

The Expenditure of Vietnamese Families in Recent Years

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Abstract *In our daily life, we need certain expenses to ensure the survival and development of ourselves. These expenses can consist of daily food buying, medicine or education, etc., as well as direct investment into production to create income sources for individuals and families, other expenses on creating and maintaining social relationships as expenses on special ceremonies like weddings or funerals, etc. In addition, there are expenses on buying houses, equipment and household facilities. Thus, how is the reality of Vietnamese households' expenses at current time? Based on the statistics from General Statistical Office in Vietnam in the period 2002-2008, we see that the average expense of Vietnamese households was significantly improved in recent years. Average monthly expense of households headed by women is higher than that of households headed by men. Average expense gap between urban and rural areas have decreased slightly but remained large differences of the expense rate. Nationally, the biggest expense of all the households is living expense and this rate tended to decrease year by year. The rate of living expense in urban areas was always higher than rural areas from 2002 to 2008 and the inequality of quintile 5 (the richest) and quintile 1 (the poorest) in monthly per capita average living expense is clearly shown. It can be said that with daily expenses, women have the highest right of deciding, most men do not take part in this duty. With other expenses like children's education and disease treatment, men play higher role in deciding. In buying expensive things, the rate of both wives and husbands discussing on making decisions ranks highest.*

Keywords: *expenditure; Vietnamese; family;*

1. Introduction

Based on the statistics from General Statistical Office from 2002 to 2008, the paper will analyse the total expenditure of Vietnamese families to see how is the reality of Vietnamese households' expenses at current time? We are going to investigate and analyze the three following basic issues: the rate of expenses in Vietnamese households, the structure of households' expenses and the role of men and women in managing and determining kinds of expenses in Vietnamese households currently.

2. Literature review

Families are not an unfamiliar and new research topic all over the world. As evidence, there are a lot of publications and working papers regarding to this issue. It is possible to list some examinations and investigations relating to aspects of families such as: origin of family (Engels, 1884), definition of family (Goode, 1982; Murdock, 1949), theory in studying family (Bich, 2003; Parsons, 1955), the family in the context of each country in the world (Engstler, 1999; Malinowski, 1913), functions of family (Robersons, 1991), the changes of family in the world (Goode, 1963; Thi, 2002), the future of family (Winch, 1979; Howe, 1972). In those studies, a lot of problems expressed in family are analyzed but they did not focus on the expenditure of family in detail.

Also, family in general and sociology of family in particular become a very common research topic in Vietnam. Many organizations focused studying on families, many workshops and trainings on families have been held. Family studies have also been included as a subject in training programs of sociology faculties in some universities. Research topics focus on the following basic directions: Vietnamese traditional families (Dong, 1991; Huou, 1991), families changes in industrialization perspective (Bich,

1997; Binh, 2011), family and family education (Chuong, 2000), division of labor in the family (Teerawichitchainan, Knodel, Loi, Huy, 2008; Minh, 2008), divorce (Tam, 2002; Phuong, 1986). We could easily see that no one studies the expenditure of family in a systematic way.

Based on the inheritance of previous documents in combination with the data collected; this article has an ambition to filling the documentation about the expenditure of Vietnamese families in present day, in terms of both documented and the analytical approach.

3. Methods

As soon as I chose the title of the article, I set to find and read theme-related literature documentation. This documentation is very important and indispensable for every study. Bernard points out that there are three ways of collecting publications relating to a particular topic, that are: “ (1) asking people; (2) reading review article; (3) scouring the literature through use of bibliographic search tools” (Bernard, 1988: 126). This is also the way that many researchers apply to find, read and get the initial information. I am not an exception.

This is not a field study, but an attempt at a synthesis of a number of sources, secondary as well as primary. In other words, it relies on the result of a lot of research; it is to a large extent a survey of existing literature. That means; I collect, interpret and evaluate different studies' results, which were applied by different researchers and used here as my resources.

Some documental sources related to article:

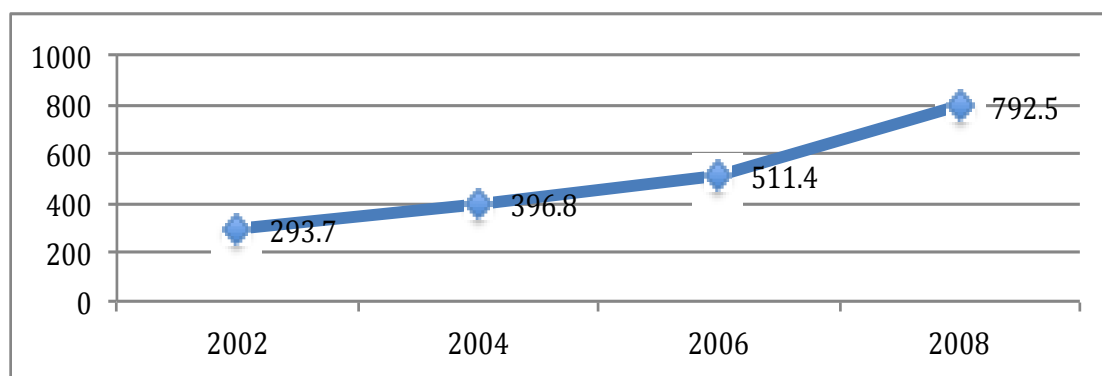
- The statistics from the statistical agencies, especially from General Statistical Office; General Office for Population Family Planning. It provides an overview statistics about Vietnamese families. The main statistics to write this article is from result of the survey on Household living standard which has been conducted regularly by the General Statistical Office every two years from 2002 to 2008. The focus of the survey has been household income and expenditures; however other important aspects of living standards such as education, health or employment have been included in various rounds.
- Books, journals in sociology; especially from the sociology of family, sociology of gender.
- Information on the contemporary families from magazines and newspapers in Vietnam is also taken into account to give more concrete imagines on the families.
- Literary works, both written (novels, short stories and so on) and oral ones (tales, folk songs, proverbs, and sayings, etc.) are used as well.

4. Results

4.1. The Expense Rate of Vietnamese Households Currently

According to the survey results of households' living standard through the years from 2002 to 2008, it is nationally estimated at current prices that in 2008 the average monthly expense per head was 792.5 thousand VND, increasing up to 55% compared with 2006, rising by 27.5% yearly, higher than other previous years (17.6% in the period of 2002 - 2004, 14.4% during 2004 - 2006). During the period 2004 - 2006, the expense rate of Vietnamese households had a little reduce in comparison with the previous period because in this period, we were affected by worldwide economic recession.

Figure 1. Monthly total consumption expenditure per capita in some years (Unit: 1000 VND)



Source: 2008 Vietnam Household Living Standard Survey

In 2008, average monthly expense per capita in rural area was 619.5 thousand VND, increasing by 54.2% compared to 2006; increasing by 97.1% compared to 2004 and 266.9% to 2002. Also in 2008, the expense rate of average monthly expense per capita in urban area reached 1245.3 thousand VND, increasing by 53.9% compared with 2006. This is the highest increase during this period in urban area (from 2002 - 2004, the growth rate was 31.1% and 24.5% during 2004 - 2006).

The average expense rate in 2008 in urban area was 2.01 times as high as in rural area and it has had the tendency of gap shortening (the rate in 2006, 2004 and 2002 was 2.02, 2.07 and 2.14, respectively).

Table 1. Monthly total consumption expenditure per capita by urban-rural and regions (Unit: 1000 VND)

		2002	2004	2006	2008
Rural - Urban	Urban	497.5	652.0	811.8	1245.3
	Rural	232.1	314.3	401.7	619.5
8 regions	Red River Delta	300.2	417.7	531.8	813.9
	Northeast	240.8	324.9	414.6	630.8
	Northwest	192.4	250.8	324.7	496.8
	North Central	210.2	275.7	350.0	560.2
	South Central Coast	267.0	366.4	453.3	706.5
	Central Highlands	216.3	321.3	431.0	670.9
	Southeast	482.1	624.4	818.1	1292.6
	Mekong River Delta	284.8	376.1	485.5	709.3

Source: 2008 Vietnam Household Living Standard Survey

If considered in terms of geographic regions, in all expense areas, average monthly expense per head in 2008 relatively increased compared with 2006. The North Central had the highest increase rate (1.6 times), and Mekong River Delta had the slowest growth rate (1.46 times)

There is a very great difference in daily expense in the nation's regions. The highest expense rate in 2008 was in the Southeast, at 1292.6 thousand VND. This is considered the rich region in Vietnam with many industrial zones and is the concentration of many big cities like Ho Chi Minh, Binh Duong, Dong Nai, Ba Ria - Vung Tau. Therefore, the demand of expense is very big. The lowest expense rate in 2008 was in Northwest area, at 469.8 thousand VND. The Northwest has a limitation in households' expense due to difficult economic social conditions and under developed economy in accordance with the general development of the nation. Moreover, households in this area do not have high demands of shopping because households' production partly meets most daily demands. Thus, that average expense of these households is low is reasonable. If the expense rate in 2008 of households in the Southeast - the region with the highest rate of expense is compared with that of households in the Northwest - the region with the lowest rate of expense, it can be seen that the gap is 2.6 times.

The difference in expense rate can be recognized in households mastered by women or men. Specifically, average monthly expense per head of households mastered by women is higher than that of households mastered by men. Living expense in households mastered by women in 2002, 2004, 2006 and 2008 was 343.4, 432.3, 545.1 and 875.1 thousand VND, respectively compared to that of households mastered by men at 250.0, 339.9, 436.3, 656.9 thousand VND. This can be attributed to the fact that women care more about looking after and nutrition of family members or other expenses of women are lower so they spend more on family's expenses.

In conclusion, average expense of Vietnamese households was significantly improved in recent years. Average monthly expense of households headed by women is higher than that of households headed by men. Average expense gap between urban and rural areas have decreased slightly but remained large differences of the expense rate.

4.2. The Structure of Vietnamese Households Expenditure

The expense structure is one of important indicators about the real living standard of families (Van, 2004). The comparison of expense structure from 2002 to 2008 shows a positive change in people's living standard.

Table 2. Share of total consumption expenditure by consumption item and rural-urban area (%)

	Total expense	Categories			
		Living Expense	Subcategories		Other expenses
			Expenses on food, drink and cigarettes	Expenses apart from food, drink and cigarettes	
Nationwide					
2002	100.0	91.6	51.9	39.7	8.4
2004	100.0	90.6	48.5	42.1	9.4
2006	100.0	90.0	47.5	42.5	10.0
2008	100.0	88.9	47.1	41.8	11.1
Urban					
2002	100.0	92.6	47.8	44.9	7.4
2004	100.0	91.3	44.6	46.7	8.7
2006	100.0	91.0	43.9	47.1	9.1
2008	100.0	89.5	43.5	46.1	10.5
Rural					
2002	100.0	91.0	54.6	36.4	9.0
2004	100.0	90.2	51.1	39.1	9.8
2006	100.0	89.3	50.2	39.2	10.7
2008	100.0	87.6	49.9	38.6	11.5

Source: 2008 Vietnam Household Living Standard Survey

Nationally, the biggest expense of all the households is living expense with the rate of 91.6% in 2002 and this rate tended to decrease in the following years with 91.6% in 2004, 90% in 2006 and 88.9% in 2008. This proves that the living standard has been improved more and more because the households do not have to spend too many expenses on daily life but on other purposes in order to satisfy their own lives.

The rate of living expense in urban areas was always higher than rural areas from 2002 to 2008 (see table 2). The main reason is perhaps due to the fact that the demands of urban households are bigger and more various than those of rural households. In addition, the price in urban areas is always higher than that in rural areas. This makes urban households have to spend more on living expenses than rural households. The rate of expenses spent on food, drink, and cigarettes of urban households is much lower than rural households (in 2002, 2004, 2006, 2008, urban households spent 47.8%, 44.6%, 43.9%, 43.5 % of the total living expense whereas these rates in rural households were 54.6%, 51.1%, 50.2%, 49.9%). On the contrary, the rate of expense on other purposes apart from food, drink, cigarettes of urban households is higher than rural households (in 2002, 2004, 2006, 2008 these rates in urban areas were 44.9%, 46.7%, 47.1%, 46.1% whereas these rates were 36.4%, 39.1%, 39.2%, 38.6% in rural areas). The rate of expenses on food, drink, cigarettes of urban and rural households as above shows that rural households are still poor and their production mainly satisfies their demands at least on food and drink. Meanwhile, urban households have better lives so they spend more on other purposes.

The inequality of quintile 5 (the richest) and quintile 1 (the poorest) in monthly per capita average living expense is clearly shown. The living expense of the richest group is 4.2 times as high as that of the poorest group (this rate in 2006, 2004 and 2002 was 4.5 times). In comparison with 2006, the living expense of the poorest group increases 63.1% (higher than the increasing rate of 30.1% from 2002 - 2004 and 26.3% from 2004 - 2006); this rate of the richest group increases 51.7% (from 2002 - 2004, the rate was 30.4%, 2004 - 2006, it was 28.3%).

We are going to analyze the expenses of households to recognize the changes in the structures of expense and find out the difference in the structures of expense between rural and urban households; between the richest and poorest group in Vietnam in current situation as well.

4.2.1 Expenses on Food, Drink, Cigarettes

It can be said that depending on certain situations and the demands of each person, each family, people have different expenses on food, drink, cigarettes. The expenses on food, drink, cigarettes in family consist of the following: food, foodstuff, fuel, eating out, drink and cigarettes.

Rural households spend more on food and foodstuff than urban households, especially expenses on food (table 3). The main food Vietnamese people use is rice. 28% of expense budget on food and foodstuff of rural households was spent on rice, whereas this rate was only 14.8% to urban households (in 2008). This can be explained as follow: rural households are often larger so their demands are bigger. Moreover, they do not have many chances to eat out like urban households so the expense on such food as rice is much higher than that of urban households. It can be seen that the living standard of rural households has not been improved much, thus they have to spend their expenses on meeting the daily demands of their own.

Table 3. Share of living expenses categorized into urban, rural areas and expenses (%)

	Urban areas				Rural areas			
	2002	2004	2006	2008	2002	2004	2006	2008
Food	16.1	14.9	14.4	16.5	31.6	28.9	27.2	29.1
Foodstuff	51.5	51.9	54.4	52.7	49.5	50.9	52.0	50.9
Fuel	4.5	4.7	5.3	5.3	5.7	5.5	5.9	5.6
Eating out	20.5	22.6	19.5	19.9	8.0	9.5	9.4	9.4
Drink and cigarettes	7.4	5.9	6.4	5.6	5.2	5.2	5.5	5.0
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Source: Calculation based on the results of living standards of households in 2008

The expense on fuel in rural areas is also higher than that of urban areas, the main reason is that the infrastructure system especially electricity system is often overloaded so rural people have to buy petroleum to light up when the electricity go out. This happens more regularly in summer - the season of highest consume on electricity of Vietnamese people.

The expense on eating out in urban areas was 2 times as high as in rural households from 2002 to 2008 (for instance, in 2008, this distance is 2.11 times). Clearly, the life of urban people is better and a convenient system of restaurants helps them to easily access to this service. That is the reason why the expense on eating out in urban areas is higher than in rural areas. However, in rural areas the expense on eating out has also been likely to rise (from 8% in 2002 to 9.5% in 2004 and 2006, 9.4% in 2008), this shows that the life of rural households has been partly improved so that they have better financial condition for eating out.

For the expenses on drink and cigarettes, there is only a slight difference between rural and urban households. Urban households spend a bit more on drink and cigarettes than rural households.

Table 4. Structure of living expenses categorized into income quintile and kinds of expenses (%)

	Income quintile				
	Quintile 1	Quintile 2	Quintile 3	Quintile 4	Quintile 5
Food					
2002	43.6	36.2	30.9	24.2	15.1
2004	40.4	33.2	27.4	21.8	13.7
2006	38.6	31.0	25.2	19.3	13.6
2008	39.6	31.8	27.7	21.8	15.3
Foodstuff					
2002	42.5	47.9	50.3	52.2	52.3
2004	44.7	49.6	51.7	53.0	52.9
2006	46.3	51.4	52.9	53.9	55.2
2008	46.2	50.0	51.6	52.6	53.5
Fuel					
2002	7.1	5.9	5.3	5.1	4.4
2004	6.8	5.7	5.3	5.1	4.7
2006	6.9	5.8	5.4	5.7	5.0
2008	6.1	5.6	5.5	5.7	5.0
Eating out					
2002	2.6	5.3	8.4	12.9	20.3
2004	3.9	7.1	10.6	14.8	22.1
2006	3.8	6.9	11.2	15.2	19.2

2008	4.3	8.2	10.4	14.5	20.1
Drink and cigarettes					
2002	4.1	4.7	5.1	5.6	7.9
2004	4.2	4.4	5.0	5.3	6.6
2006	4.4	4.9	5.3	5.9	7.0
2008	3.8	4.4	4.8	5.4	6.1
Total	100.0	100.0	100.0	100.0	100.0

Source: Calculation based on the results of living standards of households in 2008

The poorest group (quintile 1) spends most of the expenses on food (39.6% of the expenses in 2008) and this expense tends to decrease depending on the better financial condition of households, whereas quintile 5 (the richest) the expense on food is only 15.3% (in 2008). Obviously, the demand for food of the richest group is not high because they have a better life so they spend much money on other purposes as buying good food, eating out, etc.

The biggest difference in expenses on food, drink, cigarettes of households at different levels of living standard is that, the richest group spends much more on eating out than the poorest group; however, that distance tends to be narrowed (this difference rate was 7.8 times in 2002, 5.7 times in 2004 and 4.7 times in 2008). It is clear that the bad financial condition of the poorest group makes them unable to eat out.

If it is only considered about the poorest group, the expense on food has a tendency of gradually decreasing, and the expense on foodstuff is increasing, and the expense on eating out is going up as well. This helps us to assert that the living standard of the poorest has been partly improved.

Of all the expenses on food, drink, cigarettes, the expense on fuel is the most stable to all the groups though the years (from 2002 to 2008).

4.2.2 Other Expenses Apart from Food, Dink, Cigarettes

Expenses apart from food, drink, cigarettes consists of: group 1) clothes, hats, shoes; group 2) accommodation, electricity and water supply, hygiene; group 3) equipment and household facilities; group 4) medicine and health service, group 5) travel and post service; group 6) education; group 7) culture, sports, entertainment; and group 8) expenses on other facilities and services.

Among the above expenses, Vietnamese families spend most on travel and post office, then equipment and household facilities, education; and least on culture, sports and entertainment. In reality, the living standard of Vietnamese people is not very high so the fact that demands and financial condition for expenses on culture, sports and entertainment activities is not much is easy to be explained. There is almost no big difference of these expenses between geographic areas.

The great difference of the above expenses is clearly shown in households of different income levels. In details, the richest group (quintile 5) spends more on culture, sports and entertainment. The richest group spent 21 times as high as the poorest group in 2002, 24 times in 2004, 14.5 times in 2006, 16 times in 2008. The next big difference in expenses of the richest and poorest groups is on travel and post service. Obviously with the higher living standard, the richest group (quintile 5) has more various and diversified demands for enjoying culture, entertainment and sports activities. Besides, the demand for travel and information exchange of this group is relatively big so the expense on these purposes is no doubt more than the poorest group (quintile 1).

One thing that should be noted is that in the expense on education, almost no difference between groups at different living standards is found. The reason may be due to Vietnamese people are possessed of traditional fondness for learning so however rich or poor, all families want to invest into their children's education. Furthermore, in people's awareness as well as the Vietnamese Communist Party and Vietnamese Government, investing into education means investing for the development. Hence, in spite of richness or poverty, households pay much attention to investing into their children's study. This leads to the unremarkable difference between the rich group and the poor group in expense on education.

4.3 Role of Women and Men in Managing and Determining Expenses in Vietnamese Families at Current Time

In recent years, the position and roles of Vietnamese women have been changed remarkably in the process of economic and social development of the nation in the direction of industrialization and modernization. They have actively taken part in economic, social, educational, politic activities, etc. (Binh,

2011; Khieu, 2003). That change is outside the range of family. Inside their home, how has the role of women changed? Perhaps there are many means to recognize that change. Nevertheless, due to the limit of this paper, I focus on analyzing the role of women in determining expenses in family.

Most of all, it can be asserted that from traditional to modern life, regardless of the North or the South, most of Vietnamese women are the ones who manage the fund of their households, it means that they are in charge of “family’s fund keeping” (Hue, 2007; Minh, 2009). In other words, the management of finance in family is considered the responsibility of women “the role of fund keeping of women has still been the same since the old times”, “no men manage family’s fund” (Chi, 1989; Huou, 1991). Results of sociology survey indicate that in three areas: urban, lowland and highland and mountain, the rate of women managing family’s fund is remarkably higher than that of men (66.2% compared to 5.3%; 68.5% to 3.7%; 9.6% to 10.3%) (Van, 2004). According to a result of another study, in Ho Chi Minh city, wives manage family’s fund in 63.3% of households, this rate of men is only 9.7% (Hoa, 1998). For many husbands, their wives are thought to be a safe keeper of money. If wives keep money, it will be lost less and they spend more for family than husbands do. Therefore, it can be concluded that almost all Vietnamese women are keepers of family’s fund. Do they have the right to decide expenses of their family?

In a family, there are a variety of expenses; normally women decide expense on daily-meals. This is common in both urban and rural areas (84.3% of urban women decide expense on daily meals and this rate of rural women is 85.6%). Mostly, husbands of both rural and urban families do not have the right of determining or do not care about this expense, especially in rural areas, there is no husband who decides daily expenses in his family. With other necessary expenses such as education, disease treatment for children and other members of family, women also have more rights to decide. However, the sharing of responsibility in order to gain the agreement of both wives and husbands in deciding expenses is common in both urban and rural families.

If the position of urban women and that of rural women in deciding family’s expenses is compared, we can realize that the rate of urban women making decisions themselves is higher than that of rural women possibly due to higher levels of social awareness and profession (see table 5).

Table 5. *Who is the person deciding the following duties? (%)*

	Urban areas			Rural areas		
	Wife	Husband	Both	Wife	Husband	Both
Expense on daily meals	84.3	0.5	11.6	85.6	--	14.5
Expense on disease treatment	57.9	4.5	40.4	31.4	0.3	67.9
Expense on children’s education	45.9	2.0	49.5	25.4	1.7	68.2
Buying expensive things	12.6	12.6	73.7	2.3	9.1	88.3

Source: *Vu Tuan Huy. Transformation in structure of family and roles of women*

The above data show the more progressive and equal transformation in the role of making decisions of wives and husbands in most of family’s expenses. In fact, the rate of families in which husbands decide expenses is not remarkable in both rural and urban areas. Moreover, the high rate of families in which both wives and husbands decide not only demonstrates that women have had a remarkable progress on the way to sex equality but also asserts that the democratic relationship has been forming in Vietnamese families.

In buying expensive things, it can be realized that the rate of both wives and husbands discussing on this expense is the highest in both rural and urban areas (these rates are 88.3% and 73.7% respectively), the next highest rate of who makes decisions is husbands; the lowest rate is wives. This is most clearly shown in rural areas.

It can be concluded that with daily expenses, women have the highest right of deciding, most men do not take part in this duty. With other expenses like children’s education and disease treatment, men play higher role in deciding. This is common in all the households in spite of rural or urban families. Nevertheless, in buying expensive things, the rate of both wives and husbands discussing on making decisions ranks highest. Meanwhile, this rate of only women deciding this expense is not high, especially in rural areas.

Results of some studies show that the role of husbands in poor families is much higher than in rich

ones. The rate of both husbands and wives in poor families making decisions is lower than in rich families (The Ministry of Culture, Sports and Tourism, 2008). In addition, the right of decision making of wives or husbands in buying expensive things rises when their financial contribution increases (Hue, 2007). About age, husbands at young age (under 30) and old age (above 60) have higher right of buying expensive things than husbands at other ages. Meanwhile, the right of decision making of wives rises according to their aging but the level of increase is not remarkable. The sex gap in decision making between husbands and wives is shown clearly in illiterate families (Hue, 2007). If regarding the influence of minority factor, the studies indicate that there is almost no difference between men and women in decision-making on family expenses (Van, Khieu, Binh, 2002; Hue, 2007; Lan & Thao, 2006).

5. Concluding Remarks

The results of the analyses and discussions indicated that average expense of Vietnamese households was significantly improved in recent years. Average monthly expense of households headed by women is higher than that of households headed by men. Average expense gap between urban and rural areas have decreased slightly but remained large differences of the expense rate.

The biggest expense of all the households is living expense, but the rate of living expense in urban areas is always higher than that of rural areas. It is the same situation between the quintile 5 and quintile 1. Only the expense on education is almost no difference between groups at different living standards.

In daily expenses, women have the highest right of deciding, most men do not take part in this duty. With other expenses like children's education and disease treatment, men play higher role in deciding. This is common in all the households in spite of rural or urban families. Nevertheless, in buying expensive things, the rate of both wives and husbands discussing on making decisions ranks highest. Meanwhile, this rate of only women deciding this expense is not high, especially in rural areas.

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