

Go Digital **ASEAN** Digital skills to unlock new economic opportunities



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Introduction

Go Digital ASEAN is the regional initiative supported by Google.org towards helping people in marginalized communities integrate successfully into the digital economy. In Vietnam, Go Digital ASEAN focuses on providing women-led micro, household businesses and the underemployed youth with basic skills and knowledge about digital technology to expand economic and employment opportunities and reduce the impacts of COVID-19.

Go Digital ASEAN corporates with partners, including Tinh Thuong Microfinance Institution (TYM), Vietnet Information Technology and Communication Center (Vietnet - ICT) and Vietnam Women's Academy (VWA) to develop digital education programs, TOT trainings and conduct digital education for the project's target population.

The project has trained:

- **81,560 people** who are running micro and households businesses and underemployed youth in rural, mountainous and remote areas. Of the trainees, 87% are women, who are TYM's existing clients, and 13% are the client's family members, who jointly participate in the household's economic activities.
- **500 local staff of TYM**, who are directly providing microfinance services and training programs for the above target groups.



Situation before training

- More than 80% are women, aged 25-54 years old and running micro/household-based businesses in various informal sectors, including handicrafts, fishery and aquaculture, planting (tea, paddy, industrial plants), livestock, small-scale trading, and other services (i.e., tailor, nail, food processing) in Northern and Northern Central of Vietnam.
- High percentage of target beneficiaries having access to and using the Internet and smartphones (97.9% of those have access to internet own a smart phone).
- There is strong existing bias among community people in women's capacity in owning and using smart phones. Gender-based disparities in division of household work and household decision-making power, particularly in making family financial decisions are likely factors affect women to access/own digital devices and training.
- Smart phones and the Internet are mainly used for the purposes of basic communication and entertainment, while the percentage of those using the ICT device and the Internet for studying, business development/management is relatively low (30%).
- Lack of knowledge and skills in operating digital devices, low affordability, lack of awareness on the digital benefits and security issues (fraud and scams) are major concerns in making decisions to buy/use an ICT device among the target population.
- Women have low self-confidence about their ability to operate a smart phone, they also think that a smart phone is a luxury asset, and they fear they will damage or lose it.
- Women, especially businesswomen who can access the internet and capable of using a smart phone tend to feel more confident and independent in life, and thus tend to have stronger decision-making power in their families.
- There is a great need among target beneficiaries to improve their digital knowledge and skills. Specifically, they want to improve knowledge and skills in protection of devices with passwords and anti-viruses (45.3%), using apps on social media and communication (44.8%), techniques in using different on-line marketing tools in social media (44.7%), set up an account on social media (43.4%).

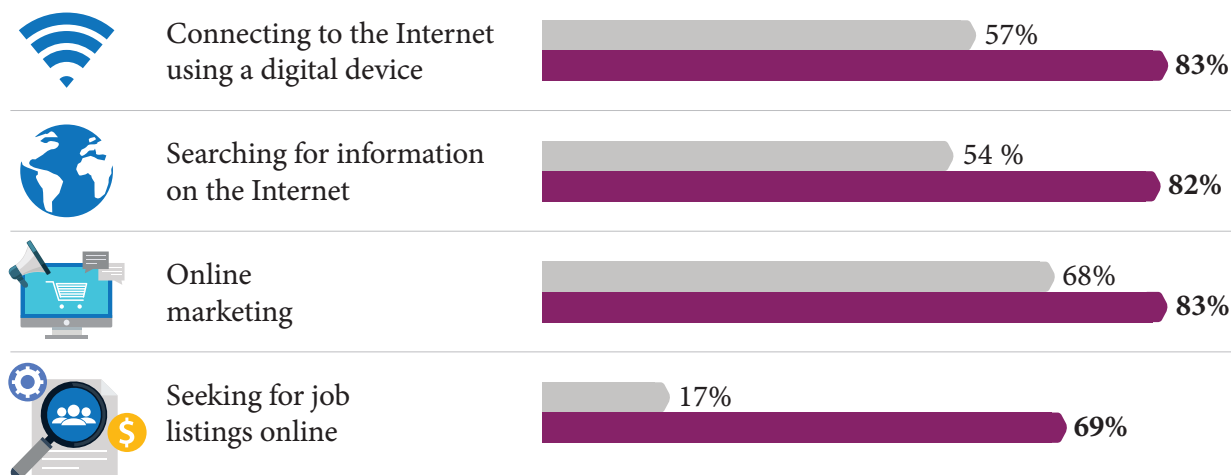


Change brought by digital training

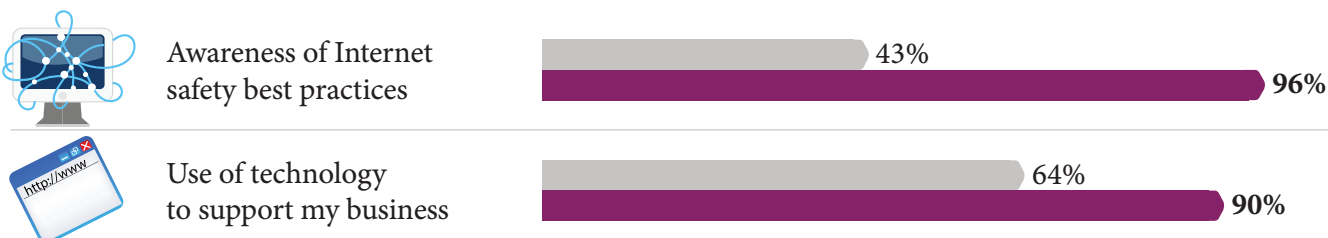
■ Pre-training survey (with 5,869 selected target beneficiaries)

■ Post-training survey (with 6,610 selected target beneficiaries)

Purposes of using ICT device and accessing to the Internet



Improved confidence and skills in using digital technology





Mrs. TRAN THI TOI



Thanks to the online marketing, the number of my customers has been significantly increased.



Applying digital technology for success

MRS. TRAN THI TOI owns Hoai Toi Seafood Shop in Hai Ninh, a coastal area of Nghi Son town in Thanh Hoa province. Mrs. Toi is currently a microfinance client of Tinh Thuong Microfinance Institution (TYM). Every year, Toi borrows loans with maximum allowable amount TYM to invest in her business and has created employment regularly for 4 people, who come from her community. The current revenue from her shop is about 300 to 400 million VND per month, which has a substantial rise compared to last year (100 to 200 million VND per month). When it comes to her, members of the same loan group shared that Toi is always so enthusiastic in selling and her products' quality is as good as her advertisement.

Mrs. Toi started her seafood business in 2017 as a petty-trading activities for livelihood, using her traditional experience in trading and running a business. In August 2020, she participated in the digital training course of Go Digital ASEAN that was directly delivered by by TYM officers. She quickly grasped new technology skills, applied what she learned into her business activities. She herself learned more skills in online sales through Zalo and Facebook. Toi now be able to advertise

her products every day on Facebook and livestream to promote products (seafoods, spring rolls, frozen products) to attract customers inside and outside the province. She even knew how to use Google Maps to ship her products to buyers conveniently. Moreover, Toi also learnt from the training about the importance of not sharing links or video with unknown sources. Thanks to that, she feels more secured about the security and safety information when going on the Internet.

Mrs. Toi said that thanks to the online marketing that she applied since late 2020, the number of customers has been significantly increased. She happily shared that she has recently put more investment in expanding her shop, increased from 10 to 18 freezers, decorated her shop to make it more beautifully and invested in frozen warehouses to store products. Addition to dried, fresh and frozen seafood and, various kinds of sauces and fish sauce in large quantities, she also sells other products such as shrimps, chickens, frogs, eels and snacks such as confectionery and cereals. Mrs. Toi shared confidently that she will expand her business scale on the 2nd floor of her current Shop in the coming time (2022-2023).



I'm now able to identify the potential risks and fraudulent acts on the Internet.



Mr. TRINH VU NGHIA

Digital technology – an effective tool for start-up

MR. TRINH VU NGHIA, 32 years old, lives in Quang Thang ward - a suburban ward of Thanh Hoa city in Thanh Hoa province. Before 2020, due to his family circumstances, Mr. Nghia could not travel far to get a stable job he wanted but had to stay home, helping his mom in selling fast-food and earned about VND 500,000 on average per day. During that time, he had an inferiority complex about his job and income while he was verging towards thirty.

Being encouraged by TYM's officers to participate in the digital training program of Go Digital ASEAN, Nghia attended the training designed for young job-seekers in October 2020. During over 2 months of his participation, he learned how to go online for looking for jobs and use the Internet safely. Besides those compulsory sessions designed for job seekers, Nghia actively took classes on online marketing and self-studied all the 8 selective sessions provided in the training program's materials.

Mr. Nghia then started to search online for items that he can trade, and was especially interested in

electronic components such as chips, boards, etc. He became accustomed to online sale channels in social networks and went on Zalo and Facebook to look for those items that he wants to buy, connect and sell these items to interested customers. He also applied the learnt skills in taking and posting pictures of his products, customer care through inbox to boost interactions. Thanks to that, the number of customers knowing about and buying his items has increased gradually. He also know how to use internet banking for payments transaction and how to locate customers' addresses, using Google Maps and thus delivered the selling items to his customers quickly and conveniently. Nghia said that he feels more confident when using the Internet and online sale because he is now able to identify the potential risks and fraudulent acts on the Internet.

With all the great efforts in learning and starting his new business, Nghia has been able to double his daily income to approximately VND 1 million. His family feels happy and support his current business. Mr. Nghia's parents support him and believe that his work will continue to be stable and develop in the future.

Information technology opens up many new opportunities

MRS. NGUYEN THI THU HA, 51 years old, is a microfinance client of TYM in Cong Hoa village, Phu Linh commune in Soc Son district, a suburban industrial area of Hanoi Capital. Heretofore, Mrs. Ha just worked in farming, livestock breeding and petty trading to make her family living. In August 2020, Ha participated in the digital training program of Go Digital ASEAN, and she then started an online business, trading agricultural products, household appliances, and cosmetics. She continued to participate in the digital training program during 2020 and early 2021.

From the one who doesn't often use smartphones, after attending the digital training courses delivered by TYM local staff, Ha started to download and use social network apps such as Zalo, Facebook. She also asked for further guidance from her relatives and TYM's local staff on how to post and advertise her available trading items, livestreaming about her chickens, household appliances, cosmetics items in her stock, and how to make the customers' orders. Ha also learned how to use Google Maps to locate customers' addresses for shipping or send her location for customers to come and pick up the goods. Trading online also forced Ha to use banking online to transacts with her customers. This was at first a great challenge for her but then she found it convenient and help to maintain her business, especially during several waves of Covid-19 for the past year.

So far, Mrs. Ha have been competently using the mobile apps. She herself has more understanding about technology and feel confident to use it to increase income for her family. Her average income from online sales is VND 5- 7 million per month, a significant amount for her family of 7 people.

Ha plans to expand this online business and will invest in bigger henhouse to raise more chickens in 2022.

Mrs. Ha shared with a big smile that digital skills has helped her to work more effectively and conveniently. Thanks to that, she does not stop her self-development, continuous learning, sharp thinking and working flexibly and efficiently. Ha also shared her experience and helped other women in her credit-saving groups to use mobile apps in smartphone. She also has encouraged her husband and children to use technology in production and business activities of the family and promote interactions and sharings in her family.

When it comes to her, TYM's clients and staff always praise Mrs. Ha about her agility for catching up with technology to run business effectively and bringing a better income source for the family.



Mrs. NGUYEN THI THU HA



Digital skills have helped me to work more effectively and conveniently.



Digital tools are like a miracle

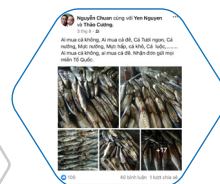
MS. NGUYEN THI CHUAN, born in 1988, is a member of Tinh thuong microfinance institution (TYM) in Dien Van commune, Dien Chau district, Nghe An province. She was born and grown up in a remote village with the traditional businesses of fishing and salt making. When the pandemic broke out at the end of 2019, she was extremely worried that loss of traditional consumers consuming catfish would destroy her family's business model. Previously, her family sold roughly 3 tons each year to traditional wholesalers to export to Laos. However, since the outbreak, these wholesalers have stopped to buy suddenly. With 3 aquariums of catfish, if retailing in the traditional market, she does not know how she will manage how to manage sell out such a large amount of fish.

Fortunately, she confided, the digital knowledge she obtained from the Go Digital ASEAN's training classes was like a miracle that changed her perception and way of doing business. From the one who did not know how to use online sales channels and payment transactions on the Internet, after the training course, she began to learn how to use Facebook and Zalo to sell online. With dedicated

guidance from TYM's trainers, she became more and more confident in taking photos, posting sales, looking for potential customers, business partners on online groups. As a result, her customers are not only from the same area where she lives, but are also expanded to other provinces. She was even able to connect with wholesale partners from Con Cuong district (a mountainous district of Nghe An province). Her online sales progressively improved. She and her husband often packed goods to transport ranging from 70kg to 1 quintal every day. She also became familiar with using fast and safe online transfer payment methods. On that momentum, she continued to sell other seafood products, and at the same time, providing transportation services of 7-seater vans driven by her husband. Up to now, her family's annual income from selling catfish is from 60-70 million VND (~US\$2,600-3,000); income from selling seafood is from 30 - 40 million VND (~US\$1,300 - 1,700); and income from car services is from 130 - 150 million VND (~US\$5,700 - 6,600); 50 percent increase compared to the time before the epidemic.

During the days when the COVID-19 pandemic has been raging everywhere, while many families lost their livelihoods and income, and many women had difficulties in doing business and trading, Ms. Chuan was still confident with the "business tools" she has been using: the smart phone with many useful applications in life and business.

Ms. NGUYEN THI CHUAN



**Digital tools
are like a miracle
that helped revive
my business amidst
the pandemic.**



Thanks to the training, I can take good photos and write good posts to attract customers.



Digital tools to boost business

MS. BUI THI HIEN LUONG, 35 years old, is living at the coastal village named Bien Quynh, in Quynh Luu district, Nghe An province. Before 2018, she traded at a local market and assisted her husband in running the winery shop, a long-standing occupation handed to him by his father. Thinking that there is nothing in the sea but fish and shrimp, with the younger brother's training is in seafood, the whole family decided to open a seafood business, mostly frozen seafood, to supply to supermarket chains in Hanoi, such as Big c and Vinmart. The couple contributed 15% of the capital of the company; the remainder coming from his brother and other family members. With the new business model, she was tasked with managing the warehouse of raw materials and outputs. Currently, the company has 40 permanent employees, all of whom are local, in which she was assigned to manage approximately 20 of them.

Ms. Hien Luong is one of the first members of the branch to attend the Go Digital's ASEAN's digital training sessions.

After the course, she regularly posts articles on two addresses of her family company, namely

the website www.bienquynhseafood.com and the Fanpage "Bien Quynh Seafood". In addition, she also instructs technicians to manage social networks and the company's website, to improve image quality, content and interaction with potential customers.

Thanks to that, the company's business in 2021 is quite prosperous, despite the raging of the COVID pandemic. With the positive changes on the website and Fanpage, the company has added new partners from Thai Nguyen, Hanoi, and Ho Chi Minh City with the same revenue as the previous big partners like Big C and Vinmart. She is also pleased to share information about through the website a new partner from Japan has also contacted her to sign a contract with her business on seafood consumption.

The biggest success in 2021 was that she confidently participated in the creative start-up idea contest launched by the Vietnam Women's Union. Thanks to her business, she excellently entered the national final round and was awarded the "prospective" award by the organizers for her start-up idea.



Ms. NGUYEN THI TRON

I do livestream every day to sell products. Thanks to that, I have more and more customers.



Confidence in using digital technology

MRS. NGUYEN THI TRON, 58-year-old, is a member of Tinh Thuong microfinance institution (TYM) at Quynh Luu district, which is a rural coastal district of Nghe An province, in the North Central Coast region of Vietnam.

Before, she had never knew how to use the mobile applications to sell anything online. She just revolved around farming and aquaculture work, and taking care of her mother-in-law. At the age of nearly 60, when her children grew up and live separately, she has more time for social activities and family business development.

She confided, the Go Digital ASEAN training course provided by TYM at the end of 2020 has helped her know how to use applications on her smartphone and how to handle when her social media accounts are lost, and how to do online payment transactions. Ms. Tron is also more confident when using Facebook and Zalo to sell things. She is aware that information technology helps her quickly bring her products to customers, get more people to know about her products, and sell more products. Thanks to online

communication and interaction when frequently livestreaming, she is becoming more and more confident, skillful and flexible in life.

Along with the family's traditional business of raising clams and oysters, at the beginning of 2021, she was confident to open a grocery store at home. Not only regularly taking photos, introducing products on her personal Facebook page, she is also very active and confident in livestreaming with any single product at the store (i.e. masks, towels, turmeric powder, etc.) as well as livestreaming outside at the oyster and clam rafts, especially during the harvest season. Ms. Tron was pleased to share that she sold approximately 4 tons of oysters and a few tons of clams last year, which were both sold on the spot and imported at the purchasing units. In addition to traditional customers, thanks to using Facebook, especially livestreaming, and connecting to customers via her mobile phone, she has attracted many more new customers, even outside the area where her family is living. As a result, her family's income increased by more than 30 percent compared to the previous year.

Doing business online helps overcome COVID-19 time

MS. NGUYEN THI HUONG GIANG, born in 1973, is a member of the Tinh Thuong microfinance institution (TYM) in Thai Nguyen City. Ms. Giang has been selling clothes for almost ten years. Currently, she is running two clothing stores around the Thai Nguyen University of Education's area. Her main customers are female students and residents of the surrounding area. Previously, the monthly revenue of her two stores was more than 100 million VND (~US\$4,400), with the profit of 30-40%.

During the most recent COVID-19 period, when all schools in her area were closed and changed from offline to online training, her business was greatly impacted. She has lost all her student customers, who used to bring great revenue to her stores, while the number of local resident customers dropped substantially.

It was timely that she joined the Go Digital ASEAN training course during August-December 2020. With guidance from TYM's trainers, she has quickly applied the knowledge and skills on online sales that she gained from the training course to her business. She and her daughter, in particular,

created Facebook and Zalo accounts to market her clothing. Using the existing phone numbers of her old customers, she added them as friends on Facebook and Zalo in order to introduce and sell clothes through these channels. As a result, her sales gradually returned to normal. In addition to maintaining the number of existing customers, she also added a considerable number of new consumers who were connected through her new social media accounts and proceeded to buy her products. Selling online has also helped her become more proficient in transferring and receiving money online by frequently using mobile banking applications. She is currently adept in using a management program to handle incoming, outgoing, and daily sales.

Ms. Giang shared that, her business has been quite stable at this point; the two stores' revenue from traditional consumers is 80-90 million VND per month (~US\$3,500 – 3,900), but the revenue from online sales has reached more than 100 million VND per month (~US\$4,400). *“Let's apply information technology in doing business since it helps us feel more confident and ready to tackle various obstacles during the pandemic”,* she said.

Applying information technology in business helps me tackle various obstacles during the pandemic.



The Go Digital ASEAN training program is designed into three main topics with 21 lessons as follows:

<p>TOPIC 1</p> <p>INTERNET AND BASIC MOBILE APPLICATIONS</p> 	<ol style="list-style-type: none"> 1 Introduction to smartphones and the Internet 2 How the Internet works on digital devices 3 Information search on the Internet (e.g., Google search) 4 Online job seeking 5 Text and call 6 Social media tools 7 Email 8 Online banking
<p>TOPIC 2</p> <p>DIGITAL MARKETING TOOLS</p> 	<ol style="list-style-type: none"> 9 Introduction to online marketing 10 Benefits of using social media as a marketing tool 11 How to create engaging content and attract customers on social media 12 E-commerce channels as useful marketing tools 13 Google Maps and Google Location as marketing tools 14 Some tips for online marketing
<p>TOPIC 3</p> <p>ONLINE SAFETY AND SECURITY</p> 	<ol style="list-style-type: none"> 15 Introduction to online safety and security 16 Information security – identify/information theft and fraud 17 How to be safe in using social media – Account stolen 18 How to be safe in using social media – Aware of harmful information and images 19 How to be safe in using social media – Fake information 20 How to identify and cope with online malefactors 21 Online safety for children

