so that livelihoods depend on multiple sources of income. Earnings often fluctuate, and risks are spread across different activities. DT, a 29-year-old trans woman, stated:

I generate my income from many sources, from my job and some online business, including collective loans [*choi hui*], so my income is about 10–20 million. However, my income is not stable.

The most common area of employment, employing 64 (around one-third – 36 per cent) of the subjects, was the food sector, including restaurants, coffee shops, and teashops. The food sector in Vietnam is dominated by family-run businesses, often with fewer than ten employees (Phan *et al.* 2015).

A third of all trans women in the research said that they had performed sex work at some point in their lives; of these, half were still doing this job currently. They reported

having entered the sex industry due to low levels of social capital – that is, the human relationships that people rely on to find economic opportunities – and a lack of other options. CT, a 24-year-old trans woman, said:

I just think this type of job is for me when I grow up, because what kind of company would accept people like me? I have long hair and I do not have any identification or any papers. (Interview, August 2015, Ho Chi Minh city)

No trans man reported ever having been a sex worker.

More than 20 per cent of the employed transgender people were in managerial positions, including running their own businesses. One reason transgender people may prefer to start their own companies is that working their way up to management level in existing firms can be difficult, due to discrimination. Our research suggests that transgender people often find it hard to recruit subordinates, who may not accept a transgender boss. Senior executives can compel employees to respect the authority of transgender managers. But transgender people do not always reveal their gender status to senior executives.

For example, T, a 22-year-old trans woman in our research, said she did not know whether her general director would support her if he knew she was transgender. Even if the director did support her, she worried about losing the respect of her staff, who have made negative comments about colleagues they suspect of being gay. She said, ‘If they know who I am they will not follow my orders anymore’ (interview, August 2015, Ha Noi).

Interviews with transgender people show that they have worked very hard to achieve recognition, combining long working hours with studying. T described herself as hard-working, and considered she had good ‘soft skills’ (that is, communication, empathy, and other skills). She reported having studied eight hours a day while at university. Though she studied technology as her parents wanted, she stated that her passion is for business and public relations.

While still at university, T was among 20 people out of 50 applicants hired by a major events company. During her four years at university, she was gradually promoted to assistant to the general director. She also got good grades and was among the earliest to graduate in her class. At the time of our research she had become manager of a restaurant, living by herself in a rented room. She had recently bought a motorbike with her own savings and loans from friends.

Employment discrimination, gender, and education

It is often assumed, and earlier research has found,⁶ that transgender people have absorbed the social stigma directed at them and suffer from low self-esteem. Yet this was not true of those in the survey. Most people involved in the survey had positive attitudes about themselves. Three-quarters (74 per cent) very much or mostly agreed that being a transgender person had positive effects on their lives, and nearly as many (72 per cent) of them agreed that they felt comfortable in a crowd. This confidence is remarkable, given that many transgender people interviewed in our research mentioned stigma and discrimination as the main factors that prevented them from gaining employment, promotions, benefits, or equal pay.

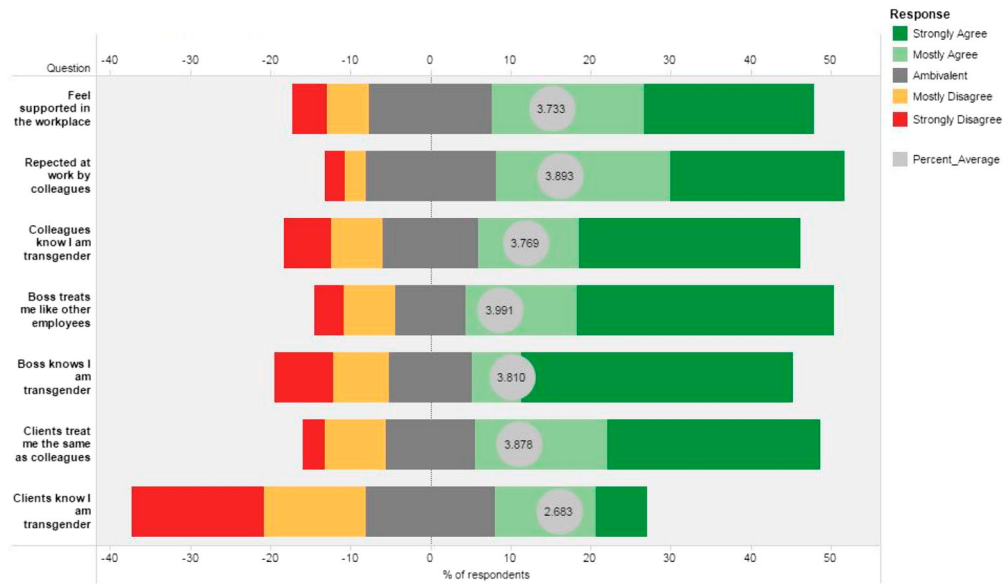


Figure 2. Attitudes and treatment in the workplace. The average response on the Likert scale (1–5) is shown, indicating the average sentiment for each question. Source: Authors' own.

Figure 2 gives respondents' views on attitudes and treatment in the workplace.

As it shows, respondents gave mostly positive answers about this. The figure also shows that, contrary to their bosses and work colleagues' awareness of their transgender status, client awareness of their transgender status remained low. Transgender men and women both thought it was more difficult for trans women than trans men to find jobs. Trans women reported that employers and co-workers discriminated against them, because they feared losing clients. For example, VTP, a 24-year-old trans woman, stated:

The employers were afraid that people would laugh at their business, so they preferred to hire someone who looked less beautiful than someone who was considered to violate traditional norms, like a transgender woman. (Interview, August 2015, Ha Noi)

Another trans woman in Ho Chi Minh City, J, said she had been refused a job by a bridal fashion shop because the owners were afraid that brides would not dare to change clothes in front of her. TV, also a trans woman in Ho Chi Minh City, had lost her job in a small food shop because the clients put pressure on her employer.

A common view among trans women was that it is harder for employers, co-workers, and clients to accept an 'effeminate' male person than a masculinised woman. They said that unlike trans men, they are not only associated with sexual vice, but are seen as weak and incapable of doing some work, particularly work seen as requiring qualities commonly associated with masculinity, including physical strength. DT – a 29-year-old trans woman – stated:

I used to apply for many jobs, including as a bartender, make-up artist, salesman, etc. but I was fired due to discrimination. Sometimes, they fired me claiming that I was not strong enough for these positions. (Interview, August 2015, Ha Noi)

Gender prejudices tend to benefit trans men: in becoming ‘male’, they acquire some of the masculine privileges male-dominated societies accord to men in general. Many of the trans men we spoke with had just graduated from university, and felt very confident of their ability to find work in a large company of their choice. Large companies – especially international ones – have more status in Vietnam, usually requiring English and university educations, and are better able than small firms to accommodate the grand dreams many transgender people have for their futures.

Three-quarters (73.5 per cent) of the trans men involved in our research had already had a job while studying. Trans men faced less discrimination in the workplace. They thought that they were viewed as ‘strong’, ‘special’, and ‘stylish’ employees, and often saw their unique gender status as an advantage rather than a hindrance. TT, a 24-year-old trans man who is an IT program developer at a big telecommunication company in Ha Noi, stated:

People just think that I am stylish and have a special character. Most IT program developers are men. (Interview, August 2015, Ha Noi)

This confidence of trans men is not unique to Vietnam; some researchers would argue it is typical globally (Schilt 2010). A woman who is perceived to possess certain characteristics widely associated with men in a society may find this is seen as positive and, rather than being experienced as challenging to social norms, it may be seen as an eccentricity that can be relatively widely tolerated.

Figure 2 shows that many transgender people felt supported by their employers and co-workers. Most often colleagues and bosses treated transgender workers the same as other employees, and were aware of their transgender status. But transgender workers generally hid their status from clients.

Many enterprises, even those known to be open to LGBT people, do not have publicly available anti-discrimination policies. Business managers do not see it as necessary. A female company director interviewed for the research stated:

We do not have a formal policy regarding anti-discrimination toward LGBT people. It is a kind of hidden agreement. There are many LGBT people working here – other people think that they are LGBT but they do not come out formally. However, these people do not suffer from discrimination to the level that the company should have a formal policy specifically for this issue. (Interview, August 2015, Ha Noi)

In the few cases we heard about in the research where businesses had received complaints, they handled them internally. The lack of formal processes in small companies can make them more flexible than large ones. But without a formal anti-discrimination policy, transgender people have no access to legal remedies for discrimination.

Gendered discrimination, education, and contributions to the family

Gender discrimination at home and at school affects trans women more than trans men. This starts at an early age. Over half (56 per cent) of the parents of trans men did not accept their child’s gender expression, compared with four-fifths (80 per cent) of the parents of trans women.

The research showed that transgender boys and girls face different educational and familial experiences well before entering the labour market, and girls tend to be marginalised and disadvantaged. Transgender girls faced more ridicule and bullying along their educational trajectory; 17 per cent of trans men and more than 60 per cent of trans women experienced bullying in their primary schools, rising to 40 and 82 per cent, respectively, in secondary school, 51 and 71 per cent in high school, and 44 and 54 per cent in college and university.

Transgender men and women highlighted the importance of having disposable income for social recognition and familial acceptance. Transgender women especially felt that their family's love and support depended directly on the money they bring in, while that was less so for their siblings. They also felt they had to carry additional burdens. Vietnam is a Confucian society with a patrilocal and patrilineal family structure, marked by son preference. The eldest son is expected to take care of his parents and support any younger brothers and sisters. Sons are seen as providing economic security to their parents and continuing the family lineage, which is critical culturally as discussed earlier. Meanwhile, daughters are expected to leave home to become members of their in-laws' household (Haughton and Haughton 1995). As the provision of care outside the family is limited in Vietnam, women contribute essential unpaid and unrecognised essential care to their in-laws' families, their businesses, and the Vietnamese economy (UN Women 2016). Of course, despite the gender norms that suggest earning income is a male role, both sexes do in fact contribute earnings to the household in the vast majority of societies throughout the world, including Vietnam. However, the value and meaning of economic contributions perceived as 'male' or 'female' affects the income earner's status and bargaining power within the household.

It seems that transgender women continue to carry the responsibilities of the son they were initially viewed as within the family, but without a son's authority and unconditional support. Young trans women in this study said that they are often expected to take on a male role, making significant contributions of money for buying food and fruit for elder brothers and sisters and their children, if they live with them. This commodification of familial affection and support makes them feel that they have no real family relationship with parents and siblings. CT, a 24-year-old trans woman, told us:

I am living with my family. The smallest amount I contribute [per month] is 500,000 VND [US \$22.50]. I contribute 1 million per year for housing too. Each day, I give my mom 50,000 for food, but sometimes I do not have any to give her. The money really has power. When I do not have money to contribute, my family does not say anything but their faces show me that they do not like that. (Interview, August 2015, Ho Chi Minh City)

Trans men also felt that money was a way to get their family's esteem. However, we did not hear objections to taking on this responsibility when they had been brought up as daughters without this expectation. Interestingly, the trans men who were supported financially by their families while studying reported that they were not expected to continue doing the household chores and unpaid care duties that had been expected of them as daughters. This was a positive outcome of their transition to a masculine identity in a male-dominated society.

Social networks, gender, and the search for employment

Informal networks, through which competent potential employees can be found, play a key role in the performance of small and new companies in Vietnam (Santarelli and Hien 2013). Social media networks are an important new channel for finding staff. In the survey, more than 50 per cent of transgender people look for employment opportunities by using social networks such as Facebook. This makes it more common than searching through employment forums, which over one-third (37 per cent) of the survey respondents reported having used.

Yet trans women and trans men differ in how they contact and use social and employment support networks. While social networks seem important for both trans women (47 per cent) and trans men (52 per cent), only 20 per cent of trans women reported that they look for employment opportunities through specific employment forums, compared with 40 per cent of trans men. Trans men seem more confident about interacting with other non-transgender groups or appearing in public than trans women. Only 6.7 per cent of trans women (compared to almost 15 per cent of trans men) in our research had used job centres. A quarter (27 per cent) of trans women had looked for help from non-transgender friends, while 42 per cent of trans men do so.

In contrast, one-third (33 per cent) of trans women (compared to 18 per cent of trans men) go to transgender friends for help finding paid work; 27 per cent of trans women and 12 of trans men go to organisations working on the rights of sexual and gender minority people. Due to the history of HIV prevention programmes for men who have sex with men (which often include many trans women in this category), 27 per cent of trans women find help in getting employment at organisations and groups working on HIV and health, compared to only 1 per cent of trans men.

Transgender entrepreneurs in the era of Doi Moi

As stated earlier, the transition to capitalism under Doi Moi and the coming of the internet have created new income-generating opportunities through private business. Most transgender entrepreneurs start out by launching fashion shops or bars and coffee shops, which are small businesses in highly competitive retail sectors. Transgender businesspeople involved in our research reported unstable income levels, but this is typical of Vietnam and most likely simply reflects the overall business environment.

Difficulties of obtaining credit loans hinder all Vietnamese entrepreneurs from starting large businesses by themselves (Tran and Santarelli 2014). Opening a shop demands only modest capital, but it does require interpersonal contacts to obtain permits and find a good location. This is one of the reasons for the rapid growth of online shops in Vietnam, which many transgender people view as an affordable start-up alternative. An additional advantage of on-line shops can be that it offers flexibility and more anonymity – which can be a particular advantage for people who have multiple jobs, or who do not want clients to be distracted by their looks. Online shops started by transgender people sell merchandise ranging from clothing to accessories to food. Other transgender entrepreneurs offer online services, such as logistics and administration.

Respondents reported that their online businesses typically brought in 6–8 million dong (US\$270–360 a month, and in some cases up to 20 million dong (US\$900). But they did not always distinguish clearly between revenue and profit, which makes it impossible to make confident generalisations about the net income generated by such businesses. Any businesses that did manage to generate 6 million dong per month in profit would have been providing an income well over the minimum wage, which is a little over 3 million dong per month (US\$135) in the highest earning regions.⁷

Some of the highest earning transgender entrepreneurs participating in our research combine numerous sources of revenue, including DT, a trans woman aged 29, mentioned earlier. She mentioned the importance of collective loans, or *hui*, in her earning strategy. These loans are a response to the barriers which transgender entrepreneurs face in obtaining credit from the formal banking system and from their families, and to the risks of indebtedness in a competitive environment where revenues are unstable.

Transgender entrepreneurs were keenly aware of these risks. Over a third of the survey respondents wanted training on starting up small businesses and managing loans. Half had created business plans for enterprises they wanted to start, but could not access the start-up funds.

Bank loans are especially difficult for transgender people to obtain, as Vietnamese lenders require an identity card, a barrier for trans people, whose identity cards, if they possess them, often do not reflect their current gender identity. (Changing one's official sex is possible in Vietnam, but cumbersome.) They also require membership of a formal organisation that guarantees the loan, and a permanent address. Less than half of the people in the online survey said that they had a personal identification (ID) card that reflected their current appearance. Interestingly, most of the people who managed to change their ID – almost 70 per cent – were trans women.

None of the transgender people participating in the study had access to any formal loan scheme from the government. Such schemes may not be perfect but they do exist, e.g. through mass organisations such as the Women's Union or the Farmer's Union (Dineen and Le 2015). For formal credit, the World Bank has ranked Vietnam 28th out of 189 countries (World Bank 2016, 60).

Like other people with difficulty accessing formal credit, transgender people resort to family and if that does not work to moneylenders or to informal revolving-loan schemes, known as *hui*. They use these both for business purposes and for other expenses, such as gender-reassignment surgery. In a *hui* scheme people form a group to pool resources. Each member pays a fixed amount every month or week, and the members take turns collecting the funds.

Such mutual aid societies can be helpful. However, if some members cheat or make late payments, the group will not be sustainable. Moreover, if the *hui* master cheats, people lose their contribution, a risk that is widely reported in the mass media in Vietnam.⁸

Secondly, although the group members all see such advances as acts of kindness and solidarity, they effectively result in tying members to the group with no real escape route, risking degeneration into a form of bonded labour, which is a well-documented problem throughout Asia (International Labour Organization 2012).

Trans people may face barriers to their participation in these risky schemes due to prejudices; and many informal and regular schemes are offered for businesses or migration (Hoang and Yeoh 2015), or for gender reassignment surgeries which are highly desirable for transgender people. Such loans can be paid back through labour.

- KJ: I knew that TL wanted to get breast implants for long time but she could not afford to do that. So I lent her 20 million Vietnamese dong to get them.
- Researcher: How do you think she can pay you back?
- KJ: She works in the group anyway, so this is considered like an advanced payment. I subtract this monthly through her salary. (Interview, August 2015, Ho Chi Minh City)

A final issue is simple gender-based and trans discrimination. The transgender men survey respondents were considerably better-educated than trans women. They could access better social capital and different kinds of networks on- and off-line, mobilising their new male privileges in ways that are closed to transgender women.

Some female transgender entrepreneurs and their staff received less payment for their services than non-transgender people would. Kiu Kiu, the founder and leader of Ruby, a trans women's group that performs fashion shows in Ha Noi, said that despite widespread public appreciation, transgender models receive less payment than cisgender female models. Sometimes their fees are only a quarter of those which female models would normally be paid. They accept this because they feel that their fashion shows are a step towards public recognition, and contribute to eventually earning equal treatment in all spheres of life. Trans men did not report being paid less than other entrepreneurs.

Conclusion

This research has a range of implications for policymakers and practitioners in government, donor agencies, and NGOs working to support livelihoods and end poverty in Vietnam.

First, it fills a critical gap in knowledge about trans women and trans men. The very different social, familial, economic, and political context of life in Vietnam creates a set of concerns for trans men and trans women that are very distinct and different from those of transgender people in wealthy Western societies. Human rights and equality discourses stress common identities between transgender peoples everywhere, but while these are important, they do not advance understanding of the very specific ways in which familial and entrepreneurial social norms, values, and practices play out in Vietnam. These result in marginalisation and discrimination against transpeople, and particularly trans women.

The research also demonstrates vividly why transgender people cannot usefully be considered by researchers or policymakers as an undifferentiated group. Gender analysis is critical in understanding the ways in which transgender women and men make their living in a particular context, and evolving potential policies to support them. Gender norms and expectations lead to dramatically different livelihood options for trans men and women, particularly in a patrilineal Confucian society where the vast majority of employment is through family-run SME, such as Vietnam.

The concerns of poverty eradication and economic empowerment that are key to development policymaking came up in our research in relation to the profile of research participants. These also show the critical importance of a gender perspective when considering the very different experiences of trans women and trans men and of distinguishing between gender- and sexual orientation-based needs. We found that transgender boys and girls face different educational and familial experiences well before entering the labour market, and girls tend to be marginalised and disadvantaged. Transgender girls faced more ridicule and bullying along their educational trajectory, resulting in higher drop-out rates and putting them at a structural disadvantage in the labour market, where they are often shunted into the sex industry. The frequent tendency to associate transgender issues with sex work is relevant only for trans women; trans men have much wider economic opportunities. The transgender men survey respondents were considerably better-educated than trans women. They could access better social capital and different kinds of networks on- and off-line, mobilising their new male privileges in ways that are closed to transgender women.

The notion of social capital – in the form of human relationships and networks – offers a useful lens to understanding the very different opportunities for start-up entrepreneurs (Spiegel *et al.* 2016) which puts women of all kinds at a gendered disadvantage (De Vita *et al.* 2014) and (Hormiga *et al.* 2011). Our findings suggest that these gender disadvantages particularly affect transgender women's aspirations and livelihood options.

Families' financial expectations of their transgender children reinforce financial gender inequities between transgender men and women. Trans women feel burdened by continuing filial financial duties and new familial support expectations that do not seem to be placed on trans men. In spite of the gender disadvantages that transgender women face, they can become successful entrepreneurs and employees, especially – but not exclusively – in entertainment- and hospitality-related businesses. Some can use this success to challenge public stereotypes, though many found that economic success does not automatically translate into social acceptance. Transgender women are dealing with multiple levels of exclusion and some of their specific concerns are side-lined on many agendas, including feminist economists' agendas.

The different experiences of trans men and trans women found in our study conform to the findings of other research (UN Women 2016) that there may have been economic growth and a moral change towards entrepreneurship in Vietnam, but that this also reproduced Confucian gender inequities rather than challenged them. The experiences of transgender men and women could contribute to a more inclusive feminist economic development policy and research agenda that focuses on gender, rather than women. In Vietnam, such an agenda on institutional reform needs to acknowledge the key role of families and small businesses in economic, sociocultural, and moral change.

This is particularly significant because of the importance of small family-run businesses and start-ups in the Vietnamese economy. With two-thirds of the Vietnamese SME being family businesses in an economy where 97 per cent of the businesses are SME, families – not large corporations – are at the heart of the economy. In wealthy societies with many large firms, transgender activists often focus on establishing formal corporate anti-

discrimination policies. This can be an efficient strategy as it can benefit many employees at the same time. But in Vietnam, where most transgender people are employed in small enterprises or self-employed, it may be more useful to focus on gender barriers to entrepreneurship and on gender issues, including access to credit, ownership, and succession in family businesses. Simplifying the process for transgender people to change their officially registered sex is unlikely to be sufficient to help them access loans from banks more easily. Transgender people – women especially – should also be encouraged to look for work in or start up businesses in less-competitive sectors than food and retail. For trans women and girls, this will require an investment in helping them to stay in and pursue an education and obtain marketable skills. Public campaigns to reduce prejudice might make clients more comfortable with transgender staff (particularly trans women) in service-economy positions, making managers more likely to hire and promote them.

Notes

1. Trans men are defined here as birth-assigned females identifying and/or presenting as male, or (in those cultures in which it is accepted that there are more than two genders), as another gender with characteristics commonly perceived as masculine. Transgender people are ‘individuals whose gender identity and/or expression of their gender differs from social norms related to their gender of birth. The term ... describes a wide range of identities, roles and experiences which can vary considerably from one culture to another’ (definition adopted from USAID/ UNDP , cited in Winter 2012).
2. Trans women are birth-assigned males identifying and/or presenting as female, or (in those cultures in which it is accepted that there are more than two genders), as members of another gender with characteristics commonly perceived as feminine.
3. Self-employment is often a means of avoiding discrimination by employers. Reforming the attitudes of management at an existing business is slow work; creating one’s own business is quicker. New opportunities for self-employment are offered by Vietnam’s online economy, which is growing fast: from 2013 to 2015, the number of businesses involved in online trading increased by 100 per cent (Phạm Trí Hùng 2015). Total online revenues in 2014 were US\$2.97 billion; by 2020 that is expected to grow to US\$10 billion (a growth rate of over 20 per cent per year) (*ibid.*). ICT and digital technologies have opened up new spaces for economic activity, and the anonymity and low start-up costs of an online business can provide transgender people with a relatively safe working environment. However, research in neighbouring China suggests that unequal power relations between the genders are also reproduced in digital spaces (Wallis 2015).
4. For more information on CCIHP, see <http://ccihp.org/?lang=eng>; on iSEE, see <http://isee.org.vn/en>; and on ICS, see <https://www.facebook.com/icsvn> (last checked 14 February 2018).
5. Ha Noi, Hai Phong, Thai Binh, Nam Dinh, Hung Yen, Thai Nguyen, Nghe An, and Son La.
6. For an example, see iSEE (2013) *Employment of Trans Women*.
7. See www.wageindicator.org/main/salary/minimum-wage/vietnam (last checked 14 February 2018).
8. For example, see <http://motthegioi.vn/thoi-su-c-66/xa-hoi-c-94/ben-tre-hang-tram-nguoi-dan-uaat-nghen-vi-hui-75880.html> (last checked 18 December 2017).

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Notes on contributors

Pauline Oosterhoff is a research fellow at the Institute of Development Studies. Postal address: Institute of Development Studies, University of Sussex, Brighton BN1 9RE, UK. Email: p.oosterhoff@ids.ac.uk

Tu-Anh Hoang is Director of the Center for Creative Initiatives in Health and Population, Vietnam. Email: tuanh@ccihp.org

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