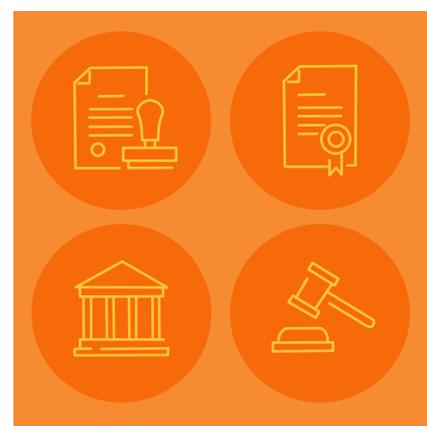
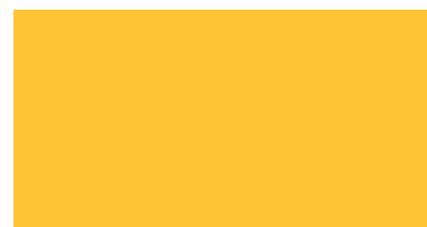




THE SME LAW

AND ITS IMPACT ON WOMEN ENTREPRENEURS IN VIET NAM





The shaded areas of the map indicate ESCAP members and associate members.*

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* The designations employed and the presentation of material on this map do not imply the expression of any opinion whatsoever on the part of the Secretariat of the United Nations concerning the legal status of any country, territory, city or area or of its authorities, or concerning the delimitation of its frontiers or boundaries.

ASSESSMENT REPORT

THE SME LAW AND ITS IMPACT ON WOMEN ENTREPRENEURS IN VIET NAM

CATALYZING WOMEN'S ENTREPRENEURSHIP PROGRAMME

[HTTPS://WWW.UNESCAP.ORG/PROJECTS/CWE](https://www.unescap.org/projects/cwe)



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ACRONYMS

ADB	Asian Development Bank
AED	Agency of Enterprise Development
AgriBank	Agricultural Bank
APCI	Administrative Procedures Compliance Cost Index
BIDV	Bank of Investment and Development Vietnam
CFSCD	Center for Family Support and Community Development
CIC	National Credit Information Center
CIT	Corporate Income Tax
ESCAP	Economic and Social Commission for Asia and the Pacific
EVFTA	European Union-Vietnam Free Trade Agreement
FNF	Friedrich Naumann Foundation
HAWASM	Hanoi Women's Association of Small and Medium Enterprises
IFAD	International Fund for Agricultural Development
IFC	International Finance Corporation
ILO	International Labour Organization
MDB	Multilateral Development Bank
MoF	Ministry of Finance
MOIT	Ministry of Industry and Trade
MOJ	Ministry of Justice
MONRE	Ministry of Natural Resources and Environment
MOST	Ministry of Science and Technology
MPI	Ministry of Planning and Investment
NASC	National Assembly Standing Committee
PIT	Personal Income Tax
PMU	Project Management Unit
R&D	Research and Development
SBV	State Bank of Vietnam
SHB	Sia Gon – Hanoi Bank
SME	Small and Medium Enterprises
SMEDF	Small and Medium Enterprise Development Fund
STEM	Science, Technology, Engineering and Mathematics
UNDP	United Nations Development Programme
UNIDO	United Nations Industrial Development Organization
UN-WOMEN	United Nations Entity for Gender Equality and Empowerment of Women
VAT	Value Added Tax
VAVE	Vietnam Association of Women Entrepreneurs
VCCI	Vietnam Chamber of Commerce and Industry
VND	Viet Nam Dong (Viet Nam Currency)

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EXECUTIVE SUMMARY

With the aim to strengthen the policy and legal environment for women-owned enterprises, the report uses multiple assessment methods to evaluate the extent of impact of the SME law on women-owned enterprises and provides policy and programmatic recommendations.

Small and medium enterprises (SMEs) play a crucial role in most economies of the world and particularly in developing countries. Noting their contribution to national income, in terms of creating employment opportunities and boosting economic development, most governments support SMEs by providing financial incentives, digital and technological support, and other capacity-building initiatives.

In Viet Nam, the Law 04/2017/QH14 on Support for SMEs (referred to as the SME Law) was officially promulgated and took effect on 1 January 2018. The SME Law established various support measures for SMEs, stating general provisions, criteria, and support measures, and outlining responsibilities of the ministries, agencies and organizations for providing assistance to SMEs.

Within the SME sector in Viet Nam, women own 285,689 enterprises (as of September 2019), which account for 24 per cent of the total active enterprises, making up a significant part of the overall SME

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