

GENDER ANALYSIS ON ACCESS TO LOANS AND HUMAN CAPITAL OF RESIDENTS IN A SUBURB VILLAGE OF HCMC

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Vietnam has experienced strong industrialization and modernization in the last decade of the 20th century. This has also speeded up the process of urbanization. HCMC is an economic, cultural hub of Vietnam with high growth

duction expansion, product diversification, household economic development, hunger eradication and poverty alleviation.

However, the access of the rich and the poor, men and women to loan capital remains a problem.

The above table indi-

Table 1: Average loan from various sources in Tân Tạo

Loans from	Men	Women	Total
Neighbors	4,091,304	7,153,333	5,300,000
Usurers	8,936,364	5,622,222	7,445,000
Banks	5,177,420	7,166,667	3,375,000
Mass organizations	1,500,000	5,000,000	2,666,667
Others	2,400,000	1,833,333	6,442,857

Source: Survey in November 2000

of GDP and industrial production. These achievements have led to the urbanization of HCMC rural suburbs.

The Tân Tạo village, Bình Chánh District is not an exception. Its urbanization has lasted for 4 years and brought good results to the community. It also changes structures of land, industry and career, labor and job, household economy. As a result, local residents have to face changes in their jobs to adapt themselves to this process.

The job alteration is affected by many various factors including resources such as loan capital and human capital. This article mentions gender analysis on credit access and human capital of inhabitants in Tân Tạo Village.

1. Access to loans

Families' annual income in Tân Tạo Village is not enough for savings. Therefore capital is really residents' urgent need for their job alteration, pro-

duces women find it harder to get access to loans from official sources than men. Their loan (if any) from the Women Association is smaller than that from other sources (VND5,000,000 on average), the interest rate is lowest (1.07%/month) but the loan term is very short (six months), so its effects are restrained.

The rich gets easier access to loans than the poor because they have influ-

Table 2: Average term of loans from various sources in Tân Tạo (months)

Loans from	Men	Women	Total
Neighbors	3	2	2
Usurers	1.66	0.11	0.97
Banks	6.94	9.22	7.45
Mass organizations	6	6	6
Others	9	2	6

Source: Survey in November 2000

Table 3: Average interest rate in Tân Tạo

Loans from	Men	Women	Total
Neighbors	0.16	4.68	1.92
Usurers	13	15	14
Banks	1.45	1.07	1.36
Mass organizations	0	1	0
Others	1	3	2

ence on government bodies, mortgages and ability to repay debts when due. They also get information faster. Most of the poor, especially poor women, encounter complicated lending procedures, so they have to borrow money from usurers with very high interest rate (4%/month). Poor families are very afraid of running into debts. This really

causes hurdles to job alteration and business expansion. As a result, the rich becomes richer and the poor poorer.

2. Educational attainment

The common educational attainment of Tân Tạo female villagers is primary education - 1st to 5th grade (39.8%), male junior secondary education - 6th to 9th grade (37.4%).

Table 4: Educational attainment of Tân Tạo women

	Male		Female		Total	
	Count	%	Count	%	Count	%
Illiterate	18	2.7	37	5.1	55	4.0
Primary education	212	31.8	289	39.8	501	36.0
Junior secondary education	231	34.7	220	30.3	451	32.4
Senior secondary education	118	17.7	110	15.2	228	16.4
College	25	3.8	23	3.2	48	3.4
Post-graduate	1	0.2			1	0.1
6 ages	61	9.2	47	6.5	108	7.8
Total	666	100.0	726	100.0	1,392	100.0

Source: Survey in November 2000

The average schooling years of male is 7.73 and female 6.85. This affects greatly job alteration because the low-educated householder will hardly find good opportunities in response to changes in urbanization.

university degree while 52.6% of richer families think female should get university degree.

In respect of eligibility, most of poor families (49.5%) are able to cover spending only on senior secondary education for

them (65.8%) are eligible for their children's university costs.

Regarding the gap between expectation and eligibility for family tertiary education, in poor families, it is 16.7% for sons, lower than 18.4% for daughters

ters in Tân Tạo families. Girls drop out their schools due to economic reasons and their love to parents, not due to the concept of "man first".

3. Professional skill

The ratio of men whose jobs require professional skill is 29%, no skill 26.1% while these figures of women are 15.5% and 36.4% respectively. This results in that women usually do jobs requiring less skill.

Professional skill has close relations with educational attainment. Women are often less skilled labor because they have lower human capital than men. That also hinders the access to new methods and technologies for job alteration. The process of urbanization brings many job opportunities to local residents, but their human capital is not enough to meet the working conditions. These persons find it very hard to change their jobs due to limited choice.

In short, due to their low human capital, Tân Tạo workers, especially women, can be hardly offered jobs in factories and companies which require specific professional skill. They are forced to do unskilled jobs.

The training method of Tân Tạo inhabitants are self-training (33.4%), learning from family members (22.5%), from relatives and friends (13.5%), on-the-job training (15.9%) and official courses (7.3%).

There is a gap between men and women in training method. For example, men usually learn from friends (16.8%) 1.5 times higher than women (10.7%); or the ratio of men learning from official courses (10.66%) is double that of women (4.4%). In the meantime, the number of self-trained women (40.3%) is much higher than that of comparative men (25.5%). The main

Table 5: Relation between concepts of family educational attainment and income

Son		Very low	Low	Medium	Rather high	High	Total
Primary education	Count	1		1			2
	%	2.6		2.7			1.1
Junior secondary education	Count	3	4	2			9
	%	7.7	12.5	5.4			4.8
Senior secondary education	Count	17	15	20	18	15	85
	%	43.6	46.9	54.1	45.0	39.5	45.7
College	Count	18	13	14	21	23	89
	%	46.2	40.6	37.8	52.5	60.5	47.8
Post-graduate	Count				1		1
	%				2.5		0.5
Total	Count	39	32	37	40	38	186
	%	100	100	100	100	100	100
Daughter							
Primary education	Count		1	1			2
	%		3.1	2.8			1.1
Junior secondary education	Count	10	6	2	2	4	24
	%	25.6	18.8	5.6	5.0	10.5	13.0
Senior secondary education	Count	13	11	19	20	14	77
	%	33.3	34.4	52.8	50.0	36.8	41.6
College	Count	16	14	14	17	20	81
	%	41.0	43.8	38.9	42.5	52.6	43.8
Post-graduate	Count				1		1
	%				2.5		0.5
Total	Count	39	32	36	40	38	185
	%	100	100	100	100	100	100

Source: Survey in November 2000

The education difference between male and female originated from traditional concepts. The survey reveals in a very poor group, most of them (46.2%) said men had to attain university degree. In the meantime, this ratio is 60.5% in a richer group. Regarding female, 41% of very poor families want their daughters to attain

their sons and 50% for their daughters. Only 29.5% of them can cover university fees for their sons and 26.2% for their daughters, that is, much lower than their expectation. In families with high income, 15.8% of them can cover fees of senior secondary education for their sons and 13.2% for their daughters and most of

while these figures are 5.3% and 13.2% respectively in rich families. That implies in poor families, daughters are given educational conditions as well as sons while rich families give priority to their sons.

In addition, the survey shows no discrimination in creating educational conditions to sons and daugh-

Table 6: Relation between family eligibility for education costs and income

Eligibility for their sons' education costs		Very low	Low	Medium	Rather high	High	Total
Upon real schoolyear	Count	4	3	2	3	2	14
	%	9.1	6.8	5.3	6.3	5.3	6.6
Primary education	Count	2	1	1		1	5
	%	4.5	2.3	2.6		2.6	2.4
Junior secondary education	Count	5	8	2	2	3	20
	%	11.4	18.2	5.3	4.2	7.9	9.4
Senior secondary education	Count	20	17	11	13	6	67
	%	45.5	38.6	28.9	27.1	15.8	31.6
College	Count	13	14	21	30	25	103
	%	29.5	31.8	55.3	62.5	65.8	48.6
Post-graduate	Count		1	1		1	3
	%		2.3	2.6		2.6	1.4
Total	Count	44	44	38	48	38	212
	%	100	100	100	100	100	100
Eligibility for their daughters' education costs							
Upon real schoolyear	Count	5	4	3	3	2	17
	%	11.9	9.5	8.3	6.5	5.3	8.3
Primary education	Count	2	3	1	1	1	8
	%	4.8	7.1	2.8	2.2	2.6	3.9
Junior secondary education	Count	3	6	3	3	4	19
	%	7.1	14.3	8.3	6.5	10.5	9.3
Senior secondary education	Count	21	13	11	11	5	61
	%	50.0	31.0	30.6	23.9	13.2	29.9
College	Count	11	16	17	28	25	97
	%	26.2	38.1	47.2	60.9	65.8	47.5
Post-graduate	Count			1		1	2
	%			2.8		2.6	1.0
Total	Count	42	42	36	46	38	204
	%	100	100	100	100	100	100

Source: Survey in November 2000

Table 7: Main training method of Tân Tạo villagers

Learning from	Man		Woman		Total	
	Count	%	Count	%	Count	%
Family members	87	23.1	94	21.9	181	22.5
Relatives	14	3.7	14	3.3	28	3.5
Friends	63	16.8	46	10.7	109	13.5
Official courses	40	10.6	19	4.4	59	7.3
Vocational training center	19	5.1	13	3.0	32	4.0
Factory	54	14.4	66	15.4	120	14.9
Self-training	96	25.5	173	40.3	269	33.4
Others	3	0.8	4	0.9	7	0.9
Total	376	100	429	100	805	100

Source: Survey in November 2000

cause is that women cannot attend courses at vocational training centers due to their low educational attainment (requiring 9th grade or up). This greatly affects their professional skill and hampers the process of job alteration.

As such, the survey shows Tân Tạo villagers, both men and women, have not yet met necessary conditions to gain a firm foothold on the labor market. Among main resources boosting the process of job adaptability such as farmland, capital, educational attainment and professional skill, professional

skill plays a very important role. The local residents' professional skill is very poor because they have such low educational attainment that they cannot learn necessary skills, new knowledge and working experience. Therefore there should be the Government's supporting measures and people's struggle, especially women must make greater efforts than men due to their low starting point. ■