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**ENTREPRENEURSHIP AND ITS RELEVANCES FOR
URBAN POVERTY REDUCTION STRATEGIES
IN VIETNAM**

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ABSTRACT

During the process of its socio-economic development, Vietnam has been achieving the remarkable successes in poverty reduction, and the economic growth that is recognized by the World Bank, the Asian Development Bank and the international communities. However, the fast industrialization and urbanization are attracting the increasing inflow of rural migrants to urban areas. Besides that, the government announces the new poverty line, therefore, causing the rising urban poverty rate from 10 percent to 15 percent in 2010 by the General Statistics Office of Vietnam.

In despite of a large number of theoretical contributions to the poverty reduction, it seems have a weak understanding of the urban poverty reduction, particularly in the two bigger cities of Hanoi and Ho Chi Minh City. Therefore, the dissertation intends to explore and examine the connectivity between the government, the entrepreneurs, and the poor regarding the urban poverty reduction. But before that, urban poverty reduction in Hanoi and Ho Chi Minh City is investigated to look for the existing challenges that the two bigger cities have been facing to combine the policies and its implementation during its process of the urban poverty reduction. Hence, an explorative mixed research approach is designed and applied. A theoretical framework is built; key actors and their roles are analyzed, based on the empirical data collected from the private and public sectors.

Keywords: Entrepreneurships, the government's polices, the urban poor, housing accesses, Hanoi, Ho Chi Minh City

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ABBREVIATIONS

ADB	Asian Development Bank
CPI	Consumer Price Index
CPRGS	Comprehensive Poverty Reduction and Growth Strategy
GSO	General Statistics Office
MOLISA	Ministry of Labor, Invalids, and Social Affairs
SMEs	Small-Medium-sized Enterprises
SOEs	State-Owned Enterprises
VHLSS	Vietnam Households Living Standards Surveys
UNDP	United Nations Development Programs
UPS	Urban Poverty Assessment in Hanoi and Ho Chi Minh City
WB	World Bank
WTO	World Trade Organization

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1. Introduction

1.1 Research background

On the way of its development, Vietnam had left far behind the three-decade-bitter wars against the colonial France from 1946-1954, then the South Vietnam backed up by the United States from 1963-1975. With the extraordinary efforts, Vietnam transformed from a very poor country in the years of wars and the years after to a one of the Southeast Asia's fastest growing economies today and has set its ambition on becoming an socialist-oriented industrialized country by 2020, insisted on the speech of General Secretary of the Central Committee of Communist Party of Vietnam Nguyen Phu Trong in the closing session of the Party Congress on 19 January 2011.

The process of urbanization is fast together with the process of disparity. Poverty is one of the most pressing problems that the government and the people have to face. The government has set up a comprehensive poverty reduction and growth strategy from 2001 to 2010 at the aims of achieving economic growth and poverty reduction during its process of socio-economic development. According to the result of the Vietnam Household Living Standards Surveys (VHLSS) by the General Statistics Office (GSO), the poverty rate for the whole country was 58.1% in 1993, 18.1% in 2004, 15.5% in 2006, 13.4% in 2008, and 10-11% in 2010, showing continuous decreases in poverty reduction rate. Although there has been a successful achievement in poverty reduction that was recognized by the World Bank (WB), the Asian Development Bank (ADB), and the international communities, Vietnam has still been facing with challenges such as unsustainable poverty reduction, high rate of re-poverty, and a great amount of near poor households and individuals.

The poverty rate is expected to rise up from 11% in 2010 to 15% when a new poverty line which was submitted by the Ministry of Labor, Invalids, and Social Affairs (MOLISA) and approved by the Prime Minister is applied (Hong Khanh, 2010). Hanoi's new poverty line has been applied from 2011 to 2015 and indicated those who have a

monthly average income under VND 750,000 (equivalent to US 37.50) as a poor, and compared with the poverty line of VND 350,000 (US 17.50) applied from the period of 2005-2008 and VND 500,000 (US 25.00) applied from the period of the middle of 2009-2010 (People's Committee of Hanoi, 2011). Ho Chi Minh City's new poverty line has been applied from the beginning of 2009 to 2015 and indicated those who have a monthly average income under VND 1,000,000 (equivalent to US 50.00) as a poor, compared with the poverty line of less than VND 500,000 in the period of 2005-2008 (People's Committee of Ho Chi Minh City, 2010). It is counted for the main reason for the increase in the urban poverty when the people residing in the cities have to face the sharply rapid increases in costs of food, petrol, electricity and water for instance. The average consumer price index in 2010 is increased by 9.19 percent compared with 2009 (GSO, 2010).

Moreover, in the process of industrialization, the farmers lose their land when they sell out their land to the Vietnamese and foreigner investors for their industrial zones. They have no jobs for doing and have to migrate to the urban areas for the free-lances. In the period 2005-2009, the proportion of population from the other provinces moved to Hanoi and Ho Chi Minh City, occupying 62.9 percent and 42.5 percent respectively (Urban Poverty Assessment in Hanoi and Ho Chi Minh City - UPS, 2010). In addition, the government implemented to extend urban area to the outskirts nearby¹. The lives of the people there have not been upgraded as fast as regulated on the official paper when they turn out to be city citizens and follow all the duties of city residents.

At the same time, industrialization plus with the great amount of free-lances encourage the Vietnamese young generation to create their own businesses and entrepreneurships in order to handle the employment for themselves and for the others around. The private enterprises in Hanoi and Ho Chi Minh City are booming and making up 40 percent of all Vietnamese private enterprises in the country (Steer and Taussig, 2002).

¹ Since 1st August 2008, Hanoi was included old Hanoi, province Ha Tay, district Me Linh (Vinh Phuc) and 4 communes of district Luong Son (Hoa Binh)

1.2 Research Objectives

The purposes of the research project are concentrating on the three objectives. Firstly, in despite of a large number of theoretical contributions to the poverty reduction, it seems to have a weak understanding of the urban poverty reduction, particularly in the two bigger cities of Hanoi and Ho Chi Minh City due to its lower poverty rate, 2.4 percent in old Hanoi and 0.3 percent in Ho Chi Minh City compared with 13.4 percent of the national poverty rate in 2008 (GSO, 2008) and higher living standards than the national average living standards, VND 750,000 in Hanoi and VND 1,000,000 in Ho Chi Minh City compared with VND 500,000 respectively (ibid). However, these numbers seem not reflect the accurate urban poverty situation when based upon the only monetary dimension. In addition, the inequality in improving the living standards in cities is still high compared with the rural areas, 0.352 in Hanoi and 0.338 in Ho Chi Minh City, in which 0 is the most equality and 1 is the most inequality (GSO, 2008). Thus, the thesis intends to explore the urban poverty situation not only based on monetary dimension but also social dimensions, particularly accesses to dwelling-houses and housing services such as electricity, clean water and so on.

Secondly, in the operation of its socio-economic developments, the Vietnamese government has approved and issued a series of important policies on the urban poverty reduction. However, in the fact, the complexity between those policies regulated on the legal documents and its implementations is occurring. The thesis, therefore, intends to investigate the existing challenges that Hanoi and Ho Chi Minh City have been facing during its process of urban poverty reduction.

Thirdly, besides the top priority of reducing the poverty, especially the urban poverty, the Vietnamese government is interested in the national economic growth in order to achieve a sustainable poverty reduction. The comprehensive poverty reduction and growth strategy was approved and issued by the Prime Minister on the legal document number 2685/VPCP-QHQT on 21/05/2002 and legal document number 1649/CP-QHQT on 26/11/2003, in which affirming the important role of a high and sustainable economic

growth regarding the poverty reduction, supporting and providing with opportunities for the poor to release from the poverty. Hence, the thesis extends to focus on the small-and-medium sized enterprises in Hanoi and Ho Chi Minh City in order to look for and examine the connectivity between the government, the entrepreneurs, and the poor responding to the urban poverty reduction.

The main objectives of the thesis are to explore and examine the connectivity between the government, the entrepreneurs and the poor regarding the urban poverty reduction. But before that, urban poverty reduction in Hanoi and Ho Chi Minh City is investigated to look for the existing challenges that the two bigger cities have been facing to combine the policies and its implementation during its process of the urban poverty reduction. Hence, an explorative mixed research approach is designed and applied. A theoretical framework is built; key actors and their roles are analyzed, based on the empirical data collected from the private and public sectors.

1.3 Research Problem

After Doi Moi – Renovation policy, Vietnam transformed from a central and planned economy into a socialist-oriented market economy in which allowing a multi-sector enterprises besides the state-owned enterprises. It creates the wage disparity between the state-owned enterprises and the others, especially enterprises with 100 percent of foreign direct investment. Besides that, due to its economic sector transmission, it also causes the amount of labors who worked for the state-owned enterprises lose the jobs, increasing the unemployment rate. At the same time, with the appearance of non-state enterprises, it attracts an increasing inflow of migrants from rural areas to cities. Those who have higher education can work in many types of enterprises. Those who have lower education can work as free-lances. The state-owned retired workers with their low pension, the unemployed urban residents, and the rural migrants without a stable job and resident registration push them into the group of vulnerable to be the urban poor.

Moreover, most of urban poor live in areas where infrastructure is poor and limited to access the basic services of clean water, electricity, and so on. In the operation of the

comprehensive poverty reduction and growth strategy, the urban poverty situation is focused to look for holes between the government's policies and its implementation and the connectivity between the government, the entrepreneurs, and the poor in handling the urban poverty reduction.

1.4 Research Questions

There are three main questions focused throughout the thesis. Firstly, how is the urban poverty situation based on the monetary dimension and the social dimension of ability to access the dwelling-houses and housing services? Secondly, what challenges have Hanoi and Ho Chi Minh City been facing to combine the government's policies on the urban poverty reduction and its implementations, particularly the policies on supporting and providing with the opportunities for the poor to get out of the poverty as well as the policies empowering the land use and housing property rights of the poor? Lastly, in what ways and why do the government, the entrepreneurs and the poor cooperate to handle with the urban poverty in Hanoi and Ho Chi Minh City?

1.5 Structure of the thesis

The thesis is structured into three parts with six chapters. The first part presents the topic introduction about its important and necessary to study at this moment and the research methods which are used to collect and analyze the data. The second part is analysis of the urban poverty situation and challenges that Hanoi and Ho Chi Minh City have been facing to combine the policies of the state and its implementation as well as the connectivity between the government, the entrepreneurs, and the poor in handling the urban poverty reduction. The last part concentrates on the empirical data collected in the field combined with the secondary data to go to the conclusions.

The six chapters are detailed as the following: Chapter 1: Introduction, Chapter 2: Research design and methods, Chapter 3: Theoretical framework, Chapter 4: Research context of Vietnam, Chapter 5: Empirical studies of policymakers, entrepreneurs and urban poor in Hanoi and Ho Chi Minh City, and Chapter 6: Conclusions.

2. Research Design and Methodology

The research methodology is understood as a process of collecting the data, analyzing and interpreting information to answer the questions (Kumar, 2005). In the thesis, the questions are focused on the urban poverty situation based on the monetary dimension and social dimension of accessing the dwelling-houses and housing services of the urban poor, and from that, investigation of the challenges that Hanoi and Ho Chi Minh City have been facing in order to combine the government's policies on the urban poverty reduction and its implementation. Then, the thesis looks for the connectivity between the government, the entrepreneurs and the poor in respect to handle the urban poverty reduction. In order to answer the research questions, a mixed method approach is applied with using both qualitative and quantitative methods. The secondary data on the urban poverty reduction, and legal documents empowering and providing with opportunities for the poor to release from the poverty conducted by the government were reviewed. Meanwhile, the empirical data collected during the fieldwork in Hanoi and Ho Chi Minh City aims at examining the implementation of the urban poverty reduction strategies in the connectivity between the government, the entrepreneurs, and the poor.

2.1 The Empirical Setting

The choice for the empirical setting is in Thanh Luong Ward, Hai Ba Trung District in Hanoi and Ward 8, District 5 in Ho Chi Minh City. Hanoi and Ho Chi Minh City were selected to do the fieldwork for the reason that these are the most developed cities in Vietnam, and representative - one in the North and one in the South of Vietnam. Moreover, these two cities also attract the most crowded migrant workers to flow and feed for their lives due to work opportunities. Hai Ba Trung District in Hanoi was selected to study the urban poor for the reason that there are a number of rural migrants living. Hai Ba Trung District is one of the four districts in old Hanoi and it just takes a maximum of half an hour to go to the shopping old quarter center by motorbike. Furthermore, Hai Ba Trung District is a place where there are a lot of open markets for small traders, motorbike-taxi drivers, and manual workers to do their services. District 5 in Ho Chi Minh City was picked out for its same characteristics with Hai Ba Trung

District in Hanoi. District 5 is a China town and wholesale and retail in big markets are daily occurring. Besides that, District 5 also has long and big roads connecting and easily leading to the District 1, the most crowded and busiest center of Ho Chi Minh City.

2.2 Research Approach and Methods

A research approach in the thesis is employed by the triangulation. Triangulation is an application and combination of more than one method to study the research question (Beckett et al, 2011). It is meant that the triangulation can use several kinds of methods or data, including using both quantitative and qualitative approaches (Patton, 2001:247). There are five different ways to use the triangulation examined (Lisa, 2002):

Data triangulation involves the use of different sources of data or information.

Investigator triangulation involves the use of different investigators or evaluators.

Theory triangulation involves the use of different professional perspective to interpret a single set of data or information.

Methodological triangulation involves the use of different qualitative and quantitative methods to study the research question.

Environmental triangulation involves the use of different locations, settings and other key factors related to the environment in which the study took place.

The methodological triangulation is applied to collect the data in the thesis. In order to do that properly, the thesis accesses three different methods of collecting the data: semi-structured interviews with policymakers, entrepreneurs, and the poor for the collection of thoughts on the urban poverty situation, and then look for the holes between the government's policies and its implementation, and examine the connectivity between the government, the entrepreneurs, and the poor regarding the urban poverty reduction.

A secondary data from the three main official sources the General Statistics Office, the Ministry of Labor, Invalids, and Social Affairs and the World Bank Vietnam for all statistics on urban poverty reduction in Hanoi and Ho Chi Minh City in Vietnam.

A primary data from a series of questionnaire surveys implemented with the poor, and entrepreneurs in order to have a deeper understanding on the urban poverty situation in Hanoi and Ho Chi Minh for figuring out the challenges which have impacts on the implementation of the comprehensive poverty reduction and growth strategy and connectivity among the government, the entrepreneurs, and the poor regarding that process.

Applying one of the different uses of triangulation which is the most feasible to the study can contribute to the validity and reliability of the findings. However, the methods in triangulation are not suggested a fix method for all the researches, it depends on the criterion of the research (Golafshani, 2003).

2.3 Data Sources

Two types of data sources are reached: the primary and secondary data. In the subject of poverty situation, there are three main official sources of secondary data from the GSO, MOLISA, and WB. However, it exist the challenges in the combination of the government's policies and its implementation, thus it is necessary to study the legal documents and combine with the primary data source. There is a distinction between the primary and secondary data. Primary data is the data set by the researcher in respect to answer the specific research question, while secondary data is the data set by another researcher and is not supposed to answer the specific research question (Boslaugh, 2007). If researching the secondary data carefully, secondary data is useful for designing the primary research and available source to have comparison with the primary data results. Therefore, it is helpful to start with the secondary data research (Caston, 2005).

2.3.1. Secondary Data

There is a vast of reasons for studying the secondary data before designing primary research. Firstly, it is economical on finance and time when there is available of data conducted by other researchers with the broad samples and generally representative for a broader population (Vartanian, 2011). Besides that, the secondary data with the broad

samples often conducted by experts. (Boslaugh, 2005). Therefore, in the thesis, a source of the secondary data is used to measure and analyze the urban poverty situation and reduction in the quantitative method. Firstly, those are the VHLSS 1993, 1999, 2002, 2004, 2006, 2008, and 2010, once every two years from the GSO. Besides that, MOLISA also focuses on monitoring and evaluating the poverty reduction. From these secondary data, it provides with a deeper understanding on the urban poverty situation and reduction. However, both GSO and MOLISA have a disadvantage in monitoring and evaluating the urban poverty situation when based on the monetary dimension only. Thus, another secondary data UPS 2009 by Hanoi and Ho Chi Minh City's People Committee cooperated with the United Nations Development Program (UNDP) is added for the other social dimensions, including the accesses of dwelling-houses and housing services of the urban poor.

Besides that, a series of the government's policies as the secondary data were also reviewed in the aim of investigating the holes to combine the policies and its implementation regarding the urban poverty reduction, empowering the property rights, and providing with opportunities for the urban poor to get out of the poverty and improve their living conditions.

Moreover, in order to study the connectivity between the government, the entrepreneurs, and the poor in handling the urban poverty reduction and sustainable economic growth, a series of researches on the entrepreneurships, the roles of entrepreneurs and the relation between the entrepreneurial level of activities with the government's entrepreneurial policies by the experts and the comprehensive poverty reduction and economic growth by the government were explored in the following chapters 3 and 4.

2.3.2. Primary Data

Although the secondary data employs the advantages in the study; it has disadvantages which require the researcher to conduct the primary data. One of the disadvantages of the secondary data is maybe not conducted to answer the specific research question;

therefore, it is still necessary to have the primary data for the validity of the research (Vartanian, 2005).

A questionnaire is believed to be a method which is relatively quick to collect information from a large portion of a group (Milne, 1999). Moreover, a questionnaire has responses in a standardized way so it is easy and valid to interpret and analyze the data (Pinsonneault, 1991). The respondents tend to give the honest opinions in the questionnaire sheet (Bernard, 2000). However, due to its standardized ways of response, a response is impossible to explain more for the questions. Besides that, respondents can miss the questions (Milne, 1999). Therefore, a questionnaire successful is able to have high rate of responses (Fanning, 2005). In the thesis, a questionnaire is applied in order to investigate the thoughts and attitudes of the entrepreneurs and the urban poor on the urban poverty situation and the government's policies and its implementation, from that, to explore the connectivity between the government, the entrepreneurs, and the poor in respect to the urban poverty reduction. A questionnaire survey includes 22 questions in Vietnamese with the multiple choices in order to save the time for the respondents and is attached in the appendix 1.

In order to handle with the disadvantage of the questionnaire, semi-structured interviews are selected because with the semi-structured interviews, the interviewer can prepare the questions about the research beforehand, then can ask informants open-ended questions with more control over the topic than unstructured-interviews or too close according to structured-interviews (Zorn). Besides that, in the situation of getting no more than one chance to interview, semi-structured interview is the best choice (Bernard, 2000). Therefore, semi-structured interviews are conducted to interview the policymaker in which is attached in the appendix 2 and urban poor in which is attached for the appendix 3 for the thoughts on the urban poor situation, urban poor reduction, the entrepreneurial level of activities developments and the opportunity provisions for the urban poor.

2.3.2a. Sampling Frame, Population, Unit and Size

The sampling frame is governmental officials, policymaker, entrepreneurs and the urban poor in Hanoi and Ho Chi Minh City. The sampling unit is the governmental official, entrepreneurs, and the urban poor. The size of sample is 28 questionnaire surveys in Hanoi and 27 questionnaire surveys in Ho Cho Minh City.

2.3.2b. Sampling Method

The sampling method is based on the convenience method with the convenience sampling with the use of the informants available for the entrepreneurs' questionnaire and the semi-structure interviews with entrepreneurs and the urban poor. Besides that, the snowball sampling is also used with asking for the recommendation in order to have the semi-structured interview with the policymaker.

2.4 Data Collection Process

Semi-structured interviews were conducted and accessed to urban poor, including the local residents, and the rural migrants in Ward Thanh Luong and Ward 8 for their basic information and daily life stories about their income, expenditures, and their conditions of living and working. The informants were convenient samples. A semi-structured interview was also carried out to the official who is in charge of monitoring the poor households in the ward 8 for the process of implementing the national programs on urban poverty reduction. Therefore, it has a deep and multiple dimensional understanding on the problems of urban poverty and interpreted in the voices and the viewpoints of the local poor residents, migrant workers, and the officials regarding urban poverty situation.

A questionnaire including twenty-two questions was designed and delivered to entrepreneurs who are general director or a member in the management board of an entrepreneurship, including 28 entrepreneurs in Hanoi and 27 entrepreneurs in Ho Chi Minh City. The questionnaire was looking for the basic information of the

entrepreneurship, feedbacks of entrepreneurs on the government's entrepreneurial policies as well as the general attitudes of entrepreneurs on the current urban poverty and expected participation and plans of entrepreneurs on urban poverty reduction in the future. The twenty-two question questionnaire were surveyed directly in the aim of reaching the right persons, therefore, having a more correct reply. In the way of doing the questionnaire, it contributed to help to get the great amount of information about the entrepreneurships, and the straight and honest answers in a short period. The surveys were filled up in the Entrepreneurial Services Department of the Bank of Investment and Development of Vietnam. A semi-structured interview was followed up right after getting the general background and getting the different attitudes of entrepreneurs from the surveys. The entrepreneurs were conveniently selected to be interviewees, based on the various attitude groups in the aim of digging more knowledge about the reasons explaining why they have those thoughts. This part initially figured out the potential expectation and plans of participation of entrepreneurs into the urban poverty reduction.

A semi-structured interview was taken to a policymaker who is specializing in the subject of socio-economic in Vietnam government office. The issues of the current urban poverty situation and the implementation of the national programs on urban poverty reduction as well as the government's policies on entrepreneurial development were focused in the thirty-minute interview. There were two stages of information. The first was informed the overall important changes in the social economics of Vietnam after Doi Moi-Renovation policy and after Vietnam integrated the World Trade Organization in 2007 which had a big influence on the economics of Vietnam due to the rapid increase of high price in the world, especially the oil price and the recent global crisis. Vietnam has been facing the high inflation and suffering the raising amount of urban poor. The policymakers made changes to adapt with the new context. The second was examined the feedbacks of entrepreneurs in the angle of a policymaker. Through it, the attitudes and expected programs from the state regarding the urban poverty was looked through, thus investigating the connectivity among the government, the entrepreneurs and the poor in the process of the urban poverty reduction.

2.5 Data Analysis Method

A research approach in the thesis is employed by the triangulation. Therefore, the data analysis method is used based on the both of qualitative and quantitative methods. Indeed, qualitative methods use the narrative from the interviews and field notes that need to be summarized, interpreted and analyzed for the explorative and explanatory mass of words. The quantitative methods use the numerical data that need to be summarized, described and analyzed for the descriptive statistics (Lacey et al, 2009). In the thesis, the data collected from the secondary is analyzed based on the quantitative method with the numerical statistics for getting to know the number of urban poor, and the trend of the urban poverty reduction, including the number of the urban poor accessing the dwelling-houses and housing services as well as the attitudes of entrepreneurs on the government's policies and urban poverty situation by revealing the number of entrepreneurs satisfying or dissatisfying with the policies or the number of entrepreneurs supporting the urban poor, and so on.

Besides that, all the semi-structured interviews with the policymaker, the governmental official, the urban poor and the entrepreneurs are analyzed based on the qualitative method for getting to know the reasons for explanatory and explore the holes combining the government's policies and its implementation and the connectivity between the government, the entrepreneurs, and the poor regarding the urban poverty reduction.

Then, the result collected and confirmed by the qualitative and quantitative methods, it makes the validity and reliability for the research findings. As Webb suggested "Once a proposition has been confirmed by two or more independent measurement process, the uncertainty of its interpretation is greatly reduced. The most persuasive evidence comes through a triangulation of measurement processes". (Webb et al, 1966:3)

3. Theoretical Framework

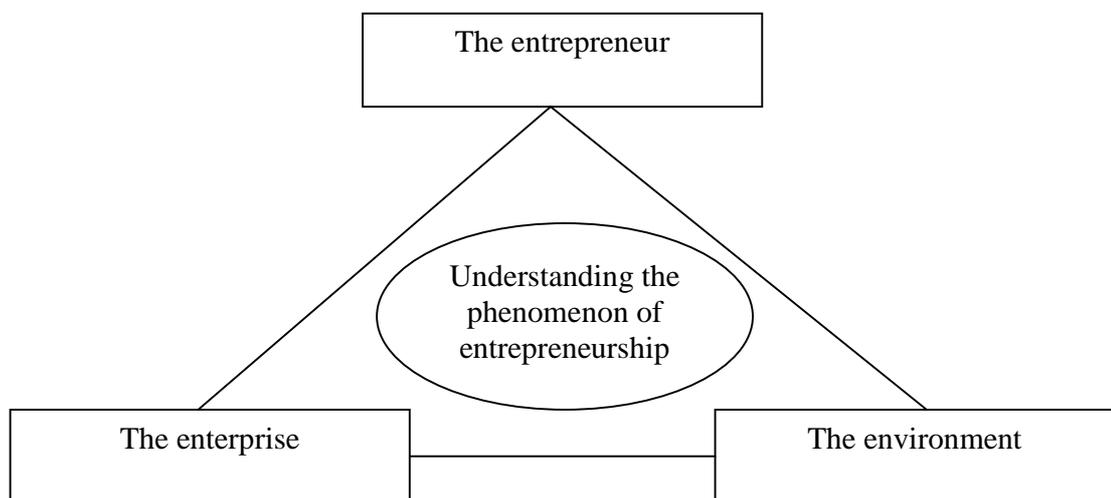
The research questions are focused on the urban poverty situation based on the monetary dimension and social dimension of accessing the dwelling-houses and housing services of

the urban poor, and then investigation of the challenges that Hanoi and Ho Chi Minh City have been facing in order to combine the government's policies on the urban poverty reduction and its implementation. Besides that, the thesis looks for the connectivity between the government, the entrepreneurs and the poor regarding the urban poverty reduction. Thus, the definition of the entrepreneurs and entrepreneurships are required. Moreover, a theoretical framework mapping the relationship between the entrepreneurs, entrepreneurships with the government and the social development is developed. Based on the theoretical framework, the instruments and tools are shared in order to identify the challenges and opportunities for the actions of policymakers in the future.

3.1 Research on entrepreneurship

Academic researches on entrepreneurship have been dramatically growing in the recent decades. The figured below from Lundstrom and Stevenson (2005:18) has shown there are three areas in researching entrepreneurships; those are researches on entrepreneur, enterprise, and the environment for the entrepreneurship.

Figure 3.1. Areas of entrepreneurship research



Source: Lundstrom and Stevenson, 2005, p.18.

3.1.1. Researches on the entrepreneur

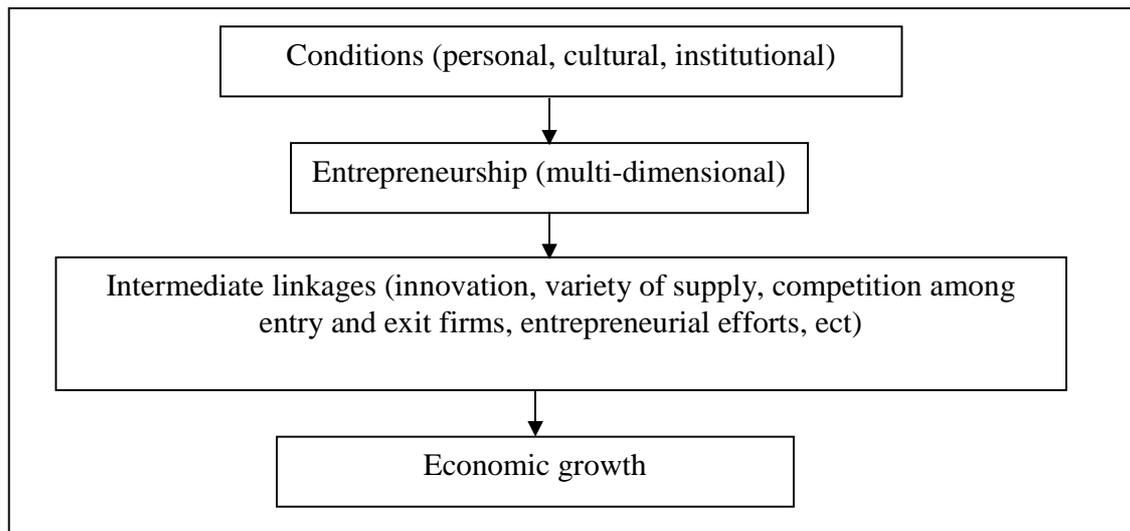
Firstly, researches on the entrepreneur focus on answering a series of questions relating to the entrepreneur, such as: who is the entrepreneur, what does the entrepreneur do, what affects the decision of a person to be an entrepreneur, and so on?

Chong (1986) based on a numerous literatures of earlier scholars in the past in the aim of providing with the variety of entrepreneur definitions through the theories of economy, sociology, and psychology. In among of those, Cantillon (1725) coined the entrepreneur as risk-bearer. However, according to Beaudou (1767) and Turgot, the function of a manager was added in the definition of the entrepreneur, not only a risk-bearer but also a person who are responsible for their ownership, and taking care of that. This definition is close to the common meaning of the entrepreneur today as the one who owns and manages their own business. Kirzner (1984) affirmed the entrepreneur as the opportunity perceiver and an idea innovator. Later on, more characteristics of the entrepreneur are discovered in other researches. But in his research, Chong (1986) followed the earlier researchers of Cantillon, Beaudou and Turgot, and Kirzner to mention that the entrepreneur is more than a risk-bearer, a manager, an opportunity perceiver, and innovator, but also certainly a force leading to economic growth and social progress based on roles of the entrepreneur.

Shapiro (1984) and Shapiro and Sokol (1982) developed another aspect of the entrepreneur. They explored the factors affecting on one's decision to become an entrepreneur. Shapiro and Sokol indicated the situational factors of family background, work experience, and life conditions as heavy influences on the decision of becoming an entrepreneur of a person. Shapiro identified two basic decisions: one is to change from a given life path and one is to start a company. According to the scholar, the decision to change from a given life path usually occur due to the personal displacement of job loss, migration, and other reasons; while the decision to start a new enterprise is based on the desirability of a person and feasibility of the opportunities in the reality. Besides the situational factors, other factors of demography, sex, age, ethnic background, and educational level are also considered to have affects on the decision of becoming an

entrepreneur of a person. Particularly, if a person lives in the urban area, have a family member who is the entrepreneur, in young generation, have knowledge in economic and business management, and so on, have more priorities to become an entrepreneur. This is figured out below in the research of Carree and Thurik (2003).

3.1.1. Linkages of entrepreneur, entrepreneurship, environment with the economic growth



Source: Wennekers and Thurik (1999) and adopted in Carree and Thurik (2003)

The figure 3.1.1 illustrates the linkages of entrepreneur, entrepreneurship, and environment with the economic growth in which personal conditions such as family background, work experiences, life conditions, and so on are detailed in the first part of entrepreneur area, and then the cultural and institutional conditions such as norms, customs, legal rules and regulation, governance structures will be explored in the third part of environment for the entrepreneurship. The linkage between entrepreneurship and the economic growth is developed in the second part of enterprise as following.

3.1.2. The role of the enterprise

Secondly, researches on the role of enterprise, particularly the role of entrepreneurial activity and its link to the economic development and growth. Carree and Thurik (2003)

focused on the role of entrepreneurial activity to refer the link between the enterprise and the economic growth and development. As discussed in the first part of the entrepreneur, the entrepreneur is more than a risk-bearer, a manager, an opportunity perceiver, and innovator. Therefore, the entrepreneur fulfilled many roles. An individual discovers the new product as an innovator; then the individual perceives the feasible profit opportunity, and takes the risk to start-up a new firm. When searching for the link between the entrepreneurship and the growth, the birth of a new firm or the ability of transforming an idea or an invention into a new economic entity creates more new economic opportunities and competitive dimensions among entrepreneurships which can help entering or establishing new markets, therefore stimulating the economic growth and development.

At the level of national economies, among the new ideas, new products, new markets and new firms, there is always a competition for selecting the most feasible firms for the higher productivity. Nevertheless, these competitions and selections influence on the individuals and firms to learn from the successes and failures of others. The link between the entrepreneurial activity of the entrepreneurship and the economic growth and development is implied.

Moreover, the first part of the entrepreneur described the personal displacement of job loss, migration, low wage, and so on as a factor affecting on an entrepreneurship establishment by Shapero (1984). The number of self-employment can reduce the unemployment. On the other words, according to Evans and Leighton (1990); Acs et al (1994), unemployment (or the threat of it) is a primary factor pushing an individual to be self-employed. Parsley and Dreessen (2004) insisted that with the birth of new firms, it is considered as an important source of employment.

In short, based on the literatures mentioned above, it is figured out a link between the entrepreneurship and the employment and economic growth. Therefore, in order to be able to develop the economic growth, the government is necessary to understand the barriers and the special needs that new firms have to face.

3.1.3. The role of the environment for the entrepreneurship

Thirdly, researches on the role of the environment for the entrepreneurship were theorizing for the emergence of the entrepreneurship. Licht and Siegel (2005) explored the amount and the level of activity of an entrepreneurship to depend on the cultural, social factors and legal rules. Shapero and Sokol (1982) founded the background for research on the social dimensions of entrepreneurship that contribute to create the opportunities for the entrepreneurship establishment.

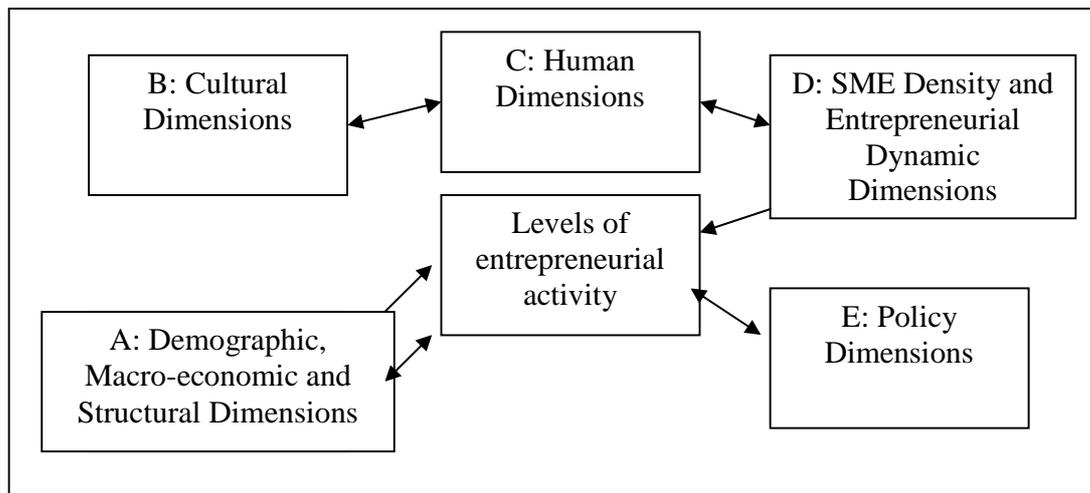
Besides that, culture dimensions also influence on entrepreneurships in societies. Entrepreneurs from the different cultures have the different level of activities. Moreover, the cultural factors such as high individualism, high masculinity, and low uncertainty avoidance are conducive to entrepreneurship in the findings of Hayton, George and Zahra (2002). The other environmental factors – the political environment, the interplay of a number of other policy domains also could affect to the emergence of entrepreneurship. In short, in order to develop the number, the scale, and the level of activities of the entrepreneurship, it is important to count cultural and social dimensions into the factors influencing on the entrepreneurship, especially creating the motivation for entrepreneurship development.

3.1.4. Development in the field of research knowledge

The United Nations has been supporting the developments of small enterprise in developing countries for several decades and has stated that entrepreneurship is seen as a major actor for eradicating poverty and helping countries meet the Millennium Development Goals (Lundstrom and Stevenson, 2005). Thus, in order to enhance the role of entrepreneurship in the society in the aims of contributing to the poverty reduction, the area of policy making is concentrated on studying and adapting.

Moreover, the figure 3.1.4 below shows that the levels of entrepreneurial activity are affected by the five dimensions, including macro-economic and structural dimensions, culture dimension, human dimension, entrepreneurial dynamic dimension, and policy dimensions. In the aims of investigating the connectivity among the government, the entrepreneurs, and the poor in handling the poverty reduction, policy dimensions is focused.

Figure 3.1.4. Dimensions influencing entrepreneurship activity levels



Source: Lundstrom and Stevenson, 2005, p.25

Among the contexts affecting on the levels of activities of entrepreneurship, policy dimensions are dig up in the particular of exposure of entrepreneurship through education; ease of business entry, ease of business exit; positive, supportive climate and infrastructure for entrepreneurship at the regional level; access to capital needed as well as technology transfer to start and grow new firms, favorable tax, and so on.

These policy dimensions have relationships to the levels of activities of entrepreneurship. A good education and knowledge on entrepreneurship can enhance a higher trend to start businesses (Charney & Libecap, 2000). Besides that, reducing the legal barriers to business entry and exit also encourage to lead more start-up entrepreneurs or starting another business or entrepreneurship after the failure (OECD, 2001; OECD 2001a), together with all other supports in capital, technology, and infrastructure for entrepreneurship are important and necessary to develop the level of entrepreneurial activities.

From that high level of activity of entrepreneurship, the government plays an important role in drafting and adapting the suitable and feasible policies. The government provides with information and opportunities to learn entrepreneurial skills and experiences as well as program and services of advisories, mentoring, and so on. Besides that, all the support in capital and technology transfer, loan funds, tax relief, and so on for the new entrepreneurship are indicated in the governmental response.

3.2 Entrepreneurship policy – definitions, foundations and framework

3.2.1. Entrepreneur and Entrepreneurship

Entrepreneur

There are two ways of defining entrepreneur by Baumol (1993). Firstly, entrepreneur is someone who creates and then organizes, and operates a new firm, while the other meaning refers to someone as an innovator who transforms inventions and ideas into economic viable entities. Lowrey (2003) defines the entrepreneur as an economic agent and further defines the entrepreneur as an individual with an achievement desire.

However, in the scope of studying entrepreneurship policy, governments in countries refer an entrepreneur as SMEs, or business owners, or owner-managers.

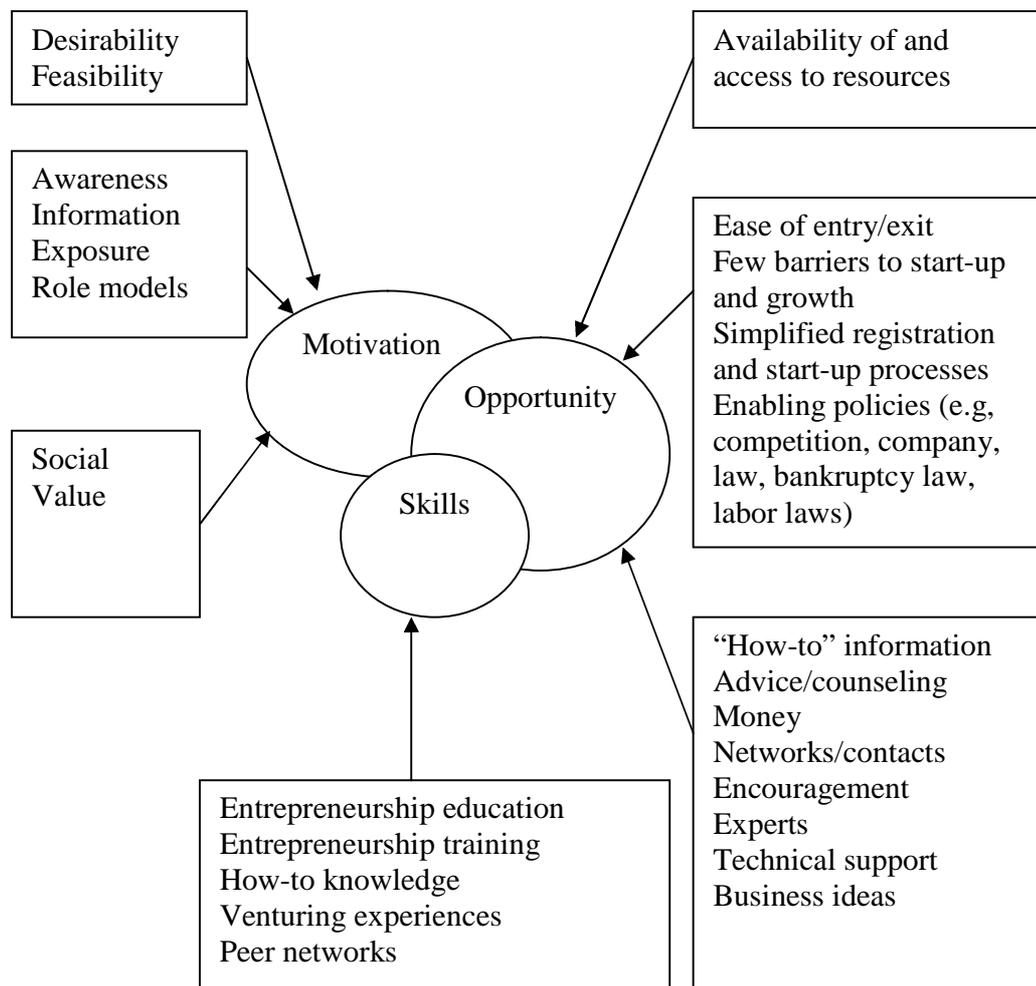
Entrepreneurship

There are two ways of giving the definition of entrepreneurship. The first stream is in terms of what entrepreneurs “do”. Reynolds et al (1999) define it as an attempt at new business or new venture creation. The second stream is in terms of economic dynamic or a societal phenomenon. Lowrey (2003) defines entrepreneurship as an economic system consisting the entrepreneur, legal arrangement and government. In the purpose of developing policy, the definition of entrepreneurship is understood in a broader meaning, it is a social phenomenon that emerges in the society and involves many actors.

3.2.2. Entrepreneurship policy and its foundations

The figure 3.2.2 shows that there are three main factors affecting the entrepreneurship and the entrepreneurial activities, including motivation, skills and opportunity. In order to have more entrepreneurship or more new venture creation, the motivation should be focused. More people should have more awareness of entrepreneurship as a more feasible option in economies and willing to explore it as well as select self-employment as a career. After having the motivation, the individuals should be required with entrepreneurial skills such as entrepreneurial knowledge, education, and training as well as experience and network sharing. At the same time, the individuals should receive the supports from the government as opportunities to create the business, such as information, advisory services, capital and technology transfer. Therefore, a foundation for entrepreneurship policy is referred.

Figure 3-3. Entrepreneurship policy foundations



Source: Lundstrom and Stevenson, 2005, p.47.

Based on the map of entrepreneurship policy foundation, social value is added into the “Motivation” for gaining more reasons and motivation for an individual to decide the entrepreneurship’s establishment, and be an entrepreneur as a feasible career. The level of the motivation factor is higher with the supply of awareness, information, exposure, and role models. “Skills” are improved with the education, training, and experiences for better running entrepreneurs in the future. “Opportunities” are gained by being provided with the ability to access the availability of resource, information, advice, business ideas, capital, technical transfer, and supports from the government in easing the entry and exit, deregulating the barriers for start-ups, and enabling the policies of competition, company

law, bankruptcy law, and labor law. Hence, in order to create more opportunities for entrepreneurs, the government can reduce obstacles in regulatory, administrative, legislative and fiscal systems, and so on.

Throughout the entrepreneurship policy foundation, it shows the relationship between the support of the state and the level development of the activity of the entrepreneurs, and the connectivity between the developments of entrepreneurs with the economic growth, particularly job growth for the society; therefore, it contributes to poverty reduction and economic growth.

4. Research context of Vietnam

In order to investigate the urban poverty situation in the monetary dimension and the social dimension of accessing the dwelling-houses and housing services of the poor, then explore the challenges that Hanoi and Ho Chi Minh City have been facing to combine the government's policies and its implementation in relation to poverty reduction. The thesis also examines the connectivity among the actors in handling the urban poverty reduction. The chapter includes the three parts. Firstly, the chapter presents the data about the poverty in the whole Vietnam, especially the urban poverty in order to have a general view on the poverty from 1993 to 2010 and the housing problem of the urban poor. Secondly, the chapter focuses on the policies on the poverty reduction and housing accesses for the urban poor regulated by the government. Lastly, the third part of the chapter develops the policy on entrepreneurs with the aim of exploring and analyzing the connectivity among the actors of the government, the entrepreneurs, and the poor in solving the poverty reduction.

4.1 Data about Vietnam poverty situation

The data about Vietnam poverty is based on the two main important and official sources: firstly, VHLSS 1993, 1999, 2002, 2004, 2006 and 2008 – once every two years generated from tens of thousands of samples of households at the provincial level by the GSO and

secondly, MOLISA – every year MOLISA prepares a list of poor households in each commune based on information gathered by local officials.

4.1.1 Defining poverty and poverty lines

There are two approaches to define poverty in Vietnam, one is measured by the GSO, and one is measured by MOLISA.

The GSO counts two poverty lines for Vietnam, sharing the same approach with the WB. The first is the food poverty line, and the second is a general poverty line. The food poverty line is based upon expenditure for minimum requirements of 2,100 calories for per person per day. The general poverty line is based upon the expenditure for food minimum requirements plus the expenditure for minimum non-food requirements with the estimation of 70 percent for the need of food, and the rest of 30 percent for the need of non-food things. The measurement is used for every year with the adjustment to the yearly price changes of food and non-food things (for example housing, clothing, and so on).

The MOLISA counts the poverty lines for Vietnam based upon the necessary expenditure for the needs of a household at the commune level, particularly households in rural mountainous, island areas; rural plain areas, and urban areas. The MOLISA poverty line is also adjusted according to the yearly price changes.

Besides that, the government has approved and issued the national poverty lines for each period: 1996-2000, 2001-2005, 2005-2010, and 2011-2015, based upon the proposal of the MOLISA. There has been six times that the government approved and issued the national poverty lines so far. Particularly, the national poverty lines are detailed in the below table.

Table 4.1.1. The national poverty lines approved and issued by the government

Year	Decision number of the Prime Minister	Poverty line applied for rural mountainous and island areas (VND/ person/month)	Poverty line applied for rural plain areas (VND/ person/month)	Poverty line applied for urban areas (VND/ Person/month)
1996-2000		15kg of rice or equivalent to VND 55,000	20kg of rice or equivalent to VND 70,000	25kg of rice or equivalent to 90,000
2001-2005	143/2001/QD-TTg on 27/09/2001	VND 80,000	VND 100,000	VND 150,000
2004			VND 168,000	VND 218,000
2006-2010	170/2005/QD-TTg on 08/07/2005		VND 200,000	VND 260,000
2008			VND 290,000	VND 370,000
2011-2015	09/2011/QD-TTg on 30/01/2011		VND 400,000 or US 20/month US 0.67/day	VND 500,000 or US 25/month US 0.83/day

Source: collectively generated from Communist Party of Vietnam Online Newspaper

The table 4.1.1 shows that the poverty line for the rural areas in the period 2011-2015 is upgraded by double comparing with the period 2006-2010, and 4 times comparing with the period 2001-2005. The poverty line for urban areas in the period 2011-2015 is upgraded by nearly double comparing with the period 2006-2010, and 3.33 times comparing with the period 2001-2005. However, comparing with the international poverty line at US 1.25/day announced by the WB in 2008, the international poverty line is still much higher than the Vietnam national poverty line, especially 1.5 times of the urban poverty line in the period 2011-2015, and almost 2 times of the rural poverty line. These figures reveal that the poverty has still been one of the most pressing problems of Vietnam so far, especially when Vietnam joined in the WTO in 2007.

4.1.2. Vietnam poverty rates by the poverty line of the government

Based on the poverty lines above, one person is considered as a poor if the average monthly income of that person just meets or reaches under the poverty line updated for the price changes in the corresponding years, therefore, referring the total amount of the poor of the country in particular years.

Table 4.1.2. The poverty rates by the poverty line of the government in the period 2006-2010

	2004 (%)	2006 (%)	2008 (%)
Whole country	18.1	15.5	13.4
<i>Urban</i>	<i>8.6</i>	<i>7.7</i>	<i>6.7</i>
<i>Rural</i>	<i>21.2</i>	<i>17.0</i>	<i>16.1</i>
6 regions			
Red River Delta	12.7	10.0	8.6
Northern midlands and mountainous areas	29.4	27.5	25.1
North central and central coastal areas	25.3	22.2	19.2
Central Highlands	29.2	24.0	21.0
South East	4.6	3.1	2.5
Mekong River Delta	15.3	13.0	11.4

Source: adopted from the VHLSS 2008 by GSO

4.1.3. Vietnam poverty rates by the WB and the GSO's poverty line

Besides the way of measuring the poverty line based upon the average monthly income of a person, the poverty line which has been used and developed by the WB and the GSO since 1993 is based upon the average monthly expenditure of a person. From the average monthly expenditure of a person, a person is considered as a poor. The figures are detailed as the following table.

Table 4.1.3a. The poverty lines approved and issued by the WB and the GSO.

	2004 (VND)		2006 (VND)		2008 (VND)	
	Urban	Rural	Urban	Rural	Urban	Rural
The poverty line based on the average monthly income and used by the government	218,000	168,000	260,000	200,000	370,000	290,000
The poverty line based on the average monthly expenditure and used by the World Bank and GSO	VND 173,000 Or US 8.65/month		VND 213,000 Or US 10.65/month		VND 280,000 Or US 14/month	

Source: The Vietnam Household Living Standard Survey 2008 by the GSO

From the table 4.1.3a, it shows the differences between the poverty line used by the government and the poverty line used by the WB and the GSO. Besides the difference in the way of measuring the poverty line, there is another difference. That is the poverty line used by the WB and the GSO has only one level for both urban and rural areas. This poverty line is higher than the rural poverty line by the government; but lower than the urban poverty line in particular.

Table 4.1.3b. The expenditure poverty rate by the WB and GSO's poverty line

	1998 (%)	2002 (%)	2004 (%)	2006 (%)	2008 (%)
Whole country	37.4	28.9	19.5	16	14.5
<i>Urban</i>	9.5	6.6	3.6	3.9	3.3
<i>Rural</i>	44.9	35.6	25	20.4	18.7
Red River Delta	30.7	21.5	11.8	8.9	8.0
Northern midlands and mountainous areas	64.5	47.9	38.3	32.3	31.6
North central and central coastal areas	42.5	35.7	25.9	22.3	18.4
Central Highlands	52.4	51.8	33.1	28.6	24.1
South East	7.6	8.2	3.6	3.8	2.3
Mekong River Delta	36.9	23.4	15.9	10.3	12.3

Source: The Vietnam Households Living Standards Survey 2008 by GSO.

Comparing the table 4.1.2 and 4.1.3b, it shows that the poverty rate of the whole country by the WB and GSO is higher than the poverty rate of the whole country by the government, particularly 14.5 percent compared with 13.4 percent in 2008. There is always a lower poverty rate announced by the government because the government separates the poverty line for urban and rural areas. While the WB and GSO use the only one poverty line and apply for all areas in Vietnam. However, the urban poverty rate announced by the WB and GSO somehow does not reflect the real poverty situation in urban areas when the urban poverty rate reached at 3.3 percent compared with 6.7 percent in 2008, half of the urban poverty rate by the government.

4.2 Status of Vietnam poverty reduction

Sharp poverty reduction

Nevertheless, in the both of tables, it shows a remarkable and continuous poverty reduction in Vietnam for a long period from the mid 1980s-2010. It was estimated that in the mid-1980s, seven out of every ten Vietnamese were living in poverty. Then, the poverty rate dropped from 58.1 percent in 1993 to 10-11 percent in 2010 announced by the GSO, reducing sharply over five times for almost twenty years. This success in poverty reduction of Vietnam has been recognized by the WB and the international communities.

Broad and widespread scales of poverty reduction all over Vietnam

The tables also show up the poverty reduction of Vietnam which has been achieved very broad and widespread in the six areas all over Vietnam respectively: South East, Red River Delta, Mekong River Delta, North central and central coastal areas, Central highlands, and Northern midlands and mountainous areas. However, there is still very high poverty rate in Northern midlands and mountainous areas, one third of population, occupying 31.6 percent in 2008 were living in poverty. One quarter of population in the Central highlands areas, occupying 24.1 percent in 2008 were living in poverty. However, the speed of poverty reduction in the Central highlands areas was slow,

reducing 0.25 times comparing with 2004 while the Northern midlands and mountainous areas seemed standstill, just reduced 0.15 times comparing with 2004.

High other indicators of human development: education, medical care, and ownership of durable goods

The achievements, however, are not limited to rising per capita income and expenditures, but also the indicators of high education, increasing medical care with the health insurance or free health care certificate; and ownership of durable goods, detailed as the below table.

Table 4.2a. High other indicators of human development.

	2002 (%)	2004 (%)	2006 (%)	2008 (%)
Education (Whole country) Percentage of literate population aged 10 years and over	92.1	93.0	93.1	93.1
Urban	96.0	96.3	96.0	96.1
Rural	90.9	91.9	92.1	92.0
Medical care (Whole country) Percentage of in-patient and out-patient people having health insurance or free health care certificate	-	37.4	57.4	61.0
Urban	-	43.0	62.1	65.0
Rural	-	35.4	55.7	59.5
Ownership of durable goods (Whole country) Percentage of households having durable goods	96.9	98.5	99.0	99.0
Percentage of households purchased durable goods in the last 12 months	32.8	43.3	41.4	44.1
Urban	39.7	48.5	45.2	43.1
Rural	30.6	41.6	39.9	44.5

Source: Collectively generated from the Vietnam Households Living Standards Survey 2008, GSO.

The table 4.2.a. shows that Vietnam has achieved high percentage of literate population aged 10 years and over, occupying 93.1 percent in 2008 all over the country and the percentage is higher in the urban areas with 96.1 percent. Besides the high rate of literate population, the percentage of in-patient and out-patient having the health insurance or free health care certificate has been continuously rising 1.5 times in 2008 compared with 2004 and reached at 61 percent. Although 61 percent was not a noteworthy number, it showed a progress in medical care of Vietnam from less than half of the population having health insurance (37 percent in 2004) to more than half of the population having health insurance. Likewise, the percentage of the population having durable goods is high, occupying 99 percent in 2008. The durable goods are telephone (107.2 pieces/100 households), colored television (92.1 pieces/100households), and motorbike (89.4 pieces/100 households), and so on. The percentage of households purchased durable goods in the last 12 months has been going up; even the consumption of rural areas is higher than the urban areas, particularly 44.5 percent in rural areas compared with 43.1 percent in urban areas in the last 12 months of 2008.

Fragile poverty reduction remain

However, the achievements in poverty reduction remain fragile. With the monthly income per capita is unstable with those who do not have fixed monthly salary or wage plus the continuously rising living cost, it is easier to push the amount of households and individuals who are currently living upper the poverty line down to the poor group if they have to face the vulnerable changes such as: illness, accidents, or others. It is shown detailed in the below table.

Table 4.2.b. Monthly income per capita by source of income

	Total (VND 1,000)	Salary	Agriculture	Forestry	Fishery	Industry	Construction	Trade	Services	Others
2002	356.1	116.4	82.4	4.5	14.5	19.7	1.6	34.4	24.8	57.7
2004	484.4	158.4	109.5	4.8	17.4	26.0	2.1	48.7	32.8	85.5
2006	636.5	218.0	132.0	5.1	21.2	34.8	3.5	62.3	44.5	115.1
2008	995.2	345.5	202.3	6.9	29.5	50.4	5.3	94.9	74.9	185.6
	or	or								
	US	US								
	49.75	17.27								

Source: The VHLSS 2008, GSO

Table 4.2.c. Monthly income per capita compared with monthly expenditure per capita

	2002	2004	2006	2008
Whole country				
Monthly income per capita	356.1	484.4	636.5	995.2
Monthly expenditure per capita	293.7	396.8	511.4	792.5

Source: Collectively generated from the VHLSS 2008, GSO.

From the tables 4.2.b, it shows that the monthly income per capita of a person comes from the fixed salary, occupying 35 percent. The rest of the income per capita comes from the other sources such as agriculture (20 percent), others (19 percent), trade (9.5 percent), services (7.5 percent), and so on which are unstable and influenced by the uncontrolled factors like weather, health condition, and so on. Therefore, if a person has to face accidents, it is easy to drop down to the poor. Moreover, in the table 4.2.c, it shows the distance between the monthly income per capita compared with the monthly expenditure per capita is not wide, particular VND 995,000 compared with VND 792,500. Hence, the possible saving per month of a person is just around VND 202,000 or equivalent to US 10/month. That amount of the money is small for a person to manage with the difficulties or possible accidents that they have to face in the reality.

With the unstable and low monthly income per capita compared with the monthly expenditure per capita and the new poverty line approved and issued by the government, there are more people dropping down to the poor group, from the group of near poor to the poor, or the group of re-poverty. According to results of the survey by the MOLISA and GSO, the poor households is increasing from 10 percent in 2010 up to 15.25 percent in 2011, equivalent to over 3.3 million poor households when the new poverty line in 2011 is applied.

Furthermore, the fragile and unsustainable poverty reduction still remains with the increasing amount of poor households which have small landholdings and landlessness. The poor are mostly farmers with low levels of educational attainment and no functional skills. This issue causes the situation of rural migrants to urban areas and pushes them to the group of poor and unsecured permanent registration. These people have to face difficulties in accessing public services in health care, education, housing, and clean water and electricity.

4.3 Urban poverty situation

Although the rate of urban poverty is always lower than the national poverty rate, particularly the national poverty rate in 2008 is 13.4 percent issued by the government or 14.5 percent issued by the World Bank and the GSO, the urban poverty rate just reaches at 6.7 percent or 3.3 percent respectively in the table 4.1.2 and 4.1.3b. Moreover, the living standard which is referred by the urban poverty line is always higher than the national poverty line announced by the government, particularly the national poverty line in 2008 is VND 280,000 by the GSO compared with the urban poverty line is VND 370,000. However, the urban poverty rate and the number of poor households and individuals have not reflected the real urban poverty situation due to its disparity in improving life conditions, unstable income per capita, volatile employment, as well as possible shocks that the people might have to face in the reality. These cause the near poor to the poor or make the one who have been released from the poor to come back to the urban poor group.

Residents and migrants in Hanoi and Ho Chi Minh City

Hanoi and Ho Chi Minh City are the two biggest cities in Vietnam with the highest rate of urban population of the country as well as the highest rate of migrants, particularly 88.6 percent with the registration status in Hanoi and 17.3 percent with the registration status in other cities or provinces; and 79.4 percent with the registration status in Ho Chi Minh City and 20.5 percent with the registration status in other cities or provinces (Urban Poverty Assessment, 2009). The figure shows there are around one fifth of the population with the migrants in each city. Besides that Urban Poverty Assessment 2009 also shows the proportion of migrants to Hanoi has been increasing, especially reached 62.9 percent in 2005-2009 while the proportion of migrants to Ho Chi Minh City is lower and reached 42.5 percent in 2005-2009. The figure reveals the high proportion of migrants moving to Hanoi and Ho Chi Minh City.

Poverty line and poverty rate

For the urban poverty, Hanoi and Ho Chi Minh City has their own poverty line, particularly Hanoi's poverty line from 2011 to 2015 is 750,000 dong monthly income per capita. Ho Chi Minh City's poverty line from the beginning of 2009 to 2015 is 1,000,000 dong monthly income per capita by the Hanoi and Ho Chi Minh City People's Committee in order to cover the high living cost of the people in the cities. According to the VHLSS 2008, 13.4% of the country's population was living below the poverty line, but the poverty rate was only 2.4% in Hanoi (old) and 0.3% in Ho Chi Minh City.

High literate population and health care insurance

Hanoi and Ho Chi Minh City have the same advantaged characteristics with the national poverty reduction, such as: very high literacy population (98 percent in Hanoi, and 95.8 percent in Ho Chi Minh City), health insurance (71.8 percent in Hanoi, and 57.1 percent in Ho Chi Minh City) in which 66 percent of the residents have the health insurance compared with 43.4 percent of migrants due to their residence registration status (Urban Poverty Assessment, 2009).

Disadvantages with the urban poor

However, due to the highly increasing amount of migrant moving to the two cities for the job opportunities, Hanoi and Ho Chi Minh City have been facing with the unemployment or unstable employment. Without securing the work contract, the workers are not supported with the health insurance or vacation payments, and it is easier for them to change the jobs, causing the instability in employment. Moreover, the average monthly salary of the workers without work contracts is not high, compared with the ones having the work contracts, and lower than almost 5 times, particularly VND 4.46 million per month compared with VND 944 thousand per month (UPS 2009). The disparity in income is also high in both cities at 6.5 times, comparing the income of the poorest with the richest (ibid). Hence, if accidents might happen to the workers, especially the rural migrant workers without health insurance, work contract, and residence registration, it is much easier to push them to the urban poor. Among them, rural migrant workers are the most vulnerable group to access the governmental policies on supporting the urban poor.

In order to cover the living in the cities, a person has to pay for not only food but also non-food things and the expenditure becomes more significant for urban residents, including housing, electricity, water, sanitation, communications (telephone, internet, and so on), and rental payments. Thus, they have to face with more shocks to be the urban poor if their fragile monthly income cannot afford the monthly expenditure.

4.4 Housing situation of the urban poor

According to the urban poor, most of them are living in the low condition of accessing the infrastructure, especially the dwelling-houses and housing services. It can be cramped housing, degraded housing, not owning, and the low living condition of lacking clean water, electricity, and environmental pollution.

As studying about the urban poverty situation in Hanoi and Ho Chi Minh City as above, it reveals the urban people including the residents and the migrants have been facing with the instability of employment, income, and high disparities between the richest and the poorest. In addition, the trend of inflow migrants to cities causes the urban people to face

with the housing problem as the burden of households and individuals, especially the urban poor.

4.4.1. The housing situation in Hanoi and Ho Chi Minh City

Table 4.4.1. Population by average living area per person

	Average living area per person		
	Under 7m2	From 7 to 15m2	16m2 and above
Total	17.0	29.1	36.3
Hanoi	15.7	25.7	40.4
Ho Chi Minh City	17.7	30.7	34.4
Income quintiles			
Quintile 1 (poorest)	13.3	34.5	40.7
Quintile 2	13.0	30.8	39.2
Quintile 3	12.7	34.3	39.8
Quintile 4	18.1	31.4	34.0
Quintile 5	25.5	17.1	30.1
Residents status			
Residents	20.3	16.8	39.1
Migrants	8.4	61.7	29.0

Source: UPS 2009

The table shows that the number of the one living less than 7m2 is 15.7 percent in Hanoi and 17.7 percent in Ho Chi Minh City, almost one fifth of the population in Ho Chi Minh City live in the cramped houses. The number of those living from 7 to 15m2 occupies one quarter of Hanoi's population while one third of Ho Chi Minh City's population. If basing on the amount of the poorest, the table shows half of the poorest live fewer than 15m2. Obviously, housing situation is an outstanding problem in Hanoi and Ho Chi Minh City until the present.

The housing types in the both cities are mainly the independent households, dormitories, one room in a larger building, and the housing quality is not high with metal sheets for roofs (52 percent), brick and stone for walls (96.1 percent) (UPS 2009: 73).

4.4.2. Housing ownership

Housing ownership is also a problem occurring with the urban poor and in the both cities. Without housing ownership, the owner cannot make a loan for upgrading the house or even make a repair the house by themselves or without transferring or selling to others. The table below shows the percentage of the amount of household with renting houses due to their no ownership in Hanoi and Ho Chi Minh City.

Table 4.4.2. The percentage of household with renting houses and the rental cost in total expenditure of the household (%)

	Household head is owner	Co-ownership with non-member person	Renting	Borrowing	Other
Total	67.2	3.3	22.9	2.5	8.7
Hanoi	74.0	2.1	15.6	3.4	5.0
HCMC	57.4	3.8	26.3	2.1	10.4
Quintile 1	67.1	4.9	14.8	3.2	10.0
Quintile 2	64.9	3.9	18.7	2.9	9.6
Quintile 3	58.8	2.7	27.5	1.8	9.3
Quintile 4	57.9	3.9	27.5	2.9	7.7
Quintile 5	65.4	1.4	24.1	1.9	7.3
Residents	83.7	3.9	7.6	1.9	2.9
Migrants	6.9	1.5	63.7	4.1	23.8

Source: UPS 2009:76

The table shows only two third of population in Hanoi have housing ownership while the number is lower in Ho Chi Minh City, only over half of population have housing ownership. There is no distinction between quintiles in housing ownership, except the big gap between the residents and migrants with 83.7 percent of those having housing ownership compared with 6.9 percent. Therefore, through the two tables, it shows the urban people including the residents and the migrants have been facing with the housing problem, but migrants are more vulnerable, when the number of those living under 15m2

and without housing ownership is higher than residents. This is possible refer to the affect of securing resident registration of the government’s policy.

4.4.3. Living conditions

Living conditions of urban people are also severely faced. In this part, the water supply is focused. The situation of lacking clean water in urban areas is occurred.

Table 4.4.3. Tthe proportion of households with main source of drinking water (%)

	Private tap water	Public tap water	Buying water	Drilled well	Other water sources
Total	58.3	14.3	26.0	1.4	58.3
Hanoi	70.6	0.3	26.3	2.8	70.6
HCMC	52.5	20.8	25.8	0.9	52.5
Quintile 1	43.3	9.9	43.2	3.6	43.3
Quintile 2	54.3	14.9	28.7	2.1	54.3
Quintile 3	54.7	17.4	26.6	1.3	54.7
Quintile 4	59.3	18.5	21.7	0.5	59.3
Quintile 5	75.0	10.4	14.2	0.4	75.5

Source: UPS 2009:77

The table shows the Hanoi has the higher percentage of population accessing the private tap water; occupying 70 percent while just 52.5 percent in Ho Chi Minh City. However, the percentage of the ones who are without private tap water and have to buy water is still occupying one quarter of the population in the both cities. The highest percentage of the ones who have to buy water belong to the poorest, occupying 43.2 percent and the lowest percentage of the ones who do not buy water belong to the richest. This figure shows the disparity and more vulnerable for the urban poor.

4.5 The Government’s policies on the urban poverty reduction

Poverty reduction has always been taken as the first priority in the process of socio-economic development by the Vietnamese government with the aim of contributing to the

national sustainable economic growth and requirements of the Millennium Development Goals. The Comprehensive Poverty Reduction and Growth Strategy (CPRGS) is a document showing all the attitudes and policies of the government in managing the poverty reduction and growth strategy.

In order to implement the poverty reduction and economic growth, the government figured out the CPRGS with outstanding priorities which are shown in the below figure 4.5 of holistic view of Vietnamese socio-economic development. The CPRGS was approved by the Prime Minister in the decree number 2685/VPCP-QHQT on 21 May 2002 and decree 1649/CP-QHQT on 26 November 2003 with the aims of creating the legal environment for fair and competitive businesses, and social environment for equal society and democracy for the poor.

In chapter 3, there is connectivity between the role of entrepreneurial activities and the economic development and growth, especially more economic opportunities, competitive dimensions among entrepreneurships, then stimulating the economic growth. Besides that, the development of entrepreneurships contributes to reduce the unemployment which is considered as a factor causing the poverty. Also in the chapter 3, there is a big influence on the development of entrepreneurships and the level of the entrepreneurial activities as well from the contexts of demographic, macroeconomic, culture, human, SMEs density and policy dimensions. Therefore, a country wants to develop the entrepreneurships, it should be focused on these contexts. Among that, the government plays an important role in enhancing the feasible policies with the aim of developing the high level of entrepreneurial activities. Through that, the process of the economic growth is heightened.

The government can base upon the relationship among motivations, skills, and opportunities in order to draft and adjust the policies. Particularly, in the motivation sectors, the government focuses on the development of the availability of and access to resources of the state, simplifying registration and start-up process, enabling law of competition, law of bankruptcy, labor law, and so on. Moreover, the government is

available to provide with the “how-to” information, advices, business ideas, network contacts as well as capital, technical support and experts, and so on.

Therefore, in the chapter 4 of the context of Vietnam, the policies of the government are looked at in order to look for the opportunities reserved for the entrepreneurships and motivation and skill for the poor, including the abilities to access the housing and housing services of the urban poor in its process of socio-economic development.

4.6 The Government’s policies on the poor

4.6.1. Provision of Legal Support to the Poor

The government figured out its holistic view for the socio-economic development shown in the figure 4.5 in order to enhance the three important factors in the policy foundation: motivation, skills and opportunities. For the poor, the government ensures the poor to have the legal equality and provide the poor with the legal support mechanism in accessing the governmental supports and basic social and public services such as education, and medical health care, particularly exemption and reduction from tuition fee, exemption and reduction for constructing school fees, free medical health care cards, and so on. Due to that, the government improves the quality of the labor force, educational qualifications and technical skills, and creates conditions for the poor to participate in labor markets in the aims of reducing the unemployment rates, and unstable employment rates. Holding a stable job, it can help the poor with the stable income of the salary and reduce the shocks and difficulties when accidents might happen. Moreover, with the proof of having a stable job, and a stable place, the migrants are able to apply for the temporary resident registration, from that, migrants are approved with the property rights of holding lands, buying houses and making a bank loan for their house repair or upgrade.

Legal empowerment for the poor on housing

According to the urban poverty situation, the government solves the particular problems of urban poverty regarding to housing and housing services for the both residents and migrants. The government has released many policies to encourage people to build their own houses; sold state-owned and collective-owned houses to current tenants with the low prices. In 1998, the Government launched the program for housing development for 2000-2010 in the document 12-CTr/TU in which supporting housing apartment building for sale market with the tax exemption and free land. In return, 20 percent of land area or 30 percent of the total construction area are returned for the city in the reserve for low income people. Besides that, a series of legal documents encouraging the poor to buy houses with the low prices are also released.

4.7 The Government's policies on entrepreneurs and entrepreneurships

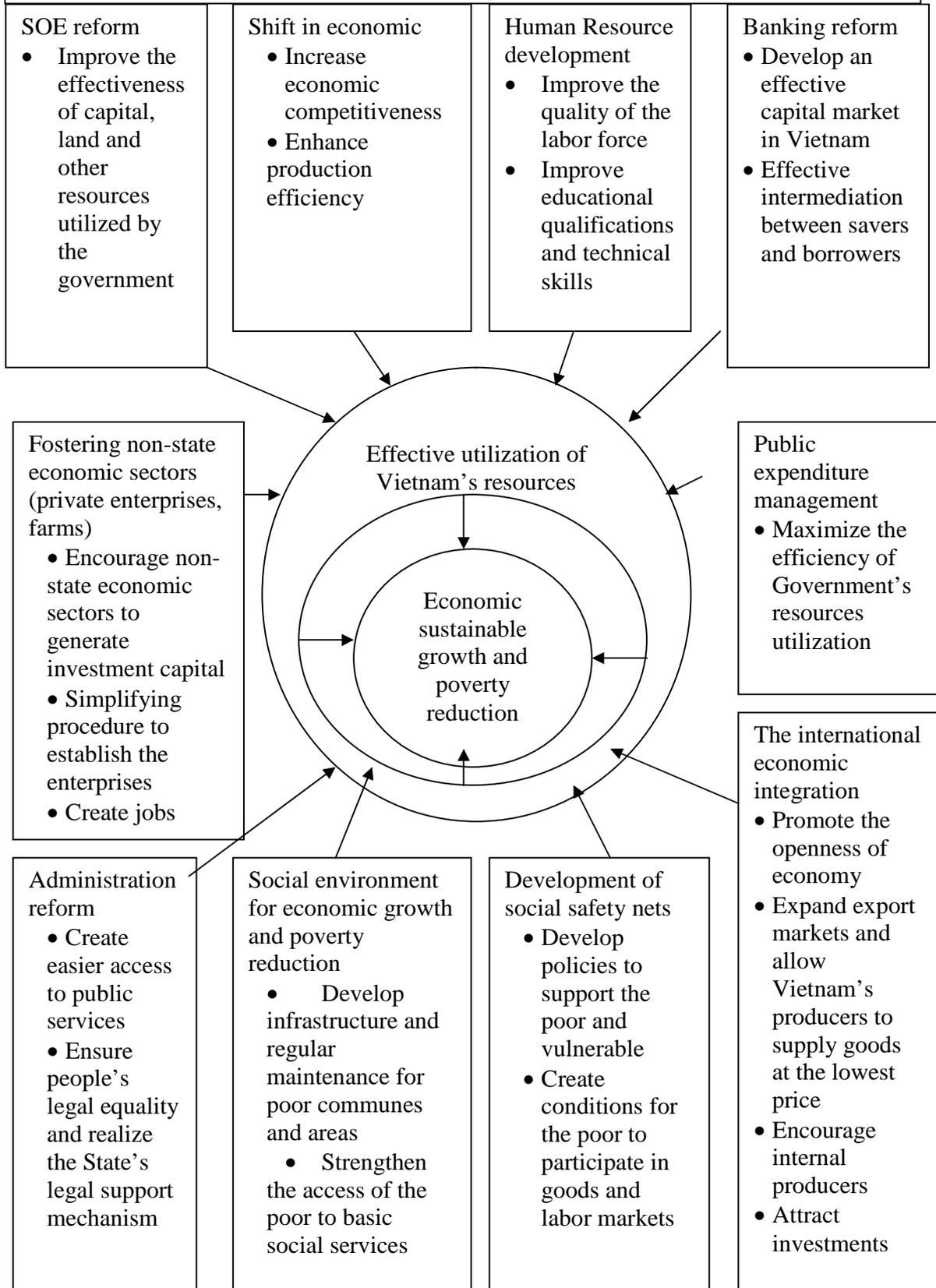
4.7.1. Creating a legal environment that supports fair and competitive business

The holistic view figure 4.5 shows that besides the objective of reforming the SOEs, the government fosters non-state economic sectors. Reforming SOEs aims at improving the effectiveness of capital, land and other resources utilized by the government. While fostering the non-state economic sectors aims at creating more jobs, increasing the competitiveness, and enhancing the production efficiency. In order to implement the growth strategy, the government encourages all types of entrepreneurships all over Vietnam to have an equal business environment.

A series of law such as the Enterprise Law, Competition Law, Enterprise Bankruptcy, Land Law, and so on are released and implemented in comprehensive understandings ensuring equal access to public services, resources, investment and business opportunities as well as equal access to capital, credit, land, new technology, information, market and training opportunities, and governmental preferential treatment and incentives. Besides that, the government continues simplifying the procedure to establish the enterprises in

order to encourage the entrepreneurial establishment and contribute to create jobs and reduce the unemployment.

Figure 4.5. Holistic view of Vietnamese socio-economic development
 Source: Legal document on Comprehensive Poverty Reduction and Economic Growth by the Prime Minister on 2003



5. Empirical study of policymaker, entrepreneurs, and urban poor in Hanoi and Ho Chi Minh City

5.1 A semi-structured interview with policymaker²

A semi-structured interview with a policymaker on the poverty reduction and connectivity with the development of entrepreneurships was implemented with the guideline of the interview attached in the appendix 2. According to Ms. Binh, the Vietnamese has been growing very fast and sharply, with the GDP growth at 6.5 percent in 2009, and still keep the highest position if comparing with the countries in the region. In order to achieve that economic success, she has admitted that the government plays an important role in figuring out the feasible policies for each period of Vietnam, especially after Doi moi policy and implementing the openness. At this moment, Vietnam has been focusing on implementing the policies encouraging all other non-state economic sectors, besides SOEs.

According to her, the most important change in the governmental policies is to systematize a series of legal decrees and documents to ensure all entrepreneurships equal in a fair business environment and eliminate procedures in entrepreneurship establishment. In order to encourage the start-up enterprises, the government also has approved and issued decrees with providing new enterprises with capital. She gave an example on the government's decree number 131/QD-TTg of Prime Minister on bank's interest support for all enterprises which want to make a capital loan to produce or make a business on 23 January 2009. The reason for that, according to her, it aims of reducing the product costs, keeping the entrepreneurial running, and creating jobs in the economic condition of being affected by the world financial crisis and recession. This decree is applied for all subjects, including the organization or private with all the short-term loans in VND, the maximum of support duration of 8 months from 01 February to 31 December 2009, and the bank's interest support of 4%/year.

² Nguyen My Binh, expert on SMEs, Government Office on 18 April, 2011 at 2A Pham Su Manh, Hoan Kiem District, Hanoi, Vietnam

She affirmed that before the government approves or issues any decrees or legal documents, the government invites all related parts to the meeting, if receiving the consensus, then the government issues.

About the urban poverty, she also shows her concerns about that. In her opinion, in order to reduce the poverty and develop the economic growth, it is certainly to have the contributions of the government, entrepreneurships and the people, even the poor. She informed at this moment, there is no special priority for the entrepreneurships which focus on the social developments or poverty reduction. However, there is a favor for the poor. The government always has a fund to support the poor with the capital in order to raise their income by accelerating growth of agriculture, industry, and services.

She insisted on the economic growth as an important objective of the government but also the poor. She shows the concern because of the passiveness of the poor in accessing the policies as well as practicing the policies. Therefore, the government continues creating the easier access to legal support mechanism for the poor so that the poor can understand fully the governmental policies. She agreed it is the time for the poor “to know, to discuss, to do, and to check” following the spirit of resolution 30a of the government.

5.2 Entrepreneurs’ Surveys in Hanoi and Ho Chi Minh City

A questionnaire survey was delivered to 55 entrepreneurs in the two biggest cities, including 28 in Hanoi and 27 in Ho Chi Minh City with the aim of investigating the attitudes of entrepreneurs on the government’s entrepreneurial policies and urban poverty situation including the housing accesses, and then explore the connectivity among the government, the entrepreneurs, and the poor in the relation to the poverty reduction. The questionnaire survey is attached in the appendix 1.

5.2.1. The result from the entrepreneurs' surveys in Hanoi

The result of the entrepreneurs' surveys in Hanoi reveals the entrepreneurs in Hanoi are young, 70 percent of them are in the range aged from 31 - 40 and come from urban with registration residents, occupying 82 percent. The entrepreneurships are working mainly in the field of commercial and service. All of the factories and companies are located in the city, occupying 82 percent. The company size is ranged mostly from 11-50 workers while there are just a few companies with the size over 100 workers, respectively at 46 percent and 7 percent. The business running time has been started within the recent 10 years, making up 90 percent. There is a fact that half of the entrepreneurs in Hanoi have a trend to prefer employing rural migrant workers to urban residents while the 7 percent of the rest have no special requirement for their employees regarding to the resident registration. The entrepreneurs do not face any difficulties for hiring rural migrants to work in the entrepreneurships. No matter how much size of the entrepreneurships, the employees in the most of the entrepreneurships are provided with social and medical insurances and supports when they meet accidents, making up 82 percent while the rest 18 percent of entrepreneurships are incapable to support for all of their employees.

According to the attitude of entrepreneurs on the government's policies, 27 out of 28 entrepreneurships were established with the initial capital from their own, relatives and friends while there is only one entrepreneurship was established with the initial capital from the bank's loan, making up 96 percent and 4 percent respectively. Two third of entrepreneurs insist on the changes in the government's policies, especially on the easy accessible entrepreneurial law, and the speedy process of entrepreneurial establishment, but just 46 percent feel satisfied. Another 46 percent feel unsatisfied, and the rest of 8 percent feel fair with the government's policies. Although realizing the changes in the government's policy with the satisfactory in somehow, there are very few entrepreneurships successfully proposing for the supports from the government. Particularly, 6 out of 28 entrepreneurships receive the capital supports from the government when needed, 3 others entrepreneurships receive the partial capital supports, but the amount of the entrepreneurships which do not receive any capital supports from

the government is double than that, making up 68 percent and 31 percent respectively. The amount of the entrepreneurships which receive the technological supports and transfers from the government is even lower. Particularly, 4 out of 28 entrepreneurs receive the technological supports, the 4 others receive the partial technological supports, and the 20 entrepreneurships of the rest do not.

Regarding the attitudes of the entrepreneurs on poverty situation and urban poverty reduction, almost entrepreneurs surveyed show their interests in the urban poverty situation and especially the urban poverty reduction, making up very high percentage, 86 percent compared with 14 percent of those are not. In despite of the very high percentage of the entrepreneurs that are interested in the current urban poverty situation, the percentage of the entrepreneurs think about how to contribute to the urban poverty reduction while running their business is 64 percent, reduced nearly by 25 percent. From the thoughts to the action, the number continues changing and reducing by half; just 30 percent of those entrepreneurships are implementing the particular projects and programs on the poverty reduction while running their business. For the any other actions in the future for the contributions to the urban poverty reduction, just 47 percent of the entrepreneurs expect to take part while the other 50 percent do not show their intension, and the rest 3 percent do not have the answers due to they consider the government as the first priority actor to handle with the poverty situation of the country. In case there are any contributions to the urban poverty reduction from the entrepreneurships, the entrepreneurs are ready and willing to contribute by offering jobs (79 percent), supporting capital (7 percent), doing vocational training (7 percent), and more than two ways of contributions (3 percent).

5.2.2. The result from the entrepreneurs' Surveys in Ho Chi Minh City

The result of the entrepreneurs' surveys in Ho Chi Minh City reveals the entrepreneurs in Ho Chi Minh City are young, 48 percent of them are in the range aged from 22 – 30; 37 percent of them are in the rang aged from 31 – 40. The amount of entrepreneurs coming from urban with the resident registration and coming from the rural areas and outside Ho

Chi Minh City is nearly equal, 52 percent and 48 percent respectively. The entrepreneurships are working mainly in the field of service. All of the factories and companies are located in the city, occupying 89 percent. The company size is ranged mostly from 5-10 workers while there are just a few companies with the size over 100 workers, respectively at 48 percent and 4 percent. The business running time has been started within the recent five years, making up 70 percent. Entrepreneurs in Ho Chi Minh City seem not to pay attention with the urban resident registration or the rural migrant workers for the working requirements in the entrepreneurships. The entrepreneurs do not see any difficulties when hiring rural migrant workers as the employees. The employees in the most of the entrepreneurships are provided with social and medical insurances, and supports when they meet accidents, making up 67 percent while the rest 33 percent of entrepreneurships are incapable to support for all of their employees.

According to the attitude of entrepreneurs on the government's policies, 24 out of 27 entrepreneurships were established with the initial capital from their own, relatives and friends while there are only two entrepreneurship was established with the initial capital from the bank's loan, and one was established with the initial capital from the state, making up 89 percent, 7 percent and 4 percent respectively. Major of entrepreneurs surveyed recognize the changes in the government's policies, but just 44 percent feel satisfied, in contrast with 48 percent feel dissatisfied. Therefore, the amounts of the entrepreneurships which receive the capital supports from the government occupy only 7 percent, and the other 7 percent just receive the partial capital supports from the government. The same percentage is with the entrepreneurships which receive the technological supports and transfers from the government, and double percentage receive the partial technological supports, making up 7 percent and 15 percent respectively.

Regarding the attitudes of the entrepreneurs on poverty situation and urban poverty reduction, almost entrepreneurs show their interests in the urban poverty situation and the urban poverty reduction, making up very high percentage, 85 percent compared with 11 percent of those are not. But only half of entrepreneurs are said to be interested in the current urban poverty situation, the percentage of the entrepreneurs think about how to

contribute to the urban poverty reduction while running their business is 52 percent, reduced over one fourth times. Among those who are interested in that, just half of them (26 percent) are implementing the particular projects and programs on the poverty reduction while running their business. For the any possible other actions in the future for the contributions to the urban poverty reduction, there are more percentage of entrepreneurs which expect to take part (70 percent). The result from the surveys shows that the government is seen to play the most important role in figuring out the solutions for the urban poverty reduction. In case there are any further contributions to the urban poverty reduction from the entrepreneurships, the entrepreneurs in Ho Chi Minh City are ready and willing to contribute by offering jobs (70 percent), supporting capital (7 percent), doing vocational training (7 percent), and others (11 percent) with making up the programs cooperated with the television and mass media to call upon for more supportive activities according to some entrepreneurships working in the field of media, and public relations.

5.2.3. The results of the entrepreneurs' surveys in Hanoi and Ho Chi Minh City in the comparison

Characteristics of the entrepreneurships in Hanoi and Ho Chi Minh City

For the characteristics of the entrepreneurships, it seems that the entrepreneurships in Ho Chi Minh City are newer than in Hanoi. Most of the entrepreneurships have been in running for the recent 5 years, while the entrepreneurships in Hanoi have been mostly running for the recent 10 years. The size of the entrepreneurships in Hanoi is also likely bigger than in Ho Chi Minh City, the size of 11-50 compared with the size of 5-10 labors respectively. The range of age of the entrepreneurs in Ho Chi Minh City also is younger from 22-30, while in Hanoi, the range of age of the most entrepreneurs is from 31-40. It in somehow shows the faster and more active life styles in Ho Chi Minh City which has been known as the economic center of Vietnam. However, in the both cities, the entrepreneurships working in the field of service and commercial are concentrated densely than the manufacturer companies with the very high percentage of the entrepreneurships' location inner cities. While most of the entrepreneurs in Hanoi come

from the city with the urban resident registrations, there is another trend in Ho Chi Minh City when almost half of the entrepreneurs come from the rural areas, balanced with those entrepreneurs coming from the city. For the employees, there is no discrimination in rural migrants and city residents in the both cities. Even in Hanoi, half entrepreneurs are said to prefer to employ the rural migrants while entrepreneurs in Ho Chi Minh do not show the attention at this issue. Almost entrepreneurs in the both cities admit that there is not any difficulty to employ the rural migrant in their entrepreneurships. For most employees in the both cities, it is provided with the social and medical insurances from the entrepreneurships and other supports if the accidents might happen.

Attitudes of entrepreneurs in Hanoi and Ho Chi Minh City on the government's policies

Most of entrepreneurs in the both cities are seen to recognize the positive changes in the government's policies on the entrepreneurships. However, it is likely not to meet the expectations of the entrepreneurs in the both cities. Comparing the answers from the entrepreneurs of the both cities, in Hanoi, there is a balance in the amount of the entrepreneurs who feel satisfied and the ones who feel dissatisfied. While in Ho Chi Minh City, the amount of entrepreneurs dissatisfied with the government's policies is even higher than the ones satisfied. For the main reason that is counted for that trend, the amount of entrepreneurships in the both cities receive the initial capital or technological supports from the government when it is need is not high, particularly 21 percent of entrepreneurship receiving the initial supports from the government in Hanoi, compared with 7 percent in Ho Chi Minh; 14 percent of entrepreneurships receiving the technological supports from the government in Ho Chi Minh City in Hanoi, compared with 7 percent in Ho Chi Minh City. The technological supports from the government can be understood in the way that the entrepreneurs are possible to receive the amount of money from the government to upgrade or buy new high technological machines for their entrepreneurships or cooperate with the governmental offices in supporting the new technological transfers. Moreover, the initial capital needed of the entrepreneurships for its establishment come from the own of the entrepreneurs, their relatives or friends, occupying the very high percentages, 96 percent in Hanoi and 89 percent in Ho Chi Minh

City. Therefore, it is likely to have a wide gap between the views of the entrepreneurs with the views of the policymakers on the governmental supports for the entrepreneurships when it is needed.

Attitudes of the entrepreneurs on the urban poverty situation and urban poverty reduction

According to the urban poverty situation and the urban poverty reduction, there is likely homogeneousness in Hanoi and Ho Chi Minh City. Most of the entrepreneurships in the both cities are showing their attention to the urban poverty situation. However, half of them mention that besides running their businesses and creating profits for the private entrepreneurships, they put the objective of the urban poverty reduction into their goals of the entrepreneurships. In the fact, just half of among those entrepreneurs are implement a particular project or program in the aim of contributing to the urban poverty reduction. The entrepreneurs in the both cities refer the most important actor for the urban poverty reduction is belonging to the government, 50 percent in Hanoi and 48 percent in Ho Chi Minh City. For the more and further possible contributions to the urban poverty reduction from the entrepreneurs, the result shows the active signal with the entrepreneurs in Ho Chi Minh City than in Hanoi, when 70 percent of Ho Chi Minh City's entrepreneurs have plans and intensions to join the process of the urban poverty reduction of the country while only 47 percent of Hanoi's entrepreneurs do. Among that, the most popular contributions that the entrepreneurs in the both cities choose is to offer more jobs, capital, and vocational training to the poor.

5.3 Semi-structured interviews with the urban poor in Hanoi and Ho Chi Minh City

There is homogeneousness among urban poor in Hanoi and Ho Chi Minh City that is focused and presented in the 4.2. In this chapter, a series of semi-structured interviews with the poor and poor proximity, including the city residents and rural migrant workers were implemented to investigate and explore more about the urban poor in the two biggest cities of Vietnam. The guideline for the semi-structured interviews is attached in the appendix 3. The results reveal there is a wide gap between the urban poor based on

the poverty line of the government and the urban poor who have to face more than just earning enough income for the specific poverty line.

5.3.1. Urban poor in Hanoi

A semi-structured interview was implemented with a veteran of a poor household in the ward Thanh Luong, Hai Ba Trung district, Hanoi. The old man is over sixty years old and has a pension of over VND one million (equivalent to US 60) a month. He has a wife who has been sick in bed for years and a mild mental son of over forty years without employment. The household has three members and selling tea on the pavement nearby the rail way station. Their living is dependent on the money earning from the tea selling. If they do not sell a day, they do not have income of that day. Average income for a selling day is more or less of VND 50 thousand (equivalent to US 2.5). In the case of that man, he has got the social and medical insurance when he got retire. It means he has received the amount of pension and he can go to the hospital and have medicine for free. But his wife and son do not have those benefits because of no retirement, and jobless. Therefore, they have to pay when they need to go to the hospital. With the resident registration, the household is in the list of the ward and receives the support from the government. According to the Decision of the Prime Minister number 471/QĐ-TTg on 30/03/2011, they will receive VND 250,000/month (US 12.5). However, it has to admit that it is unaffordable for their living. In the ward of the place they are living, there is always a capital fund to lend the poor with the small business. They have not got that because they need to apply for the idea of business and plan for that which they lack of. Moreover, they were said not to know to do another job. In general, their living continues as everyday goes, but it will turn to be very worst if someone in the household gets trouble in health or accidents and the rising prices are occurring in the city.

Besides a semi-structured with a poor urban resident, a series of interviews with the rural migrant workers were also implemented with those living the same ward with the aim of exploring the live condition of rural migrant workers in the city who have not been in the list of urban poor. There are 14 informants. All of them are rural migrants. There are 8

males and 6 females. The average age of males is 38 years old. The oldest is 47 and the youngest is 17. The one who lives in Hanoi for the longest time is for 17 years while the youngest just has moved to Hanoi for several days. They are the freelances and manual workers. The main jobs for them to earn the living in Hanoi are carriers, motorbike-taxi drivers, and launching vehicles. The average income of a male per month is about VND 3 million (equivalent to US 136) while the average expenditure is half of that. The rest of the informants are 6 females. The average age of female is 45 years old. The oldest is 67 years old and the youngest is 33 years old. All of them have been living in Hanoi for 8-10 years. The main jobs for them to earn the living are scrap buyers and home-maids. The average income of a female per month is about VND 2 million (equivalent to US 91) while the average expenditure per month is half of that. All of them have to pay VND 300,000 per month (equivalent to US 13.5) per person for renting a house, including the electricity, and water fee. There are more than 10 people in a house of 50 meter square. Although they are living and working in a very bad condition, they do not buy the social insurance reserved for the freelances from the government policy. According to them, they can not afford to buy the social insurance and they do not have any information on that and do not know where to buy, in case they want to buy. All the informants got married and had children, except the 17-year-old guy. They have 2-3 children for each family. Most of them are in the school age. All the money they earn in Hanoi is used for raising children and paying for their schools. That is why they do not have any saving. Sometimes, they have to loan from their friends and they try to earn more to pay back next month. The reasons for them to migrant to Hanoi are that the soil for growing rice-field is not enough for them to do and earn the living. Moreover, their children are studying in Hanoi according to the ones who are studying colleges. If they still live in their homeland, they cannot afford that. They decided to move to Hanoi by themselves or some were encouraged by their friends and relatives. Most of them have wives or husbands, children living together in the city. When being asked for how long they want to live in Hanoi or when they have a plan to come back home, all of them said they will come back home when they cannot work anymore. For those who have not their family together living in Hanoi, they will come back in several years. But in case, if their family comes to Hanoi, they will stay in Hanoi longer. When being asked for the city residence

permits, all of them said they do not have any plan for that. They just live as the do now. They share they have not ever dare to dream about a small room in Hanoi or the urban residence permit. It seems like an impossible thing which will never happen to them. As a result of that, there is no answer for their wish sending to the government or entrepreneurships. Only one person said she wants the government to give her a loan to do a small business or can find a job in a factory.

According to the rural migrants, even the income they earn is higher than the poverty line by the government, but their lives are vulnerable in the dimensions of social security. No one of them has the social insurance, and it means when they get older and cannot work, they have no pension of retirement regulated by the government. Besides that, they do not have the medical insurance or free health care card, because they do not hold the resident registration, and it means they have to pay for the medical services when they go to the hospital. According to the policies relating to the education by the government, they have not received any supports or any exemption or reduction from tuition fee, contributions for the facilities, and other contributions for the schools where their children are studying due to they are not in the list of the one who need the supports of the ward. Moreover, when they need the money in the emergency, they cannot access the bank loans for the poor in the banks. Therefore, just a small adjustment from the government or any changes from their daily lives, it is very easy to push them drop into the urban poor group. In the fact, these people who have the potential to be poor do not have much attention from the government.

5.3.2. Urban poor in Ho Chi Minh City

The urban poor in Ho Chi Minh City have the same characteristics with the urban poor in Hanoi, according to the city residents and the rural migrants. A semi-structured interview with an government official³ who is taking responsibilities in managing the poor households in ward 8, district 5, Ho Chi Minh City in order to get more understandings

³ Lam Sanh Tuan, governmental official in charged of the poor households interviewed on 31 March, 2011 at ward 8, district 5, Ho Chi Minh City

about the urban poor in the angle of the government official. The official has been working for the ward for nearly twenty years, and has been working in the field of the poor for the recent several years. At this moment, there are 55 poor households in the ward which was reduced by 25 percents compared with the last year, and their monthly income is under VND 1 million per month, the detailed information is attached in the annex. There are from 5-10 members in the 32 households, occupying 58 percent of the poor households. According to Tuan, the poor households are provided with the loan fund from the government for the small businesses. Besides that, their children are provided with the supports or exemption or reduction from tuition fee, contributions for the facilities, and other contributions for the schools as well as the medical insurances. The poor households also receive the support from the ward when they are in the emergency. Tuan also added that he himself wants to lend the capital in the loan fund for the poor to establish their small business and admits that there is still a big amount of the money in the loan fund. But he has not received any application for the loan from the poor. Therefore, he has to return the fund for the government when ending a year. The rate of the poor applying for the supportive loan is not high. According to him, the main reason which is accounted for that is the poor do not have any ideas to do to earn more income, or how to write an application with the plan of establishment. He mentioned that working with the poor and managing all things related to them, there is only him. Thus, he cannot have enough time to have a deep attention to the poor or help them with advises. Moreover, the wage paid by the government is low with the officials like him; most of them have to do other jobs besides the governmental jobs in order to earn more income for their daily lives.

Hence it is also likely to have a gap between the support giver and support receiver. Even when the governmental policies are proper, the official is active but there is a few poor receiving the supports and be able to release the poor from that support. It seems to lack of a force of the one who can understand and can meet and talk to the poor about the advices or ideas or lessons from the others, therefore the results are fair on the process of reducing the urban poverty which ward 5 set up to reduce by half next year.

Housing situation of urban poor in the fieldwork

About the living conditions of the poor in Hanoi and Ho Chi Minh City: although they can access the clean water from the private water tap, the places they are living are very tight. In the place of Hanoi, there is a big one room house of averaged 50 square meters with the living place of tens of people. The amount was not evaluated exactly due to some of them had not come back home yet, and some of them did their private things. The photography was taken and uploaded. The place lacked of light, and the environment around was polluted with dirty water and a place of giving birth of mosquitoes.

For inclusion for the urban poor situation, the urban poor in Hanoi and Ho Chi Minh City have the same characteristics. Even the amount of the urban poor has been continuously reduced every year, but the group of potential poor is easy to drop down to the poor group. Moreover, according to specific Hanoi and Ho Chi Minh City, not only based on the poverty line but also based on the social dimensions of social security, housing services, dwelling quality and the education service should be focused together. Moreover, the government should pay more attention for the increasing inflow of migrants to the city every year and give more supports if needed or figure out the feasible policies for the temporary resident registration so that they can access the current supports of the government in the cities.

6. Conclusions

Based on the method approach of triangulation in order to collect the data and analyze the gathered data in the ways of qualitative and quantitative methods, the study is come to the conclusions with the aims of answering the specific questions.

6.1 Urban poor reduction and Housing accesses of the poor

Based on the secondary data of VHLSS from 1993 to 2008 from GSO, besides that, the sources from MOLISA and WB, the urban poor reduction is reduced sharply from 1993

to the present. However, there are different poverty rates from various research organizations. With the national poverty rate, the government announced the poverty rates lower than GSO and WB. In contrast, the urban poverty rates from GSO and WB are much lower than the government due to the GSO and WB use only a poverty line for the whole Vietnam while the government separates the urban and rural poverty lines. In general, the government and GSO and WB announced Vietnam to be successful in poverty reduction, including urban poverty reduction. However, compare the poverty line of Vietnam with other regional countries; it is still lower, 1.5 times with the urban poverty line. Moreover, both of the government and GSO and WB evaluate mostly the residents without the migrants, therefore the number of urban poor seem not reflect the real one.

Secondly, both of the government and GSO and WB based only on the monetary dimension of monthly income and expenditure of a person in order to evaluate that one as a poor. However, in the fact, the social dimensions also have affects a person to be an urban poor with the accesses of housing, housing services, education and health care, and so on. About this problem, UPS 2009 aims to bridge the gap with focus on both types of urban people, including the migrants and based on more than one dimensions.

The conclusion comes firmly when there is evaluation from the semi-interviews with the poor and the governmental official that the living of the poor is still fragile. Although they are above the poverty line, it is easy to drop them down to the poor group if accidents might happen.

Thirdly, though the government has released policies on supporting the urban poor with the housing accesses, however, there is still delay in provision of certificate for ownership of land and house. Moreover, the government implements the certification procedures for owning and purchasing houses associated with the residential registration. The government supports the poor by selling the state-owned owner houses to the current tenants, but the price is still high compared with the household income even the price is

lower than the price in the market. Therefore, the amount of people who have still faced with the housing problem and housing services is still huge.

In order to handle with this situation, the government should improve the adequate administrative procedure and policies of housing and land ownership, especially for the poor. Besides that, continue enhancing to build housing for the low income persons as well as support more financial tools for the poor to buy the houses in order to avoid the case the poor has the priority to buy house with the favored prices but without enough money, they have to sell the priority to others.

6.2 The challenges Hanoi and Ho Chi Minh City have been facing to combine the government's policies on the urban poverty reduction and its implementation

Based on the numerical data, the government has approved and issued a series of legal document to support the poor get out of the poverty and enhance the entrepreneurships to develop. However, in the reality, the number of people who is benefited from the governmental supports is not high when being asked. There are still the ones showing their dissatisfactory with the governmental policies. With the interviews with the policymaker, it shows to occur that fact. According to the view of policymaker, the reasons some entrepreneurs cannot receive the supports due to they do not require the conditions. Therefore, the challenges existing and affecting Hanoi and Ho Chi Minh City to combine the policies and its implementation are lack of the forces who understand comprehensively the new legal documents released.

From that, to fill in the gaps, it is necessary to enhance legal support and accesses to legal services. The government organizes training, and issue the leaflets about the legal on administration, land, housing, and so on, from that, the entrepreneurs and the poor can understand what they have to do actively, in order to get more effective achievements.

6.3 The connectivity between the government, the entrepreneurs, and the poor regarding the poverty reduction and economic growth

6.3.1. Linkages between the government and the entrepreneurs and vice versa

In the chapter 3, a great amount of theoretical researches shows the linkage between the government supports and the level development of the activities of the entrepreneurs, and the connectivity between the developments of entrepreneurs with the economic growth and poverty reduction. Therefore, the government can put the objective of developing the entrepreneurs into their goals of developing economic growth and poverty reduction strategy. In order to enhance the developments of the entrepreneurs, the government focuses on heightening the motivation, skills and opportunities for the entrepreneurs, particularly in improvement of education, training and experiences for running an entrepreneurship as well as improvement of legal systems in entrepreneurial establishment, and access to available resource, and capital and technology supports, figured out in the figure 3.3.

In the context of Vietnam, the Vietnamese government realizes the importance of the development of entrepreneurs in the process of its development in economic growth and the poverty reduction which are considered as the national development target. The government has figured out the necessary factors to be fulfilled in the holistic view of Vietnamese socio-economic development in the figure 4.5, particularly fostering non-state economic sectors besides the state-owned enterprises, simplifying procedure to establish the enterprises as well as utilizing the Vietnamese resources of capital and technologies effectively. Besides that, the Vietnamese government creates a legal environment in the aims of supporting the fair and competitive businesses.

A series of legal documents have been approved and issued by the government such as: the decree number 90/2001/ND-CP specifying policies to encourage and support SMEs in investment and credit, technical consultancy and transfer, training services, and the decision number 131/QD-TTg of Prime Minister on bank's interest support for all enterprises which want to make a capital loan to produce or make a business on 23

January 2009 with the main aims of reducing the product costs, keeping the entrepreneurial running, and creating jobs in the economic condition of being affected by the world financial crisis and recession, and so on.

In chapter 5, the findings present the views from the policymaker and entrepreneurs. Although the government has been in the great efforts to create the fair and open environment for developing the level of entrepreneurial activities of entrepreneurships, the results of the entrepreneurs' surveys in Hanoi and Ho Chi Minh City show the gap and almost no links with the government when most of entrepreneurs do not feel satisfied with the governmental policies. It is likely not the problem in the policies, it has a weak implementation of the policies in the reality. Therefore, in order to get more achievements and effectiveness, the government should focus on the force of intermediation – the governmental officials in the banks, governmental offices to bridge the distance with the entrepreneurs. There are more often the meetings between policymakers and entrepreneurs, and press conferences and so on.

6.3.2. The linkage between the entrepreneurs and the poor and vice versa

In the process of developing the entrepreneurships and doing businesses, the entrepreneurs offer more jobs in the contributions to reduce the unemployment rate and enhance the economic growth. Most of the employees in the entrepreneurships in Hanoi and Ho Chi Minh City are provided with the social and medical insurances; therefore, besides the fixed monthly salary for the food and non-food things, they are also stable with the social securities in case the illness and accidents occur. The entrepreneurs in the both cities create job opportunities for migrant workers with no discrimination with the city residents. All of migrant workers spend their partial salary to send back home for raising their relatives. Therefore, by this way, the entrepreneurs somehow contribute to the poverty reduction when creating the stable lives for many people around them, and ensuring the unemployment rate to reduce.

Moreover, one quarter of entrepreneurs in the both cities has been implementing a particular program in order to help the poor besides making profits for their own private entrepreneurs. According to the urban poverty reduction, the high percentage of the entrepreneurs in the both cities shows their interests in the issue. For the potential further contributions, entrepreneurs are ready and willing to contribute by offer more jobs, providing capital as a loan, and vocational training to the poor.

For the poor who are still in labor ages and unemployment, the more jobs and more vocational trainings offered by the entrepreneurs, they have more opportunities to release from the poor. As a result of that, in somehow, there is a linkage between the entrepreneurs and the poor regarding the urban poverty situation and the urban poverty reduction.

6.3.3. The linkage between the government and the poor and vice versa

In the process of its socio-economic development, Vietnam has set a goal to be a socialist-oriented industrialized country by 2020 and meet the requirements of the Millennium Development Goals by the United Nations Development Program as the most important objective. The Vietnamese government combines the objective of the poverty reduction with the economic growth strategy and it is shown in the holistic view of Vietnamese socio-economic development in the figure 4.5. Among that, the government ensures the poor to have the legal equality and the legal support framework in accessing the basic social services such as the children of the poor household all over the country are exempted or reduced the tuition fees, contribution fee for the facilities and other contributions for the school; free health insurance cards, and so on in order to improve the skills of the poor. Besides that, the government also creates the opportunities for the poor to access the capital loan for running a small business in the banks for the poor, or the fund for the poor of each communes, and wards.

Accompanying with the creation of opportunities and improvement of the skills for the poor, the government also pushes the motivation for the poor to release from the poverty

when defining the poor and the important actor to help them with the poverty situation. The government calls upon the poor more active in the cooperation with the government and the other actors in the society, as following the spirit of resolution 30a of the government, it is the time for the poor “to know, to discuss, to do, and to check” the legal documents from the government supporting the poor.

Recently a Decision number 471/QĐ-TTg of the Prime Minister has been announced and issued regarding supporting difficulties for governmental officials, the retired persons with a low pension, and the poor on 30/03/2011 with the amount of VND 250,000/month (US 12.5).

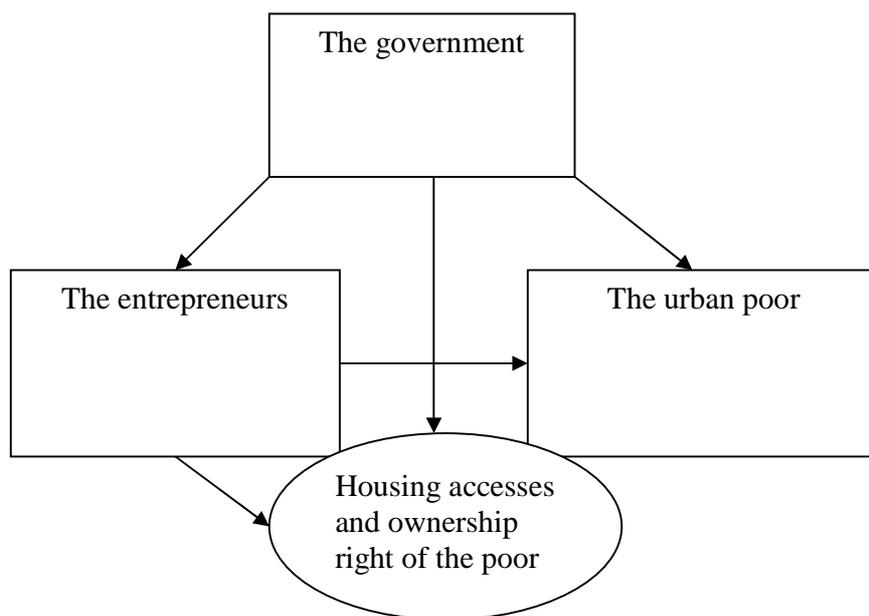
In the views of the poor and the governmental official who is working with the poor, although the legal framework regulated by the government is proper, the amount of the poor knowing that and possible to achieve from the governmental supports is not high. There is still a gap between the decrees and the reality. Therefore, in order to bridge the distance, the government should pay more attention on how to help the poor access with the governmental policies and fully understand them so that the poor can be more active to take part the process of the poverty reduction. Moreover, to monitor and evaluate a person as a poor, the government should focus on the other dimensions such as the social securities in the aim of creating a stable living and working conditions for the poor, besides only basing upon the monthly income and expenditure of a person in the future. Furthermore, there is a great amount of rural migrant workers to urban and this number of migrant workers is not paid enough attention from the government when they do not hold the resident registrations, therefore, facing the difficulties in accessing the social services such as housing, electricity, water, and so on. The government should issue the temporary resident registration cards for those living over one year in the city so that the government is easier to monitor and the poor is easier to access the supports when needed.

In conclusion, there is connectivity among the government, the entrepreneurs, and the poor. However, the relation between the government and the entrepreneurs as well as the

relation between the government and the poor are weak that is needed to be consolidated. While the relation between the entrepreneurs and the poor somehow is firm. In order to have continuous successes in achieving the economic growth and the poverty rates in the future, the connectivity among the government, the entrepreneurs, and the poor are feasible to cooperate and potential to get more successes in the aims of raising the national poverty line to equal to the international poverty line by the UNDP.

For further research, it is necessary to investigate and explore the connectivity between the government, the entrepreneurs and the urban poor regarding the housing accesses and housing services in order to have practical solutions.

Figure 6. The linkages among the government, the entrepreneurs, and the poor.



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APPENDIX 1

Questionnaire Sheet

1. What below age are you belonging to? (Chairman of Management Board, General Director, or Director)?
 - a. 22-30
 - b. 31-40
 - c. 41-50
 - d. 51-60
2. Where is your homeland?
 - a. Urban residence
 - b. Rural residence
3. What field is your entrepreneurship working?
 - a. Product manufacturer
 - b. Service
 - c. Commercial
4. Where is your company/factory located?
 - a. In the city
 - b. In the country-side
5. Besides the goal of making profit for your entrepreneurship, are you interested in the goal of sustainable social developments such as: poverty reduction, or environmental pollution reduction?
 - a. Yes
 - b. No
6. How many labors are there in your entrepreneurship?
 - a. 1
 - b. 2-5
 - c. 5-10
 - d. 11-50
 - e. 51-100
 - f. >100

7. What kinds of applicants do you prefer to employ in your entrepreneurship?
 - a. Rural migrants
 - b. City residents

8. Do you meet any difficulties in employing the rural migrants as employees in your entrepreneurship?
 - a. Yes
 - b. No

9. Are your workers provided with supports when they are sick, or have accidents?
 - a. Yes
 - b. No
 - c. Some of them

10. How long has your entrepreneurship been running so far?
 - a. <5 years
 - b. From 5 to 10 years
 - c. > 10 years

11. From the beginning, what kind of capital was your entrepreneurship based on?
 - a. From yourself, friends and relatives
 - b. From bank's loan
 - c. From the state

12. Is it easy for you to establish an entrepreneurship?
 - a. Yes
 - b. No

13. Does your entrepreneurship receive the support from the government in accessing the capital (when needed)?
 - a. Yes
 - b. No

14. Does your entrepreneurship receive the support from the government in transferring new technologies?
 - a. Yes
 - b. No

15. Do you see any changes in the policy of developing entrepreneurships from the government?
- Yes
 - No
16. Do you feel satisfied with the current governmental policy on entrepreneurships?
- Yes
 - No
17. Are you interested in urban poverty situation today?
- Yes
 - No
18. In your opinion, who is the main actor playing the most important role in reducing the urban poverty? The most important is noted the number 1.
- Government
 - Entrepreneurships
 - Social organizations
 - Poor people themselves
19. In your running business, do you think about the ways of urban poverty reduction?
- Yes
 - No
20. Do you have any particular projects or programs in the aim of reducing the poverty situation?
- Yes
 - No
21. Do you have any plans in the future in the process of reducing the poverty reduction?
- Yes
 - No
22. What are you interested in focusing on?
- Jobs creating
 - Vocational training

c. Capital

d. Others

APPENDIX 2

Semi-structured 30-45 minute- interview questions with policy makers about the governmental strategies for entrepreneurships.

1) The Vietnamese economics is growing very fast and sharply. In your opinion, who are actors that play the most important role in pushing up and speeding up the economic development?

* Is there a contribution from the entrepreneurships to that development?

2) Can you please tell me about the most important changes in the governmental policy on entrepreneurships after Doi moi policy?

3) In all those strategies, what does the Government support for creating and doing entrepreneurships?

4) Do they really work with the entrepreneurships in the reality? If yes, why do you think so? If no, can you tell me the reasons?

5) Are there any entrepreneurships that receive the priority from the Government compared with others? What kinds of entrepreneurships are they? Why?

6) What do you think about the urban poor situation in Vietnam today? Do you think entrepreneurships with their activities can reduce the urban poor in Vietnam? If yes or no, can you please explain me why you think so?

* Have you heard or known any entrepreneurships that are interested in urban poverty reduction? If yes, can you tell me something about them? If no, have you heard about CSIP, a Centre for Social Initiatives Promotion (<http://www.doanhnhaxahoi.org>) supports for start-up entrepreneurships which has the new ideas on developing economics as well as developing the society sustainably. If yes, what do you think about that?

7) Have you ever thought about the ideas supporting for the social entrepreneurships which put the first priority in urban poverty reduction? If yes, what are they? If no, can you please tell me the reasons?

8) At the present, there is an increasing amount of young entrepreneurs who are rural migrants to big cities to create entrepreneurships but they have not got the city residence permits to live in the city yet. What do you think about that situation? Do they have any

supports, for example, in accessing capital loan from the banks or technology transfer or city residence permit?

9) Are there any specific programs or projects that the Government and Entrepreneurships are working on the urban poverty reduction? What are they? Are they effective in your opinion? If yes, is that short-term or long-term effectiveness? If no, why is not effective? How to improve that?

10) Can you please tell me about the trend of that kind of projects in the near future? Will there be more projects? Or will there be more entrepreneurship that wants to participate in?

11) What do you think about the opportunities and challenges when the Government and entrepreneurships work on those projects together?

12) What are the specific opportunities and challenges? How to solve the challenges?

13) Are you confident with what we are working? Based on what you think so?

14) In the case, there are more rural migrants to big cities and creating a new flow of urban poor in the future? What do you think about how to face with that?

15) The final question, what do you expect for the Vietnamese economic development and the urban poverty reduction situation? Do you have the optimisms on that?

APPENDIX 3

1. Gender
2. Age
3. How long have they been living in Hanoi?
4. If they go straightly and directly to Hanoi or stayed in Hanoi-side first and then move to the center?
5. Before coming to the city, what did they do in their homeland?
6. Why did they decide to go to the city?
7. Was that decision made by themselves or encouraged by the relatives, friends, or others?
8. What are they doing for earning the living now?
9. What is the average income per month?
10. What is the average expenditure per month?
11. Do they have the social insurance?
12. If yes, how much do they have to pay for that per month?
13. If no, why do not they buy the social insurance?
14. Have they got married?
15. How many children have they got?
16. How much do they have to pay for them per month?
17. For how long do they have a plan to live in Hanoi?
18. Do they save the money for buying houses in Hanoi, ask for the urban residence permits in Hanoi?
19. Do they have a plan to look for a job in a factory?
20. When do they want to come back to their homeland?
21. If possible, do they wish any things from the Government?
22. If possible, do they wish any things from the entrepreneurships?