



**BUSINESS  
PARTNERSHIP  
SUMMARY**



Australian Government  
Department of Foreign Affairs and Trade

Photos courtesy of CARE Vietnam

# Urban migrant entrepreneur capital in Vietnam



**\$804,458**

Partner contribution



**\$451,886**

DFAT contribution



**\$1,256,344**

total value

## About the initiative

This partnership brought together technology start-up JupViec, LienVietPostBank (LVPB), CARE and the Australian Department of Foreign Affairs and Trade (DFAT) to increase the wellbeing of urban migrant women in Vietnam by providing access to jobs and formal financial services.

Rapid urbanization in Vietnam is moving millions of people from rural areas to large cities, with many seeking better employment opportunities. Around 4.9 million migrants reside in Vietnam's urban areas (comprising around 12% of the urban population).<sup>1</sup>

In the cities, many rural migrants can only find work in gig economy roles, such as cleaning and housekeeping services. These jobs are often informal and insecure, leaving workers with no

job security or benefits. In addition, most migrant workers are registered as temporary residents or are unregistered, making it difficult for them to access public social services and products. Additionally, women migrant workers are often subjected to unequal treatment in the workplace and at home, making them more vulnerable to exploitation.

The partnership worked to increase urban migrant women's opportunities for secure, fair and safe employment through the JupViec app - a technology platform linking women to domestic work opportunities. The partnership also increased women's access to formal financial services with LVPB, including savings accounts and salary advances.

<sup>1</sup>[https://vietnam.unfpa.org/sites/default/files/pub-pdf/migration\\_and\\_urbanization\\_factsheet\\_eng\\_final\\_o.pdf](https://vietnam.unfpa.org/sites/default/files/pub-pdf/migration_and_urbanization_factsheet_eng_final_o.pdf)

## Key contributions from partners

 **JupViec**.vn  
Thay đời cuộc sống phụ nữ Việt

- Worked with LVPB to integrate the LienViet24h e-banking app into the JupViec app
- Worked with CARE to improve policies and practices in support of gender equality
- Provided training for workers on technical skills and professional standards.

 **Lienvietpostbank**

- Worked with JupViec to integrate the LienViet24h e-banking app into the JupViec app, including salary advance and savings functions
- Reviewed and revised policies and product requirements to better suit the needs of urban migrant women



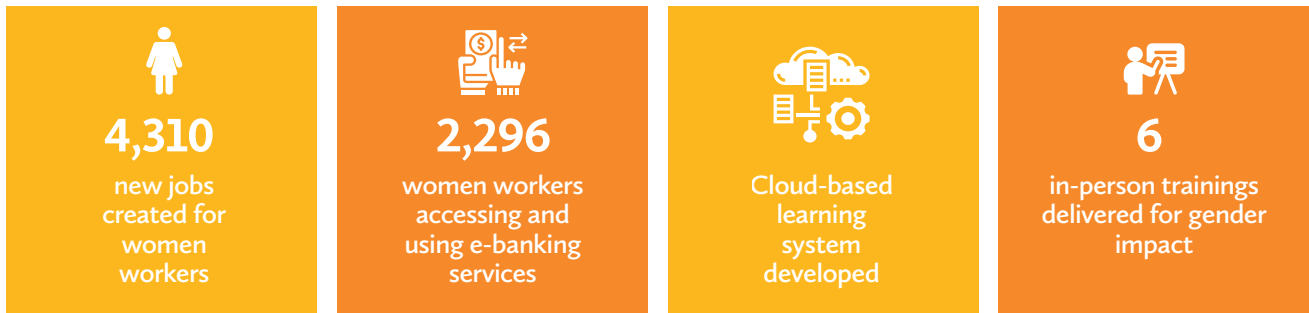
 **Australian Government**  
Department of Foreign Affairs and Trade

- Provided catalytic funding to support the partnership to expand the availability of jobs and financial services for urban migrant women.

 **care**

- Coordinated the initiative, including monitoring and evaluation
- Provided gender lens policy reviews and ongoing gender coaching
- Delivered customised financial literacy training for JupViec workers.

## Results



### Increased access to financial services and financial literacy

The partnership enabled access to and use of e-banking services for 2,296 women workers, through the integration of LVPB's LienViet24h e-banking app with the JupViec application. Workers were also provided access to financial literacy training through the JupViec app.

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### New skills and experience

All JupViec workers received training in professional skills, soft skills, and digital literacy skills as a requirement of using the platform to earn an income, delivered through a specially developed cloud-based learning system.

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### Gender-sensitive business policies and practices

CARE support JupViec to conduct a gender-lens review of its policies and practices, resulting in a number of steps to improve gender equality in its business operations.

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### COVID-19 support

During COVID-19, the partnership enabled valuable support for women whose status as temporary or unregistered urban migrants made it difficult to access other services and support.

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### Improved financial services

LienVietPostBank has gained deeper knowledge of the market segment of the women workers and the barriers they face in accessing financial services, leading to changes in LVPB's internal policies.



# Increased incomes, skills and opportunities for women workers



Increasing women's incomes through decent work

4,310

new jobs created

6%

increase in average worker incomes

Women's incomes increased and — according to an internal worker's experience survey — so did their job satisfaction.



*Since I joined JupViec, I have the flexibility to arrange my own schedule and how much I want to earn, all of a sudden, I wanted to work more to earn*

– Ms. Lai Thi Duy Hong



Enhancing women's skills and protections

6,146

new and existing women workers received professional, financial and technical skills



Child protection and PSEAH training embedded in the onboarding process for all JupViec workers

All JupViec workers undertook professional, technical and digital literacy skills trainings, in addition to child protection and PSEAH training as a requirement of earning an income through the platform. These skills not only support their work with JupViec, but increase their income-earning potential outside of the partnership.



*I learned that every domestic worker needs some basic trainings to be confident to come into customers' homes.*

– Ms. Nguyen Thi Nguyen



Communicating gender equality



Marketing that promotes gender equality

JupViec is adopting a gender-sensitive approach to its social media and marketing messaging, targeting both men and women customers and includes imagery of men and women employees.





## Meeting women's needs through technology



Targeted improvements to JupViec app and LienViet24h e-banking app to increase access and improve outcomes

The partnership undertook technology updates and upgrades to better support JupViec's women workers. The upgrades made the technology easier to use, trainings easier to access, and added financial services that were previously unavailable.



– Ms. Chau Hoang Kieu

*I like that this bank doesn't charge cash withdrawal fee or transfer fee. The interface is relatively easy to use compared to some other banks I have tried before.*



## Increased access to financial services

# 2,296

women workers accessing and using e-banking services

# 297

women undertook in-person training in financial literacy

Through Jupviec's integration with the LienViet24h e-banking app, women workers have increased access to formal financial services, supported by financial literacy training. The e-banking app provides a range of formal financial services including daily salary payments, salary advances, utility bill payments, money transfers and savings.



*Here I get paid to my bank account. I like that better as I wouldn't have to worry about keep cash. It gets me to think twice before making a withdrawal, and with cash I'm more inclined to spend it. Now I could save more.*

– Ms. Lai Thi Duy Hong



## Supporting workers and protecting jobs through COVID-19

While COVID-19 lockdowns represented a serious challenge for the U-ME Capital initiative, the partnership drew on its collective assets to stay relevant – delivering trainings online, developing new services, and providing much needed assistance to JupViec workers.

The partners quickly leveraged their collective networks and technology to provide workers, who had suddenly lost their incomes, much-needed support. Within a week, CARE were able to access JupViec's database of urban migrant women workers to obtain a clear beneficiary list and an existing payment system, to enable the speedy delivery of cash and vouchers to 1,621 JupViec workers.

JupViec also tapped into new work opportunities created by the pandemic, such as home and office disinfection services and the sale and delivery of cleaning and other daily items items, which created new opportunities for workers to continue to earn an income during challenging times.



*For domestic work, I think it is better to be part of a company. If we are by ourselves, there would be no benefits. During COVID-19 lockdown, I couldn't work but the company still supported me with 5 million a month.*

**– Ms. Lai Thi Duy Hong**

### »» What's next?

The relationships forged through the partnership will continue. JupViec plans to consolidate and grow its business in Hanoi and Ho Chi Minh City before expanding to further locations, and has secured investment to support this. The partnership's gender impacts are now embedded in JupViec's operations, meaning its impacts can scale as JupViec grows.

LienVietPostBank will continue to develop new financial literacy courses and seek to create more

efficient processes for engaging with low-income customers. The knowledge gained through the U-ME Capital project will inform the bank's strategy moving forward.

CARE and JupViec are actively looking for opportunities to continue the activities of the partnership, and all partners view each other as a first choice partner for any future work relating to women's economic



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