

# Gender Equality in Property Ownership among Ethnic Minority Households: Actual Status and Influential Factors

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**Abstract:** Based on surveys carried out in 2018 and 2019 within national level research project “Some Fundamental Issues on Gender Equality in Ethnic Minorities in Vietnam” from 2,894 representatives of ethnic minority households in eight provinces, author analyses the existing situation relating to the titling of certificates of land-use rights and house ownership (LURHO certificates) and property division among children in ethnic minority households, and factors influencing this division. The results show a positive move towards gender equality in the titling of the LURHO certificates and the division of assets among children in ethnic minority households. The change has been taking place slowly, and the proportion of households, in which both husband and wife are co-holders of the certificates, remains quite small. For property division among children, gender equality has been more improved. Although more assets are sometimes given to sons or daughters in accordance with traditional customs, the number of households dividing assets equally among children accounts for the highest proportion. Traditional customs and culture about heirs or heiresses play a significant role in house ownership and property division. Owing to vigorous impacts of education, mass media, and modernisation, the role of those factors may fade in the future.

**Keywords:** Ethnic minority, women, gender equality, right to property ownership.

**Subject classification:** Sociology

## 1. Introduction

Women’s greater control over assets, including land, houses, and other valuable things, will cause greater beneficial effects on improvements in health, economic, and educational status of women and their children (Buchhave, H. et al., 2020). If titled as the owner in the certificate of land-use rights and ownership of houses and other assets attached to the land (hereafter, referred to as LURHO certificate) and provided with assets equally by parents,

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women can improve their role in extending trade activities and mobilising land and human resources for socio-economic development (The World Bank, 2006; Ministry of Culture, Sports and Tourism et al., 2008; USAID et al., 2015). It is, therefore, crucial to provide favourable conditions for Vietnamese women, particularly from ethnic minorities, so that they can get full property ownership rights, aimed to boost development of women and the entire society as well.

There are two important indicators to assess property ownership: the right to be titled as the owner in the LURHO certificate and the right to be provided with assets equally by parents. According to the Land Law 2003 issued by the Central Government of Vietnam (subsequently, the Land Law 2013), there is no discrimination on the ground of sex in land-use rights; both husband and wife must be titled as co-holders of the LURHO certificates. It is a significant policy aimed to improve gender equality in accessing social resources and ensuring women's equality in land-use rights and house ownership.

The new regulations in the Land Law 2003 were step-by-step implemented among ethnic minorities. In 2006, the number of patriarchal households in ethnic minorities, in which only husbands were titled as holders of the LURHO certificates, made up 90.0%, while the households, in which both husband and wife were co-holders of the certificates, made up just 1.4%. For Khmer households, which are bi-archal; i.e. both patriarchal and matriarchal, the corresponding figures were 85.9% and 1.4%, respectively (Ministry of Culture, Sports and Tourism et al., 2008)<sup>2</sup>. By 2013, research carried out by Hoang Cam and colleagues (2013) in 10 provinces and cities in Vietnam showed that the proportion of ethnic minority households, in which both husband and wife were co-holders of the certificates, increased to 6.8%, 9.5%, and 16.3% for patriarchal, matriarchal, and Khmer households respectively<sup>3</sup>.

The division of valuable assets among children is also an important indicator of gender equality. According to the Vietnam Household Living Standards Survey 2006 (VHLSS), the proportion of ethnic minority households, in which assets were divided equally among children, was 41% for patriarchal households and 72% for Khmer ones. If data of the option "Dividing assets appropriately to specific living conditions of children" were included in data of the option "Dividing assets equally among children", the corresponding figures would be 55.4% and 81% for patriarchal and Khmer households respectively. Research carried out ten years later by Hoang Cam and colleagues (2013) reveals that the proportion of households, in which assets were divided equally or appropriately among children, decreased to 42.8%, 12.3%, and 98.4% for patriarchal households (including also Kinh), matriarchal households, and Khmer households respectively.

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<sup>2</sup> These figures on ethnic minorities were calculated by Nguyen Huu Minh, based on data of the Vietnam Household Living Standards Survey 2006. The data has been aggregated, and the total sample consists of 1,101 patriarchal households and 145 Khmer households.

<sup>3</sup> These figures were calculated by Nguyen Huu Minh, based on Table 22 provided by Hoang Cam and colleagues (2013). The total sample of ethnic minority households is 430, of which 124 are patriarchal, 183 are matriarchal, and 123 are Khmer.

Since the Land Law 2013 came into effect, there have not been any large-scale research works on ethnic minority households regarding land-use rights, house ownership, and property division. As socio-economic development has been taking place vigorously for the past decade in the country, including also areas of ethnic minorities, it is very necessary to make assessments of the implementation of gender equality in land-use rights and house ownership, as well as intra-family property division among sons and daughters. Based on recent large-scale surveys on ethnic minority households, we have made the following analyses to highlight changes in the issue and relevant factors.

## **2. Data sources, approaches and analytical methods**

### *2.1. Data sources*

The paper is written based on surveys carried out in 2018 and 2019 within the framework of the national level research project “Some Fundamental Issues on Gender Equality in Ethnic Minorities in Vietnam”, which is one of the projects in the National Scientific and Technological Programme for the Period from 2016 to 2020 titled “Urgent Issues and Policies on Ethnic Minorities till 2030”. Interviews with 2,894 representatives of ethnic minority households were made with questionnaires in the rural areas of provinces Lang Son, Ha Giang, Dien Bien, Thanh Hoa, Thua Thien-Hue, Dak Lak, and Soc Trang. Of all respondents, 1,414 were male (48.9%) and 1,480 female (51.1%). The volume of data used for analyses varies, depending on specific issues.

### *2.2. Approaches*

The research questions were focused on the practice of being titled as holders of the LURHO certificates and how assets were divided among children in ethnic minority households, as well as the factors affecting those activities.

A culture-based approach has been used to answer the questions. According to the approach, it is necessary to pay attention to cultural elements whenever a specific issue is analysed. In this case, the land-use rights and house ownership must be attached closely to the intra-family property division in areas of ethnic minorities. As claimed by UNESCO (2001), “Culture should be regarded as the set of distinctive spiritual, material, intellectual, and emotional features of a society or a social group, and that it encompasses, in addition to art and literature, lifestyles, ways of living together, value systems, traditions and beliefs”. In other words, it is essential to analyse relevant traditional customs to understand the actual practice of land-use rights, house ownership, and property division in ethnic minority households.

Logically, the gender-based example of land-use rights, house ownership, and property division complies with the practice of the culture about heirs or heiresses and the post-marital residence customs. As a result, the practice of land-use rights and house ownership become more appropriate to the common moral rules without causing resistance from people of the other sex (Ministry of Culture, Sports and Tourism et al., 2008; Tran Thi Van Anh & Nguyen Huu Minh, 2008; Hoang Cam et al., 2013; USAID et al., 2015). Among patriarchal households in ethnic minorities, men are heirs and play the role of undertaking the lineage continuity and ancestral worship. Thus, they have the right to receive land and assets to accomplish the sacred task. For K'tu people in Thua Thien-Hue Province, for example, "In the past and at present as well, parents always leave land to sons. As sons have to live with parents to take care of them, land must be given to sons. Meanwhile, daughters are taken care of by their husbands' family members. It is therefore reasonable. Nothing is wrong" (Do Thi Binh & Hoang Thi Sen, 2005, p.32). Similarly, for H'mong, Dao, and Giay people in Sa Pa (Lao Cai Province) (Nguyen Thi Thanh Tam, 2006), only sons have the right to inherit assets and keep them for the family.

Among matriarchal households, women have greater control over the household assets. According to the customs of those ethnic minorities, daughters undertake the task of practising common activities of the family line. The responsibility for parents and ancestors requires daughters to take care of parents and cover the cost of funeral rituals for the parents, as well as and relevant rituals afterwards. Consequently, daughters are allowed to inherit assets from parents. At some ethnic groups, such as Cham, Raglai, C'il, Lach, Ma, and M'ngong, parents live with daughters, mostly the youngest ones, who get married last among all their children. Thus, the largest proportion of assets is given to the daughters (Hoang Cam et al., 2013; Hong Anh Vu, 2010).

Among Khmer people (bi-archal), the priority is not given to children on the grounds of gender or age, thus, assets are divided equally among all children. The property inheritance is related closely to the responsibilities for the family line and not influenced by the gender-based factors (Hoang Cam et al., 2013).

Those traditional elements might play an important role in the current gender-based practice of land-use rights, house ownership, and property division.

Another approach used to explain the practice of land-use rights, house ownership, and property division is the influence of modernisation. The theory on modernisation (Goode, W. J., 1963 & 1987) points out that industrialisation and modernisation cause impacts on all societies and turn families from the traditional pattern to the modern one, which is the conjugal family. Gender equality is a tendency in modern society. Educational attainments are among the factors promoting the transition. Those who have a higher educational attainment have more opportunities to learn about gender equality and access laws and policies of land-use rights and house ownership. When women get higher education, they feel more confident in communication. Applying this theory, we can suppose a hypothesis

that the higher educational attainment one gets, the better they practice gender equality in land-use rights, house ownership, and property division. Young people, who got married recently, are pioneers in adopting gender equality, which is now a popular tendency in Vietnam and the world. Thus, they are expected to carry out the practice of land-use rights, house ownership, and property division more equally.

In reality, the proportion of the households, in which both husband and wife are titled as co-holders of the LURHO certificates and divide assets equally among their children, is higher for those with higher educational attainments. At the same time, young people tend to divide assets among children more equally than older ones (Ministry of Culture, Sports and Tourism et al., 2008; Hoang Cam et al., 2013; Hong Anh Vu, 2010).

Apart from the above-mentioned factors, previous research highlighted the importance of increasing women's knowledge and self-confidence and the role of mass media and legal support for the protection of women's rights to their assets (Hoang Cam et al., 2013; USAID et al., 2018). These are the very issues, to which we have to pay attention in our analyses.

### 2.3. Analytical methods

Based on the above-mentioned approaches, the paper focuses on the following dependent and independent variables to analyse issues relating to the titling in the LURHO certificates, the property division, and influential factors among ethnic minority households.

#### *Dependent variables*

1) Holders of LURHO certificates who are alive.

Respondents select one of four options to give an answer, including: husband, wife, both husband and wife, and other(s). To focus on the relationship between husband and wife, we use three first options to analyse two variables.

2) Division of assets among children.

There are four options as follows: assets are divided equally to all children; more assets are given to sons; more assets are given to daughters; and assets are divided appropriately to living conditions of children. As the research is addressed to the relations between the two sexes, the first and the fourth options are combined into a group of those who divide assets on the basis of gender equality.

#### *Independent variables*

Culture-related variables: kinship systems of respondents, including: patriarchy, matriarchy, and bi-archy<sup>4</sup>.

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<sup>4</sup> The patriarchal ethnic group consists of Tay, Nung, Dao, Thai, Muong, H'mong, Kho Mu, Pu Peo, Lo Lo, Bo Y, Ktu, and Van Kieu. The matriarchal ethnic group consists of Ta Oi, Xo Dang, Ba Na, Ede, and Cham. The bi-archal ethnic group consists of Khmer.

Other variables, including: educational attainments of respondents (divided into four groups: illiterate, primary school, secondary school, high school and higher), and date of marriage (three periods: 1969-1993; 1994-2003; 2004-2019)<sup>5</sup>.

The analyses of the two variables is aimed at finding similarities and differences between social groups regarding land-use rights, house ownership, and property division. At the same time, multivariate models are used to identify roles of specific factors affecting the gender-based practice of land-use rights, house ownership, and property division, which was omitted in the previous research.

### **3. Land-use rights and house ownership**

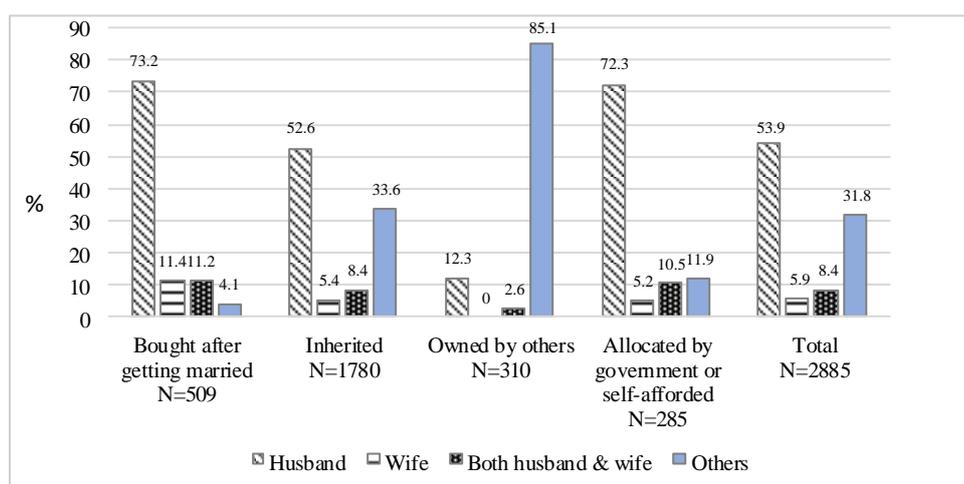
The analytical results of the survey (with a total sample of 2,885 respondents, excluding those who have not registered land-use rights and house ownership) show that 53.7% of the holders of LURHO certificates are husbands, while the corresponding proportions for wives or both husband and wife are 5.9% and 8.4% respectively. Regardless of the origin of the land-use rights and house ownership (bought after marriage, inherited from parents, allocated by the government, or reclaimed by themselves), the proportion of the certificate holders who are husbands still remains the highest, accounting for 52.6% of all houses inherited from parents and 73% of all houses bought after marriage (Figure 1).

Due to post-marital residence customs, husbands or wives can be heirs or heiresses who inherit property from parents. Consequently, who becomes the titleholder of the LURHO certificates probably depends on the post-marital residence customs. More precisely, our analyses focused on married couples who bought, reclaimed, or were allocated land/houses. The land and houses, of which others are titled as owners in the certificates, are excluded from the sample of analysis. For these houses, husbands and wives have more proactive roles than those they play when living in the houses of their parents. Of all 739 LURHO certificates issued to those who bought, reclaimed, or were allocated land/houses after getting married (This figure is lower than the figure in Figure 1, since the land and houses, of which others are titled as holders of the certificates, are not included), 78.3% were issued to husband; 9.9% to wife; and, 11.8% to both husband and wife.

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<sup>5</sup> The variable “period of marriage” is closely linked to the variable “age”. In this research, the variable “period of marriage” is chosen to be analysed, as it is more related to land-use rights, house ownership, and property division. In addition, the analytical models show that the results of the analysis of this variable and those of the analysis of the variable “age” are basically the same. Specific periods of marriage are defined, based on the promulgation of the Land Law 1993, which does not mention gender-based issues, and the Land Law 2003, which mentions the necessity of naming both husband and wife as holders of the LURHO certificate.

Figure 1: Holders of LURHO Certificates, Classified by Origin of Ownership



Notes: The figures include those who have certificates of land-use rights and house ownership.

Source: Project CTDT 21.17/16-20.

We have compared the proportions of holders of the LURHO certificates between different groups classified by ethnic minorities, educational attainments, and periods of marriage (Table 1). The comparisons show that the proportion of husbands titled as holders of the certificates is always the highest in all ethnic groups. In the group of the matriarchal households, it is five times higher than the corresponding proportion of wives. In the group of Khmer households, it is two times higher. The proportion of households, in which both husband and wife are titled as co-holders of the certificates, is quite small in all the three ethnic groups, especially in the Khmer households.

The titling of the certificates depends on not only the cultural practice but also local institutions, administrative procedures, and people’s awareness. Noticeably, many certificates were issued before the Land Law 2003 came into effect. It was not easy for ethnic minority people to renew the certificates, and consequently they hesitated to complete the procedures and cover costs involved. It was a factor that prevented some people from completing necessary procedures for the issuance of the LURHO certificates.

Many ethnic women are not fully aware of the advantages of holding such certificates. According to research, the titling in the certificates helps to improve healthcare services and household expenditure, reduce poverty risks, and increase opportunities to partake in non-agricultural jobs for women (Buchhave, H. et al., 2020). In matriarchal and bi-archal households, many people suppose that men should be titled as holders of the LURHO certificates because they have to undertake activities outside in the society. They do not realise inequality relating to development opportunity when they are not titled as holders of

the property ownership certificates. Especially, they will have to spend much time dealing with more difficulties to complete necessary procedures, when they need loans or want to access investment opportunities (The World Bank, 2011). The analysis of our fieldwork demonstrates that the titling of the certificates is closely attached to the right to buy or sell land/houses. In other words, holders of the certificates have more control over buying or selling the land/houses. The research carried out by Hoang Cam and colleagues in 2013 also points out that the majority of holders of the property ownership certificates also owns the land/houses in practice.

Table 1: Proportion of LURHO Certificate Holders, Classified by Social Groups among Those Who Bought, Reclaimed or Were Allocated Land/Houses

*Unit: %*

	Husband	Wife	Both	Q'ty of respondents
<b>Ethnic group***</b>				
Patriarchal	82.3	6.0	11.7	435
Matriarchal	74.1	13.2	12.8	266
Bi-archal (Khmer)	63.2	31.6	5.3	38
<b>Wife's educational attainment**</b>				
Illiterate	85.6	4.8	9.6	187
Primary school	80.4	9.2	10.4	240
Secondary school	76.6	12.2	11.2	188
High school and higher	66.1	15.3	18.5	124
<b>Date of marriage</b>				
1969-1993	75.7	9.8	14.5	296
1994-2003	82.5	8.0	9.4	212
2004-2019	78.1	11.4	10.5	228
Average	78.3	9.9	11.8	739

*Notes:* Statistical significance level: \* $p < 0.05$  \*\* $p < 0.01$  \*\*\* $p < 0.001$ .

*Source:* Project CTDT 21.17/16-20.

The educational attainment is a factor affecting the titling of property ownership certificates. The higher educational attainment a wife has, the better she realises the property ownership equality and, consequently, the more she contributes to the increase in the proportion of the households, in which both husband and wife are co-holders of LURHO certificates. The proportion of joint certificate holders in the group of wives who

finished secondary school is almost two times higher than that in the group of illiterate wives. When a woman has a low educational attainment, she feels nervous about working with authorities. It is one of the main reasons why the corresponding proportion in the group of illiterate wives is so small.

Although data we have collected shows when people received the LURHO certificates, the proportion of the certificates, in which husbands are sole holders, is always the highest, by far higher than the corresponding proportion of the certificates, in which wives are sole holders, and many times higher than the proportion of the joint-certificates. This is true for all three groups classified by periods of marriage. There are some fluctuations, but they do not reveal any tendencies. From 2004 to 2019 (after the Land Law 2003 came into effect), the proportion of certificates, in which both husband and wife were co-holders, slightly increased in comparison with the 1994-2003 period, but remains lower than in the 1969-1993 period. One of the reasons is that those who got married between 1969 and 1993 did not receive LURHO certificates at that time. Their certificates were issued in the subsequent periods.

Table 2: Results of Logistic Regression Analysis of Factors Affecting Joint Titling of LURHO Certificates

Independent variables	Odds ratio	Q'ty of respondents
Respondent's ethnic group		
Patriarchy	1.0	434
Matriarchy (control group)	1.0	266
Wife's educational attainment		
Illiterate	0.4*	181
Primary school	0.4*	218
Secondary school	0.5*	177
High school and higher (Control group)	1.0	124
Period of marriage		
1969-1993	1.9*	275
1994-2003	1.1	203
2004-2019 (Control group)	1.0	222
Total		700

*Notes:* Figures consist of only those who bought, reclaimed or were allocated by the government land/houses after getting married; Statistical significance level: \*p<0,05 \*\*p<0,01 \*\*\*p<0,001.

*Source:* Project CTDT 21.17/16-20.

To identify how each element affects the titling of the LURHO certificates, while other elements were kept unchanged, we used a multivariate model to analyse the three above-mentioned independent variables. In the model, the dependent variable was a binary with two values: the value 1 indicated the joint titling; i.e. both husband and wife were titled as co-holders of the certificates (in accordance with the present tendency of gender equality); and, the value 0 indicated singly titling; i.e. either husband or wife was titled as the holder of the certificates. In regard to the independent variable “ethnic group”, two variables used in the model were “patriarchal” and “matriarchal”. Regarding Khmer group, the sample was too small for our analysis after excluding inappropriate cases. Moreover, there was a shortage of information about some households in the sample, thus, the total analytical sample decreased to 700.

According to the results of the analysis (Table 2), it is supposed that our previous hypothesis on the important role of the cultural customs is quite unrecognised. The proportion of the joint LURHO certificate holders, is not considerably different between patriarchal households and matriarchal households. Meanwhile, the educational attainment plays an extremely important role in increasing that proportion. The proportion of joint LURHO certificate holders among those who finished high school or higher is two times (or more) higher than among those with lower educational attainment.

The period of marriage is also an important factor affecting whether both husband and wife are titled as co-holders of the LURHO certificate. However, the effect is contrary to our previous hypothesis. The proportion of joint certificates among those who got married from 1969 to 1993 is nearly two times higher than that among those who got married after the Land Law 2003 was promulgated. As described in the previous part, we find it hard to explain the situation, as we do not have precise information about when the certificates were issued.

#### **4. Division of assets among children**

In addition to factors relating to the titling of the LURHO certificates, we have analysed the division of assets among children in the ethnic minority households. The equal division of assets between sons and daughters is an important factor promoting intra-family gender equality in the ethnic minorities.

In our research questionnaires, there are four options relating to the division of assets among children, including: (1) Assets are divided equally to all children; (2) More assets are given to sons; (3) More assets are given to daughters; and (4) Assets are divided appropriately to specific living conditions of children. We made analysis of the households, in which there were two or more children. The households, about which relevant information was omitted, were excluded from the analysis. The total sample of this analysis included 1,804 households. Option (4), “Assets are divided appropriately to

specific living conditions of children” without gender discrimination, can be seen as equality-based division. In the following analysis, we therefore combined option (1) and option (4) together. The analysis shows that the proportion of option (1) and option (4) is the highest (60.3%), while option (2), “More assets are divided to sons”, makes up 28.8% and option (3), “More assets are divided to daughters”, makes up 10.9%.

Table 3: Property Division among Children by Age, Educational Attainment and Ethnic Groups

*Unit: %*

Household features		Equal or appropriate division to	More assets to sons	More assets to daughters	Q'ty of respondents
Period of marriage**	1969-1993	56.2	30.6	13.2	539
	1994-2003	56.2	31.5	12.4	518
	2004-2019	66.0	25.6	8.3	745
Wife's educational attainment***	Illiterate	50.3	45.9	3.8	499
	Primary school	60.8	25.0	14.2	556
	Secondary school	65.2	23.2	11.6	466
	High school or higher	68.6	15.5	15.9	283
Ethnic ***	Patriarchal	53.8	46.1	0.1	1,083
	Matriarchal	64.0	3.5	32.5	603
	Bi-archal (Khmer)	100.0	0.0	0.0	118
Total		60.3	28.8	10.9	1,804

*Notes:* For the variable “Period of marriage”, there is no information on two households. Thus, the total sample for this variable is 1.802; Statistical significance level: \*p<0,05 \*\*p<0,01 \*\*\*p<0,001.

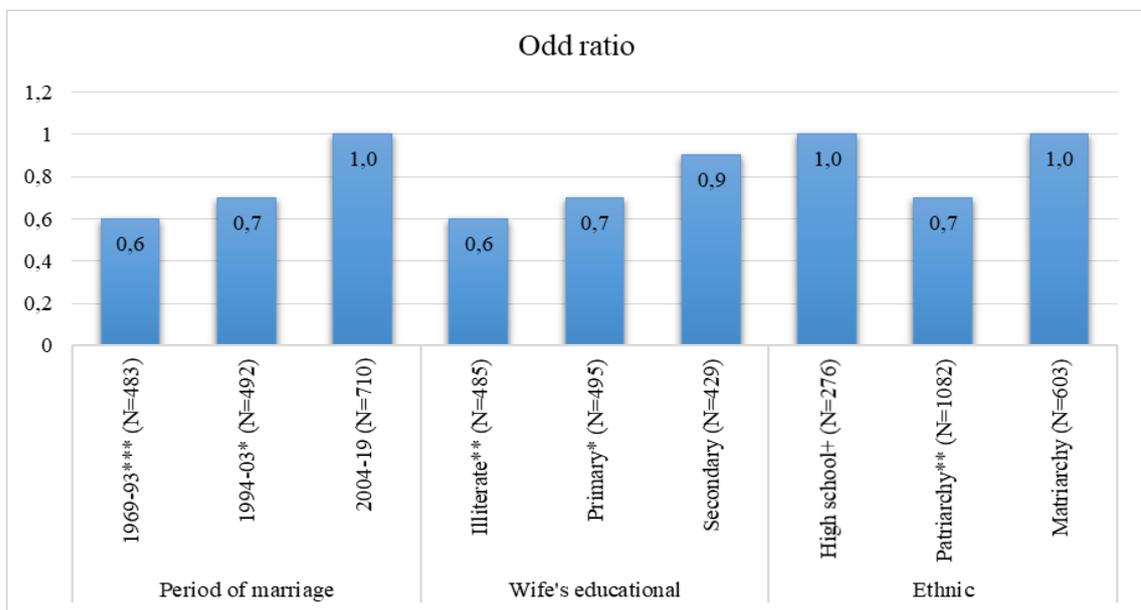
*Source:* Project CTD T 21.17/16-20.

The general proportions are probably affected by the traditional customs of each ethnic minority. According to the customs, the matriarchal households tend to give more assets to daughters and, vice versa, patriarchal ones give more assets to sons. Meanwhile, Khmer people divide assets equally among all children without differing between sons and daughters. This is also proved by the analysis of social groups (Table 3). In all Khmer households, assets are divided equally among children or divided appropriately to specific conditions of children. It is by far higher than the corresponding

proportion in the group of other ethnic households. Comparing between patriarchal and matriarchal households, we can see that the proportion of the matriarchal households that divide assets more equally among children is roughly 10 percentage point higher than that of the patriarchal ones (64% vs. 53.8%). Apart from the households that divide assets equally among children, most of the patriarchal households give more assets to sons, while most of the matriarchal households give more assets to daughters. This shows a clear impact caused by the cultural factor on dividing assets among children in the ethnic minorities.

The division of assets does not vary much between groups classified by periods of marriage. However, the proportion of the households that divided assets equally among children among those who got married before 2003 is lower than among those who got married since 2004. At the same time, the higher educational attainment a wife had, the more equally she divided assets among children.

Figure 2: Results of Logistic Regression Analysis (Odds Ratio) of Factors Affecting Equal Division of Assets among Children (N=1,685)



Notes: Statistical significance level: \*p<0,05 \*\*p<0,01 \*\*\*p<0,001.

Source: Project CTDT 21.17/16-20.

The above-mentioned analysis demonstrates that ethnic culture is an important factor, and household structure might also affect our recognition of the impacts caused by other factors. To separately determine the impacts of each factor, we used three independent

variables in the multivariate logistic analysis: period of marriage, educational attainment, and ethnic group. In the multivariate model, Khmer households were not included in the sample of analysis, as they all divided assets to children equally or appropriately to specific living conditions. Thus, the sample of the multivariate analysis consists of 1,685 households. The results of the multivariate logistic regression analysis are shown in Figure 2.

Basically, the multivariate analysis supports the findings from the analysis of two variables. All three factors - ethnic group, period of marriage, and educational attainment - play important roles in making decisions about dividing assets among children equally, but each of them affects the decision differently. The proportion of households that divided assets among children equally among those who got married since 2004 is higher than that in two other groups. However, the difference between those who got married from 1969 to 1993 and those who got married from 1994 to 2003 is insignificant. For the variable “wife’s educational attainment”, the proportion of households that divided assets among children equally differs mainly between the group of primary school or lower and the group of high school or higher. The proportion in the latter is 1.5 or 2 times higher than that in the former. Meanwhile, the difference between the group of secondary school and the group of high school is very small.

A very important factor for the division of assets among children is the variable “ethnic group”. Apart from the difference relating to the extent, at which assets are divided more to sons or daughters, the proportion of those who divided assets among children equally in the group of matriarchal households is 1.5 times higher than that in the group of patriarchal ones.

## **5. Discussion and conclusion**

The analyses show a change in gender equality regarding the LURHO certificates, as well as the property division in the ethnic minority households. The change, however, takes places quite slowly, depending on specific areas of analysis. In regard to the land-use rights and house ownership, the proportion of the households, in which both husband and wife are co-holders of the LURHO certificates, still remain low. One of the reasons is the complicated procedures for the issuance of the certificates. Furthermore, people are not fully aware of the importance of the titling in the certificates. As a result, they do not want to spend time and energy completing the procedures to change the certificates. Psychologically, ethnic minority women tend to depend on men for outside activities, so they find it unnecessary to be titled in the certificates. Thus, it is common for the three groups - patriarchal, matriarchal, and bi-archal - that holders of the LURHO certificates are mainly husbands. Regarding the division of assets among children, however, the proportion of the households that divided assets equally among children is the highest, although in some households more assets are given to sons or daughters due to their own tradition. It is a good sign for the improvement in awareness and practice of gender equality relating to property ownership in ethnic minorities.

The traditional customs, which value men over women or vice versa, are an important factor that decreases the proportion of the households, in which both husband and wife are co-holders of the LURHO certificate, and affects the division of assets. Similar to the research findings of previous works (Hoang Cam et al., 2013; Hong Anh Vu, 2010; USAID et al., 2015; etc.), the customs on worship and continuity of the family line significantly affect the property ownership and division. In regard to inheritance, Khmer people do not differentiate between sons and daughters, so the proportion of Khmer households that divided assets among children equally is 100%. The results of our qualitative analysis also demonstrate that parents divide more assets to some sons or daughters, as they expect the sons or daughters to take care of them and carry out ancestral worship. Priority is given to those sons or daughters who aim to compensate the responsibility they will have to undertake. The post-marital residence customs have the same significance. After getting married, husbands or wives have to move to the spouse's home to live; this means that they will inherit property from the spouse's family.

The educational attainment is another important factor improving awareness and gender equality in property ownership. Generally, those who have low education are less often named in the certificates of land-use rights and property ownership and tend to divide assets among children less equally. A decisive factor promoting the practice of gender equality is to have the educational attainment at secondary school level or higher. However, it does not play an important role in intra-family property division in the ethnic minorities. When people, especially women, have a higher educational attainment, they have more knowledge of gender equality, more understanding of relevant law and policy, and more skills in trade and production, whereby they feel more confident in social communication. At that time, they are more aware of the importance of the certificates of property ownership and strive for the right to be named in these. Language can be seen as an element that prevents ethnic minority women from accessing legal services and makes them assume that men are better representatives in property ownership certificates<sup>6</sup>. Many women, including also matriarchal ones, argue that men should be titled as holders of the certificates, as men have better awareness and do more activities outside. Owing to the higher educational attainment, they can learn more from mass media and approach asset division among children more equally. It is, therefore, extremely important to enhance ethnic minority women's knowledge of land-use rights and house ownership and set up a favourable environment for them to practice those rights.

Period of marriage is also an important factor, but its influence varies depending on specific areas of analysis. The influence of the period of marriage on the land-use rights and house ownership is contrary to our previous hypothesis; i.e. the group of those who got married before the promulgation of the Land Law 1993 has a higher proportion of the joint LURHO certificates than those who got married in the subsequent periods. This is not

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<sup>6</sup> In this research, the proportion of illiterate women is two times higher than that of illiterate men, and the proportion of women speaking Vietnamese language fluently is considerably lower than that of men.

related to the impact of modernisation but the procedures for issuance of the certificates after the Land Law 2003 and the Land Law 2013 were promulgated. As we have not had information about the date of issuance of their certificates, we cannot give a definite explanation. This should be considered in the follow-up studies. No matter what the reason is, the fact that those who got married from 1969 to 1993 have a higher proportion of joint LURHO certificates than those who got married after the Land Law 2003 is an interesting topic. It is also a matter of concern in the current implementation of the land-use policy in areas of ethnic minorities at present.

The findings also demonstrate that traditional culture is quite strongly preserved, but it might be changed to be more advanced, owing to communication programmes aimed to enhance awareness and knowledge of people, particularly women. It is essential to carry out trainings and other activities on gender equality, providing favourable conditions for ethnic minority people to participate in procedures for issuance of the LURHO certificates, and organising legal support and advice to promote further gender equality in property ownership among ethnic minority households in Vietnam.

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