
Barriers for Women with Disabilities to Start up – Some Policy Recommendations

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Abstract

According to statistics, there are about 8 million people with disabilities in Vietnam today, of which women account for 56% and 60% are of working age. In recent years, policies to support people with disabilities have been developed significantly. Therefore, many people with disabilities confidently and boldly start a business, or set up production, business and service establishments on their own, which not only takes care of their families' lives but also generates jobs and income for the community. By 2022, the whole country has nearly 700 production facilities by wounded, sick soldiers and disabled people, creating jobs for over 40,000 workers, ensuring an average income of 5-7 million VND/person/month¹. In addition, many people with disabilities develop a household economy that brings high economic efficiency, contributing to the local budget. According to the General Statistics Office, establishments that are members of the Business Association of War Invalids and Disabled Persons contribute to the state budget of over 500 billion VND annually. However, the number of production and business establishments by women with disabilities is small. According to statistics from the Vietnam Association of People with Disabilities in 2020, women with disabilities make up 3-5% of the total number of people with disabilities participating in the wave of start-ups². People with disabilities in general and women with disabilities in particular face many difficulties and barriers to starting their own businesses, especially during the COVID-19 pandemic. The obstacles stem from themselves and their families, such as low self-esteem, lack of knowledge and experience, and limitations in using public works, services, and educational services. The barrier from society is that the COVID-19 crisis has entailed a gap in the unemployment rate to the detriment of women. The unemployment rate has increased because businesses have to partially or completely rescind operations. The barriers from stigma, discrimination in recruitment, difficulties in accessing financial services, accessing skills training courses, equipping knowledge, improving professional qualifications, etc. .. So, when the COVID-19 epidemic is gradually controlled and society stabilizes under normal conditions, what solutions are needed from the disabled woman herself, from the state and the community to support women with disabilities to start their own businesses to enhance their economic power and affirm the capacity and position of Vietnamese women.

Keywords: Women, people with disabilities, start-ups, policies, laws

Introduction

People with disabilities are a vulnerable social group due to a defect in a certain part or a functional defect of one or more organs and organizations of the body and that defect can seriously affect their lives. There are abundant definitions of people with disabilities. According to the International Convention on the Rights of Persons with Disabilities 2006: *"Persons with disabilities include those who have long-term physical, mental, intellectual or sensory impairments which in interaction with various barriers may hinder their full and effective participation in society on an equal basis with others"*. According to the Law on Persons with Disabilities in Vietnam 2010: *"Person with a disability is a person who has a defect in one or more body parts or functions that causes physical, neurological, intellectual, or sensory impairment for a long time, which manifests itself in various forms of disability, and social barriers and the lack of appropriate support conditions hinder equal participation in social activities"*. According to the Vietnam Disability Law textbook, Hanoi Law University: *"Person with a disability is a person who has a defect in one or more body parts or a functional impairment that leads to significant and*

¹ [Creating opportunities for people with disabilities to create their own jobs and become their own boss \(asvho.vn\)](http://asvho.vn)

² [Giving wings to women with disabilities to start creative businesses - Vietnam Women's Union Portal \(hoilhpn.org.vn\)](http://hoilhpn.org.vn)

long-term limitations in participation of people with disabilities in social activities on an equal basis with other subjects”.

Thus, regardless of the angle of definition, the concept of people with disabilities also has the same characteristics of having a body part defect, so they may face barriers from social, environmental or human factors when participating in socio-economic activities in general, including start-up activities. On the other hand, they must be legally equal in terms of rights and obligations when participating in social activities and start-up activities as citizens and even have priority over other social groups. Understanding and clarifying the legal basis on this issue is of great significance, laying a foundation for assessing the effectiveness of the law and figuring out problems and inadequacies in order to improve the law for women with disabilities to start their own businesses successfully, thereby creating jobs for people with similar circumstances as well as contributing to social development.

Furthermore, women in general and women with disabilities in particular when participating in social relations always face barriers deriving from gender stereotypes. This makes the journey of start-up for women with disabilities many times more difficult. Therefore, understanding the barriers of individuals, families and society is important in promoting and building successful programs to support women with disabilities to start their own businesses.

Research Methods

The article applies secondary research that is based on current legal documents, highly reliable data from state agencies, documents and articles from scientific publication; and personal in-depth interview method. From there analyzes, compares, evaluates and draws scientific conclusions in order to assess the current situation and changing trends and offer solutions to remove barriers to help women with disabilities confidently and firmly step on the path to entrepreneurship.

Research results

About the law

As stated above, women with disabilities face various hindrances from themselves and from society, so legally they must be equal in rights and obligations when participating in labor and start-up activities as a citizen and with privileges over others. One of those rights is “*the right to work, to freely choose employment*” (Point a, Clause 5, Article 5 CERD). To ensure this fundamental right, Article 27 of the CRPD also outlines the responsibility of Member States to recognize the labor rights of persons with disabilities on an equal basis with others. The realization of the right to work is conducted through legislative measures, such as: Recruiting people with disabilities in the public sectors; Promoting employment of persons with disabilities in the private sector, through appropriate policies and measures, which may include incentives, rewards and other measures.

In addition, Article 3 of Convention 159 on occupational and employment re-adaptation of persons with disabilities 1983 also contains provisions that the country must have policies to promote employment opportunities for persons with disabilities in the labor market. It can be said that international law has given specific orientations to national laws on ensuring that people with disabilities have opportunities to participate in work by appropriate measures, including incentives, rewards and sanctions for units that do not fulfill. Thus, basically, international law upholds and affirms the role of the State and stakeholders in ensuring that people with disabilities have equal employment opportunities.

Moreover, the participation of people with disabilities in the labor market not only brings income and social life to them, but also contributes to the national economy. According to the International Labor Organization (ILO), Vietnam loses about 3% of its GDP (gross domestic product) each year due to not employing people with disabilities³. Recognizing this issue, over the past time, the Party and State have promulgated and implemented many guidelines, policies and laws to ensure equality and remove barriers for people with disabilities. In addition to subsidy policies, the state has adopted policies on labor and employment for people with disabilities. In particular, the Law on People with Disabilities 2010 is considered a legal document concretizing the provisions of the Constitution on the rights of people with disabilities, against discrimination and treatment of people with disabilities in society. The Employment Law and the Law on Vocational Education and Training, the Labor Code of 2019 all affirm the State’s view of the protection of labor rights and self-employment of workers with disabilities; have appropriate incentives and preferential policies for people with disabilities to start their own

³ [Enhancing employment opportunities for people with disabilities for the benefit of everyone \(ilo.org\)](https://www.ilo.org/public/english/employment/whodisability.htm)

businesses. *People with disabilities who create jobs for themselves or households that create jobs for people with disabilities are entitled to loans with preferential interest rates for production and business, and are guided on production, technology transfer, and product consumption support according to the Government's regulations"* (Clause 6, Article 33 of the Law on People with Disabilities 2010).

The law to encourage people with disabilities in general and women with disabilities in particular to create their own jobs and participate in production and business is specified in Article 8 of Decree 28/2012/ND-CP: *1. People with disabilities create jobs for themselves, households that create jobs for people with disabilities are entitled to the following policies: a) Borrowing capital with preferential interest rates for production and business from the Bank for Social Policies. Conditions, terms and levels of loan capital comply with current regulations applicable to loan projects for job creation; b) Providing guidance on production and business, support the transfer of production technology, support product consumption; 2. People's Committees at all levels shall, within the ambit of their tasks and powers, assume the prime responsibility for, and coordinate with relevant agencies, organizations and individuals in providing guidance on production, business, and technology transfer and supporting the consumption of products made by people with disabilities.*

In order to concretize the goals of the Law on People with Disabilities 2010, on August 5, 2012, the Prime Minister approved the Project on assisting people with disabilities in the 2012-2020 period in Vietnam in Decision No. 1019/QĐ-TTg with the goal of supporting people with disabilities to develop their abilities to meet their own needs; creating conditions for people with disabilities to rise up to participate equally in socio-economic activities, contributing to community and social development.

The legal provisions have come into life in order to facilitate the gradual removal of barriers for people with disabilities. However, due to different reasons, realizing the goal of equality and removing barriers for people with disabilities in general, women with disabilities in particular in the entrepreneurial journey face many obstacles and inadequacies. Therefore, on November 1, 2019, the 12th Party Central Committee Secretariat promulgated Directive No. 39-CT/TW on strengthening the leadership of the Party in the work of people with disabilities. On June 3, 2020, the Prime Minister issued Decision No. 753/QĐ-TTg on the implementation plan of Directive No. 39-CT/TW. One of the tasks set out in the plan is to: *Support and create conditions to promote the capacity of people with disabilities and organizations of people with disabilities to well perform their roles of representing, gathering, and uniting as a bridge between people with disabilities and the Party and State.* Detecting, praising and widely propagating in the society the typical examples of people with disabilities, the work of assisting people with disabilities. On August 5, 2020, the Prime Minister issued Decision No. 1190/QĐ-TTg approving the Program to assist people with disabilities in the 2021-2030 period. This decision is expected to realize equality and remove barriers for people with disabilities in practice. One of the important new points in this decision is the inclusion of an indicator of women with disabilities that was not available in the previous period. Resolution identifies its target for *100% women with disabilities to receive assistance in different forms.* This has represented a clear shift in the awareness of policymakers towards women with disabilities. This reflects the closer approach of the policies of Vietnamese law with the spirit of the CRPD in the direction of striving to ensure human rights and legal rights of women and girls with disabilities - who are subject to be considered as the weakest.

Implementing the policy of giving loans to people with disabilities at preferential interest rates for business and production, on May 19, 2021, the General Director of the Bank for Social Policies (VBSP) issued Document No. 4668/NHCS-TDSV regarding lending to people with disabilities, production and business establishments employing disabled people, which stipulates: *In order to create jobs for a stable life and social security, the District Transaction Office of Bank for Social Policies has proactively coordinated with departments and divisions of District People's Committees, People's Committees of communes and townships, and socio-political organizations entrusted with district and commune levels to prioritize lending for disabled workers, production and business establishments that employ a lot of people with disabilities are entitled to loans to create jobs, maintain and expand jobs.*

The maximum loan amount for production and business establishments is 2 billion VND/project and not more than 100 million VND for 01 employee who is allowed to create, maintain and expand jobs. The maximum loan is 100 million dong/01 labor, maximum loan period is 120 months, loan interest rate is 3.96%/year. With this policy, in the post-Covid-19 period, people with disabilities will be supported to start their own businesses by measures to replicate the model of livelihood support for people with disabilities; building a model to support people with disabilities in starting a business, a model of vocational training associated with job creation for people with disabilities, a model of cooperatives with people with disabilities participating in the product value chain; strive to have 90% of people with disabilities who are in need and are eligible for loans with preferential interest rates as prescribed in the 2021-2025 period and 100% in the 2026-2030 period.

Over the years, in addition to policies and activities promoting equality and women's empowerment in general, the State has launched many policies and programs to facilitate capacity building for women with disabilities, which have positive effects, providing opportunities for women with disabilities in all regions to strive for economic development, and affirming their capacity and role. However, the provisions of the law aimed at eliminating gender inequalities have not been synchronized, unified and there is a lack of clear specific policies for women with disabilities in a number of legal documents such as the Law on Gender Equality 2006, the Law on People with Disabilities 2010, etc. Therefore, people with disabilities are facing challenges in starting, maintaining and developing a business. Specifically:

First of all, in terms of tax regulations, Clause 4, Article 4 of the 2008 Law on Corporate Income Tax, which was revised in 2013, states: enterprises that employ at least 30% of the average number of employees in a year who are disabled and have an average number of employees in the year of 20 or more are exempt from corporate income tax (CIT) (except for financial sector, real estate business), enterprises employing people with disabilities (including invalids and sick soldiers) must have the certification of the competent health authority on the number of employees with disabilities...". Regulations on corporate income tax exemption to facilitate and encourage enterprises to employ persons with disabilities. However, there are small businesses that have recruited from 30% to 50% of employees who are disabled employees but the average total number of employees in the year does not reach 20 or more, thus, the business is not exempt from tax. That is the point of contradiction between the Law on People with Disabilities and the Law on Corporate Income Tax, which makes the policy of stimulating enterprises to accept people with disabilities difficult to implement in practice. For small businesses, it is hard to reach the threshold of 20 employees in total with at least 30% with disabilities.

The research results show that the majority of enterprises that are recognized as enterprises that employ a lot of workers with disabilities in the localities have entitled to tax exemption or reduction as prescribed, but there are still quite a few businesses that employ workers in localities with people with disabilities who have not yet been able to access this policy. This creates inequality between production and business establishments employing persons with disabilities and production and business establishments that do not employ persons with disabilities. *"In fact, the norm of 30% of disabled workers is not suitable for small and medium-sized models and household business models. Therefore, the Government's norms and policies to encourage the recruitment of PWDs are ineffective. The role of the private sector in developing and maintaining jobs for people with disabilities has also not been promoted"*⁴.

On the other hand, at present, there are no regulations on loans specifically for PWDs. Although the State is encouraging people with disabilities to create jobs by borrowing capital through the National Employment Fund, it does not allocate capital specifically for people with disabilities in the Employment Fund. This is a barrier that makes it harder for people with disabilities to access preferential capital sources of the state. The level of loans for job creation is still low. According to a report by the Vietnam Bank for Social Policies, from 2014 to now, the National Employment Fund has not been replenished to expand loans to solve jobs for policy beneficiaries, including PWDs, but only lend by revolving capital. Therefore, workers with disabilities do not have access to preferential capital sources for job creation. Furthermore, there is no mechanism and no loan source for this object, leading to the percentage of accessibility of PWDs to these concessional loans being low. In many localities, every year, the amount of capital that is allocated to socio-political organizations is limited while the number of people with demand for loans is huge. This leads to the fact that the locality, instead of concentrating on lending to a few people with high loans, distributed the low loan amount to many people⁵.

Moreover, businesses of people with disabilities are only eligible for loans at the start-up stage, but are not eligible for other incentives during their operation, such as tax incentives, premise rental, land lease, credit policy, support for vocational training, support for improvement of the working environment, etc., such as those of enterprises that often employ people with disabilities and maintain the fraction of employees with disabilities to enjoy preferential treatment for enterprises employing people with disabilities as prescribed by law. In addition, research shows that businesses owned by women with disabilities that have a need for loans often face hindrances because they do not grasp information about policies as well as when, where and how to apply for loan. Moreover, women with disabilities when starting a business still face barriers in terms of administrative procedures in registering the establishment and organization of their production facilities and businesses. There are no specific supporting policies for people with disabilities and they must follow the same procedures as other normal businesses. This is

⁴ Dr. _ Phi Manh Thang, MSc. Dao Trong Do. 2020. A number of issues posed in the formulation, promulgation and implementation of policies and laws for people with disabilities . Website of the Central Theoretical Council. <http://hdl.vn/en/nguyen-cuu--trao-doi>. Retrieved July 31, 2021.

⁵ Credit policies and solutions for vocational training development for people with disabilities (baodansinh.vn)

inconvenient for women with disabilities because they themselves have difficulties in working, living, studying, even walking and communicating.

Barriers to health, knowledge, skills

Barriers arising from people with disabilities themselves and their families such as low self-esteem, lack of knowledge and experience, limitations in using public works and services, educational services, especially women are often affected by gender barriers. Employment opportunities for women with disabilities are much more limited than those of ordinary people, even compared to men with disabilities. People with disabilities create a distance from those around them. Studies indicate that women with disabilities often have low self-esteem about appearance, physical defects, and low self-esteem and underestimate themselves compared to other ordinary people. They restrict their participation in social activities and often live a closed life. That inferiority makes it difficult for them to find a job as desired because they are afraid that employers are not willing to hire them, even if the employers do, it will be difficult for them to keep up with the job. As declared by a person with disabilities: *“At birth, people with disabilities often face social stigma. Having low self-esteem is something that any person with a disability feels normally. Employers still value qualifications and experience, while I only completed my high school program. In addition, I myself am a person with a disability, so my job search journey encountered many difficulties and challenges due to a lack of professional skills and a shortage of soft skills. At that time, I felt very confused and uncertain, not knowing what my future would be like, where to go, what I would do? Many times, I think to myself, tormenting myself, will I continue to become a burden to my family and society ? (Vu Thi Q, 31 years old). On the other hand, parents of people with disabilities love their children or are not persistent enough to help their children study and find a job, and even do not believe that their children have the ability to be independent and support themselves, so they do not want their children to have to work hard, thus do not stimulate people with disabilities to actively seek a job.*

Besides, the discrimination and prejudice of the community society is a big impediment for women with disabilities to start a business, even pushing people with disabilities to the margins of life. According to statistics, only 42.7% of respondents said that children with disabilities should go to school with other children. About 55% of respondents believe that employers do not want to hire workers with disabilities⁶. Therefore, the number of women with disabilities who successfully start their own businesses accounts for a modest proportion because it requires a great deal of their own efforts to overcome barriers of discrimination, prejudice, and social community to get ahead in life, create jobs for themselves, and start a business on their own business. *“If you keep drowning in bad thoughts about yourself, it will only weaken your will and desire to rise. People with disabilities can also earn money and can work like other normal people. Therefore, the most important thing is to overcome the guilt in yourself, stop thinking that people with disabilities need to rely on society’s help (Vu Thi Q, 31 years old).*

Although the government has adopted policies to support women with disabilities with loans to start a business, the loan application procedure for many women with disabilities is not easy. When doing business, women with disabilities must open an account at a bank. However, some banks refuse to open accounts for deaf and blind people because they think those people can’t communicate with staff or can’t see transaction documents or cash withdrawals when transacting at the counter. Cash withdrawal transactions at the counter need a signature. While the visually impaired cannot sign the document, it is difficult to verify whether the number on the document match with the received amount or not.... Some banks require a guardian to ensure the safety of both the bank and its customers, to avoid being taken advantage of because they think that the deaf and blind have limited behavioral capacity. On the other hand, when making transactions on ATMs or Internet Banking, it is difficult for the visually impaired to perform operations on the machine as well as control the amount. Women with visual impairments when opening a store cope with difficulties in decorating, arranging the store, and communicating with customers, so they need normal people to help...

In order to start a successful business, expanding, developing and consuming products is very important. However, it is not easy for women with disabilities due to physical limitations and trust of partners. There are cases where disabled women create ideas, develop plans, produce and sell products, however: *“When I come to introduce products or propose cooperation in product development, sometimes I am refused right from the gate because the partners believe that people with disabilities come to call and sell charity goods and they have no need to buy or support charity... This can lead to extinguishing the idea of starting a business of disabled people right in their mind” (PVS, 45-year-old female).* In fact, some women with disabilities still think that they are disabled and need support from the community and charity, which is also a barrier for them to start their own businesses.

Physical barriers affect the acquisition of knowledge and entrepreneurial skills of women with disabilities. For women with disabilities, educational opportunities and access to skills training courses and knowledge are limited, due to various reasons from family, community, educational environment, travel difficulties, educational programs

⁶ General Statistics Office. 2016. Vietnam- National Survey of Persons with Disabilities, p.22 .
[Baocao-nguoi khuyet-tat.pdf \(gso.gov.vn\)](#).

that do not accommodate different types of disabilities. Currently, there is a great need for employment of people with disabilities. According to statistics of the Hanoi Department of Labor, War Invalids and Social Affairs, there are over 109,000 people with disabilities in the city, of which more than 30,000 people are able to work and over 9,600 people with disabilities have jobs⁷. This figure is much lower than for workforce of young people with disabilities and people with disabilities who are still able to work. However, *“The quality of human resources who are people with disabilities is very limited; The production stages that require professional qualifications and labor skills (to earn a high salary), cannot be done by people with disabilities. Besides, also due to physical defects and limited health, the productivity and quality of work of people with disabilities are not high, leading to low incomes of people with disabilities and consequently, ineligibility to participate in social insurance”*⁸. Not only that, women with disabilities have low educational attainment, have not received vocational training or have not received vocational training in accordance with their ability, training occupations are not suitable for the labor market, which are mainly in the form of short-term training at low level, thus do not meet the requirements of starting a business. Therefore, when starting a business, women with disabilities will lack knowledge about business and management such as markets, products, promotion, dealing with partners, finance.

Over the years, the Party and State have executed many measures to protect labor rights and create self-employment for people with disabilities. The policy of vocational training for people with disabilities has been socialized, mobilizing the participation of a large number of people from all walks of life, businesses and organizations of people with disabilities; along with the labor policy for people with disabilities, preferential loans from the National Employment Fund and other sources... However, the current policy on vocational training still reveals limitations. Short-term vocational training from 3 to 6 months is not enough time for women with disabilities to acquire professional knowledge and skills. The training requires experts to teach vocational training and teamwork skills, and enhance integration among people with disabilities, research and produce products suitable for health, qualifications, culture and needs of the market.

Impact of the Covid-19 pandemic

The COVID-19 pandemic that has occurred since the end of 2019 has affected the whole world. According to the assessment of the United Nations Secretary-General, Antonio Guterres: “Persons with disabilities are among those most affected by COVID -19”⁹. In Vietnam, women with disabilities are vulnerable and have health problems due to Covid-19 infection, especially those with underlying medical conditions. They need medical and rehabilitation services but due to the epidemic they cannot access them. The Covid-19 pandemic has also significantly influenced the spirit of entrepreneurship, employment and income of women with disabilities. The epidemic has disrupted the supply chain, affecting most businesses in many aspects such as: Access to customers; cash flow; hiring labor; supply chain disruptions; incurring additional costs; delay, cancelling investment projects, ... Production of many enterprises was interrupted, stagnated or even stopped, leading to reduced revenue, risks of debt recovery and insolvency. The production facilities of women with disabilities are mainly to open garment processing workshops, develop farm economy, handicraft production workshops, business shops, etc. with a small scale of only 10 –15 employees; little capital, outdated technology, narrow production space. Therefore, the problem of selling products, maintaining and developing the business is extremely difficult, frightening women with disabilities to start a business after the pandemic. According to UNDP statistics as of February 2022, in Vietnam the impact of the pandemic in 2021 on people with disabilities is assessed to be more severe: 38% of people with disabilities are unemployed, 8% higher than similar survey results in 2020; 75% of people with disabilities have reduced working hours, which is 1.5 times higher than assessed in 2020 (this figure in 2020 is 49%). Among those who are employed, the number of households with disabilities having an income of 2 million VND or more before the pandemic has decreased significantly from 51% to 33% in August 2021, and 56% of households with people with disabilities have an income of less than 2 million VND in 2021¹⁰.

These are some of the barriers that women with disabilities encountered in the process of starting a business. Social barriers, institutional hindrances, and physical environment need to be eradicated so that they can live and work in an integrated environment, confidently assert their abilities, and create products of guaranteed quality. The community use products of people with disabilities with the attitude of need, not charity. To do this, it is necessary to implement a variety of solutions and one of the solutions that are practically effective is the policy solution.

⁷ [Expanding job opportunities for people with disabilities \(laodongthudo.vn\)](http://laodongthudo.vn)

⁸ [Policies to support employees and employers from unemployment insurance fund \(baohiemxahoi.gov.vn\)](http://baohiemxahoi.gov.vn)

⁹ <https://www.un.org/en/coronavirus/we-have-unique-opportunity-design-and-implement-more-inclusive-and-accessible-societies>

¹⁰ [Webinar - Announcement of key findings from the second rapid assessment of the socio-economic impacts of Covid-19 on people with disabilities in 2021 \(acdc.vn\)](http://acdc.vn)

Some policy recommendations to promote women with disabilities to start entrepreneurship

Over the past time, the State has issued and implemented many policies to protect, care for and assist people with disabilities. As a result, along with socio-economic development, the material and spiritual life and status of people with disabilities are enhanced. However, there are still policy gaps that need to be filled in order to promote women with disabilities to start entrepreneurship, specifically:

- Policies should aim to broaden the target audience to include all types of disability and varying degrees of disability, working groups in the informal sector. Provide comprehensive information on policies, which is accessible for women with disabilities. Simplify administrative procedures, making it easier to borrow loans from the Bank for Social Policies under unsecured loans. Have a mechanism to protect intellectual property for businesses owned by people with disabilities.
- Maintain long-term preferential policies for women's production and business establishments, including: giving priority to leasing land and premises for production and business; land rent exemption and reduction; support loans for people with disabilities who want to set up production and business establishments, and assist product consumption. Supplementing capital for the National Fund for Employment, which has a dedicated capital source for preferential loans to people with disabilities and businesses employing people with disabilities. Enable women with disabilities to have access to capital, projects, and training programs of domestic and international organizations to receive vocational training, and guide how to communicate for start-up activities.
- On the basis of policies on assisting people with disabilities, localities shall develop implementation plans suitable to local economic conditions. Effectively use funds from the state budget, ODA, grants, and socialized capital for people with disabilities. Build technical infrastructure to serve people with disabilities in construction, transportation and medical works, and at the same time provide legal support services, education, and vocational training for people with disabilities. Develop a plan to train and support women with disabilities to access new skills, especially information technology, to help them have the knowledge and skills to work in the digital age.
- The State should have a mechanism to encourage competent agencies to coordinate with domestic and foreign units to organize activities to arouse the entrepreneurial aspirations of women with disabilities. Due to the limited access opportunities of women with disabilities because of prejudices, the environment, and the lack of confidence and apprehension about their own shortcomings, women with disabilities have not boldly expressed their ideas, connected with suppliers, with partners... so they need support to connect with the community. It is necessary to regularly organize innovative start-up competitions such as the women's entrepreneurship contest organized by the Vietnam Women's Union, the creative solutions contest to improve access for people with disabilities by the Startup Support Center. Through these contests, women with disabilities can participate, receive training and investments and support to develop innovative and creative ideas. Organize exhibitions to introduce and support women with disabilities to start a business selling products made by people with disabilities. Organize activities to praise, reward and propagate successful business models and production facilities by women with disabilities to encourage the start-up movement.
- Regularly organize the assessment of the policy's impact on people with disabilities in general and women with disabilities in particular. Assess the impacts of natural conditions, socio-economic conditions on startup activities of people with disabilities such as the impact of the Covid-19 pandemic over the past time. On that basis, effectively develop and implement policies, and at the same time have solutions to cope with disadvantages and recover for the target group of people with disabilities.

Conclusion

People with disabilities in general and women with disabilities in particular face many difficulties in life and work. It is even more difficult for women with disabilities to start a business with many barriers: gaps in policies, physical disabilities, social prejudices, lack of knowledge and skills, etc. If those obstacles are effectively removed by the State and the community, the opportunity to have a job, earn income and start a successful business will help the disabled women confidently face and overcome prejudices to start their own business.

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