

Transforming the care economy through impact investing case study:

# JupViec.vn



The Care Economy  
Knowledge Hub

[the-care-economy-knowledge-hub.org](http://the-care-economy-knowledge-hub.org)



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## FOREWORD

Vital for our society to function, the care economy – domestic work and caring for children, elderly people, and people with disabilities – as it is now, operates as one of the most pervasive structural barriers to women’s economic autonomy and gender equality.

Across the world care work is mostly done by women and girls, who perform three-quarters of unpaid care work. Representing more than 11 percent of total global employment, paid care work is also a significant source of employment, particularly for women. However, these jobs are poorly paid, in positions that fall outside of formal employment structures, and insecure due to ingrained gender and racial biases and the work’s perceived value. The precariousness of paid care work and the unequal distribution of unpaid care work restricts women’s time and mobility, as well as their equal participation in social, economic, and political life. And this dynamic is unlikely to change without collective action. The climate crisis is increasing the demand for care and domestic work globally, while the COVID-19 pandemic generated a [care crisis](#) that exacerbated pre-existing gender inequalities.

Both formal structures and informal structures (norms) hold care economy inequalities in place. Gendered norms also shape national policies on how care work is recognized and valued, and how the responsibilities between families, governments, and the private sector are distributed.

While public investment and policies must be at the core of the solution, a renewed role for the private sector is crucial. Announced as a [commitment at the Generation Equality Forum](#), in 2021 Canada’s International Development Research Centre (IDRC) and the Open Society Foundation’s impact investment arm, the Soros Economic Development Fund (SEDF), launched an [action-oriented research initiative to help Transform the Care Economy through Impact Investing](#) (TCEII). Through this partnership, IDRC continues to build on its commitment to transform the care economy and mobilize finance for gender equality.



Erin Tansey



Catherine Cax



Since its launch, a global consortium of partners has built an [extensive knowledge and evidence base](#) to mobilize capital and impact investment to address the care economy's challenges in emerging markets. The program is now launching a collection of 20 case studies on care economy social innovations and impactful businesses, which complements 59 business profiles and mapping of 165 market-based solutions operating in emerging markets in Latin America, Africa, and Asia. The [TCEI program](#) also involves care-economy businesses incubation and acceleration, research on regulatory frameworks and policies, awareness raising, and industry policy dialogues.

As we witness growing momentum and understanding of the urgency of addressing the care crisis, we hope these case studies on pioneering companies will help advance concrete strategies to move from awareness to action. These case studies help to demonstrate viable and impactful business models, ranging from building social security infrastructure to labor-saving products and services. They offer a unique and nuanced understanding of the businesses' theories of change and impact journeys. The case studies also help to share the lessons these innovators have learned on their pathways to scale, and it is our hope that they will attract more capital into the care economy for deepened impact.

We invite you to read this collection of case studies and engage with them, and the other resources and tools developed by the TCEI program, to mobilize investment into the care economy.

Together we can advance [towards a care society](#) where social innovation, entrepreneurship, and investment can be part of the solution for economic justice globally.

**Erin Tansey**

Sustainable and Inclusive Economies  
Director  
International Development Research  
Council

**Catherine Cax**

Managing Director, Investments  
Soros Economic Development Fund

## INTRODUCTION

The care economy consists of paid and unpaid labor and services that support caregiving in all its forms. In Africa, Asia, and Latin America, women spend between 3 to 5 times as many hours on unpaid care and domestic work as men. This represents 80% of a household's total hours devoted to unpaid care work.

Care economy enterprises can help recognize, redistribute, reduce, and reward - also known as the 4 Rs - unpaid and paid care and domestic work in the following ways:



**Recognize:** Initiatives that increase visibility and recognition of paid and unpaid care and domestic activity as "productive" work that creates real value and contributes to economies and societies.



**Redistribute:** Services and initiatives that redistribute care work from individuals to public and private sector entities, and redistribute care and domestic work within the household.



**Reduce:** Products and initiatives that reduce the time spent on and burden of unpaid care and domestic work.



**Reward:** Products, services, and initiatives that ensure that care and domestic workers are paid fairly and have professional growth potential. This provides them with financial reward and security.

The Care Economy Knowledge Hub - the research pillar of the Transforming the Care Economy Through Impact Investing Program - aims to address the knowledge gap around care businesses by showcasing various business models and creating a resource base for relevant stakeholders. It also aims to raise awareness and increase knowledge of the state of impact-driven care economy business models and attract a broad range of funders to invest in care economy solutions by showcasing opportunities.

A curated set of 20 business case studies, of which this case study is one, has been researched and written between October 2021 and January 2024. The case study businesses were selected out of a set of 165 businesses that were mapped between October 2021 and August 2022, and then a further 59 that were profiled between September 2022 and May 2023. They present a wide variety of different ways in which care work can be recognized, rewarded, reduced, and redistributed, from different sectors and different geographies, from different stages of the growth journey and different business models, from different products and services and different impact pathways. Each case study was

written based on extensive desk-based research, including a literature review; a review of key business documents; a series of deep conversations with founders, CEOs, and key staff; and impact-focused qualitative research with 8 - 15 consumers of business products and services.

Each case study starts with a 1-page executive summary that provides “at a glance” information on the business and Section 1 provides an introduction. Section 2 describes the ecosystem within which the business operates. The business deep dive can be found in Section 3. Section 4 presents an impact deep-dive, including customers’ own experiences of the care economy solution, and a unique set of qualitative impact data. Section 5 outlines the business’s future plans in their look forward.

Shifting attention towards and investment in the care economy is one of the single most important actions that policy makers, investors, and community leaders can take to achieve gender, racial, and climate justice. We hope that these case studies contribute to the much-needed transformation in our economic and social systems.



**Rebecca Calder**

Principal Investigator, Transforming the Care Economy Through Impact Investing  
Co-Founder and Co-CEO, Kore Global

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*This project is supported by Canada's International Development Research Center, in partnership with the Soros Economic Development Fund at the Open Society Foundations. Building on their track record and commitment to transforming the care economy and mobilizing finance for gender equality, they are jointly supporting this action research program to help transform the care economy through impact focused business and investment. This case study is a joint research product, developed by a consortium led by Kore Global, including Intellectap, Core Woman, Busara, Sagana, and Volta Capital. Copy editing and graphic design were done by Big Blue Communications.*

**This particular case study should be cited as follows:**

Intellectap, Busara Center for Behavioral Economics, Kore Global. (2024). *Transforming the care economy through impact investing: JupViec case study*. Kore Global, International Development Research Centre, and Soros Economic Development Fund

## 1 - EXECUTIVE SUMMARY

JupViec provides cleaning services in Vietnam through a digital platform that connects domestic workers with households and commercial establishments. The company offers subscription-based and on-demand cleaning services. JupViec recruits and up-skills domestic workers through training programs. Established in 2012, JupViec has enhanced income and ensured decent work conditions through formalization, including service contracts and social protection. Since 2012, JupViec has completed 2 million cleaning orders and served over 110,109 customers. The enterprise has 48 full time employees and 1,142 independent contractors (domestic workers who work as active cleaners, i.e., they have at least 1 job per week). In 2022, JupViec's revenue was US\$3,819,000. JupViec is looking to raise US\$3 million in debt and equity to recruit additional domestic workers, improve its training services, and build human resource capabilities.



### JupViec at a glance

Established	2012
Country of operations	Vietnam
Offerings	Provides cleaning services through a web-based and mobile-based application in Vietnam. Recruits and trains domestic workers and links them to customers to cater to their cleaning needs.
Reach	Trained 11,653 domestic workers and served 110,109 customers (since 2012).
Staff	48 full time employees and 1,142 domestic workers who work as independent contractors.
Revenue	US\$3,819,000 (2022)
Investment to date	US\$2,400,000 in equity, US\$120,000 in grants
Leadership	<a href="#">Phan Minh</a> , Founder and CEO
Contact for partnerships	<a href="mailto:minh@jupviec.vn">minh@jupviec.vn</a>
Website	<a href="http://www.jupviec.vn">www.jupviec.vn</a>

## 2 - ECOSYSTEM

### 2.1 Vietnam: statistical snapshot

 <p>Demographic information</p>	<p><b>Total population</b> (<a href="#">World Bank</a>, 2022): 98 million</p> <p><b>Female population</b> (<a href="#">World Bank</a>, 2022): 49 million</p> <p><b>Urban and rural population</b> (<a href="#">World Bank</a>, 2022): Urban (39%)   Rural (61%)</p> <p><b>Population in different age segments (% of total population)</b> (<a href="#">World Bank</a>, 2022):            0-14 years: 22.4%            15-64 years: 68.5%            65 and above: 9.1%</p>
 <p>Unpaid Care Work</p>	<p><b>The proportion of time spent on unpaid domestic care work daily:</b>            Women and girls: 4.46 hours per day   Males: 3.02 hours per day (<a href="#">CARE</a>, 2022)</p> <p>The proportion of men and women involved in domestic work: 83.7% (Males), 96.6% (Females) (<a href="#">CARE</a>, 2022)</p>
 <p>Social &amp; Economic</p>	<p><b>Literacy level</b> (<a href="#">Global Gender Gap Report</a>, 2021):            Females (93.6%)   Males (96.5%)</p> <p><b>Poverty</b> (<a href="#">World Bank</a>, 2020):            The proportion of the population living below US\$2.15 (purchasing power parity) a day in 2020: 0.7%, (633,000 people)</p> <p><b>Formal &amp; informal employment</b> (<a href="#">Global Gender Gap Report</a>, 2021):            The share of workers in the informal sector: Females (63%)   Males (70.5%)</p> <p><b>Gender-based violence</b> (<a href="#">AFD</a>, 2019):            Vietnamese women who have reported having experienced at least 1 form of violence in their lives (physical, sexual, economic, and psychological) perpetrated by their spouse or intimate partner: 62.9%</p>



Women's work,  
labor, and  
entrepreneurship

**Labor force participation** (% of total labor force) ([World Bank](#), 2022):  
Total: 73%  
Female (69%) | Male (77.8%)

**Unemployed adults 15-64** (% of the labor force) ([Global Gender Gap Report](#), 2021):  
Female (2.91%) | Male (2.06%)

**Women entrepreneurship:**

- Share of women-owned enterprises ([IFC](#), 2017): Microenterprises (52%) | SMEs (42%)
- Firms with female majority ownership, % firms ([Global Gender Gap Report](#), 2021): 51.1%
- Firms with female top managers, % firms ([Global Gender Gap Report](#), 2021): 22.4%

**Global gender gap index score** ([Global Gender Gap Report](#), 2021):  
Total: 0.701 (0=unequal, 1=equal)

**Financial inclusion** ([The Global Findex](#), 2017)  
Females (15 years and older) that have bank accounts: 30%

## 2.2 Context analysis

### Macro context in Vietnam

The Doi Moi (economic renovation) industrial policy reform in 1986 - a shift from a centrally planned economy to a market-oriented one - resulted in economic growth and urbanization in Vietnam. In 2022, 37.4 million out of 98 million people lived in the cities.<sup>1</sup> Between 2009 and 2019, the annual population growth rate in urban areas was 2.64%, twice the national average and almost 6 times higher than the rural population growth rate.<sup>2</sup>

The country has made rapid economic growth in the last several decades, resulting in poverty reduction and improvement of social indicators.<sup>3</sup> The World Bank estimates that poverty rates declined from 14% in 2010 to 3.8% in 2020.<sup>4</sup> However, the poverty rate in rural areas is nearly 3 times higher than in urban areas<sup>5</sup> due to the large size of households, low education and skills, dependency on agriculture, remoteness, and lack of infrastructure.<sup>6</sup>

Economic opportunities, particularly in the informal sector in cities, have resulted in significant migration from rural areas. The country's National Internal Migration survey shows that about 49.8% of the total migration flow has been from rural to urban regions<sup>7</sup>, of which female migrants account for 55.5%. This phenomenon, termed the 'feminization of migration' in the country, is driven by the growth of export-led labor-intensive sectors such as apparel, footwear, seafood processing, etc., which primarily employ female workers.<sup>8</sup> Most female workers who migrate to cities work in the informal sector and experience underpayment, overtime hours, isolation, and stigmatization.<sup>9</sup> Migrants in urban areas also encounter housing difficulties, lack of income, and irregular employment.<sup>10</sup>

## Care economy context

Steady urbanization has created economic opportunities for women in Vietnam. Labor market participation of women (at 69%) is exceptionally high, compared to the corresponding global rate of 47.2% and regional rate in Asia and the Pacific of 43.9%.<sup>11</sup> However, the quality of employment is lower among women than among men. Studies suggest that women earn about US\$1,302 less than men each year, as women in Vietnam are more likely to work in lower-paid occupations and industries than men.<sup>12</sup> The same study suggests that women are willing to forego higher salaries to work in jobs with better weekly hours, leave, insurance, and formal contracts. One of the primary reasons to prioritize jobs with flexible work hours is that female workers bear disproportionate care workload. In Vietnam, women spend 4.46 hours per day on unpaid care and domestic work such as cooking, cleaning, fetching water and firewood, and caring for family members, while men spend 3.02 hours.<sup>13</sup> The disproportionate burden of care work on women reduces time spent on income-generating and educational and social activities.<sup>14</sup>

Domestic workers reduce other women's time spent on care and domestic work.<sup>15</sup> Studies show that women spend 11.7 hours weekly on tasks such as cleaning and cooking in Vietnam.<sup>16</sup> There has been a rapid increase in the demand for domestic workers in big cities, particularly for cleaning and cooking jobs.<sup>17</sup> There are 350,000 domestic workers in Vietnam,

most of whom are women.<sup>18</sup> Studies indicate that 51% of domestic workers undertake housework such as cleaning and cooking.<sup>19</sup> Most of these workers possess low levels of education and little prior work experience.

Vietnam is among the few countries that cover domestic workers under the labor laws.<sup>20</sup> The 2019 Labor Act and its subsidiary decree outline labor rights related to domestic workers' contracts, working hours, time off, minimum wage, social and health insurance, and maternity leave.<sup>21</sup> However, adherence to these laws varies. Due to low literacy and awareness levels, domestic workers usually do not sign formal contracts with employers. A 2020 study indicated that only 10% of domestic workers had signed written formal contracts.<sup>22</sup> The same study pointed out that 98.7% of domestic workers did not have access to social security benefits, such as health insurance.<sup>23</sup>

Domestic workers are also likely to bear the 'double day burden' of combined economic and household responsibilities. As the primary caregivers, domestic workers have to earn an income in cities to meet the cost of living and often have to work long hours in jobs that are low paid.<sup>24</sup>

## Market opportunity

In the last 3 decades, Vietnam's economic growth was propelled by industrial manufacturing, international markets and trade, and investment.<sup>25</sup> Industrialization will further propel the urbanization of the

country. The share of the urban population of Vietnam will increase from 38% in 2022 to 44% in 2030,<sup>26</sup> giving rise to a middle class with new consumption trends, including demand for domestic work services.

Supplemented by the fast-progressing digitization in the country and internet access, Vietnam has created an enabling environment for the proliferation of startups that offer mobile apps or web-based services to connect service providers with urban households. In 2022, 73.2% of Vietnam's population were internet users, and the country had an estimated 93.5 million smartphone users.<sup>27</sup>

Vietnam has a thriving ecosystem for enabling tech-based startups, with numerous programs, such as government-sponsored pitching competitions and visit-and-learn experiences to other countries with developed startup ecosystems. The country has also developed a robust capital market for innovative startups with several incubators, accelerators, and international venture capital firms operating in Vietnam. Vietnam's Information and Communications Technology (ICT) industry, valued at US\$7.7 billion in 2021, is expected to grow at approximately 8% per year from 2022

to 2026.<sup>28</sup> The government has identified ICT as a major industry and socio-economic growth driver and has approved the National Digital Transformation Program through 2025, with vision 2030, which will further the growth of the ICT market.<sup>29</sup> As of 2022, Vietnam has 65,000 digital enterprises.<sup>30</sup>

One advantage of the digital economy is the proliferation of a gig economy that increases job opportunities, particularly for young workers and disadvantaged groups, such as women, people with disabilities, migrants, and the unemployed. Studies suggest that in 2021, there were 18.9 million informal workers in the non-agricultural sector. About 40% of those workers were freelancers and self-employed, including gig workers. A study with gig workers, including domestic workers in Vietnam, showed that for the majority of workers, the gig job was their main job, and they liked the gig job as it offered flexibility.<sup>31</sup> The same study showed that the income of gig workers was higher than that of salaried or self-employed workers. However, the quality of jobs offered is low, as workers have to work for long hours and are not provided social security benefits. There is a lack of clarity on rules and guidelines pertaining to businesses that offer digital platforms and recruit gig workers under the 2019 Labor Law.<sup>32</sup>

## 3 - BUSINESS DEEP DIVE

### 3.1 Business headline

JupViec is a digital platform that connects households and commercial establishments to workers and provides professional and quality cleaning services in Vietnam. JupViec operates in 4 provinces across the country, including 2 major cities, Hanoi and Ho Chi Minh City. Since its inception, JupViec has onboarded 11,653 domestic workers (all women) and 110,109 customers in Vietnam.

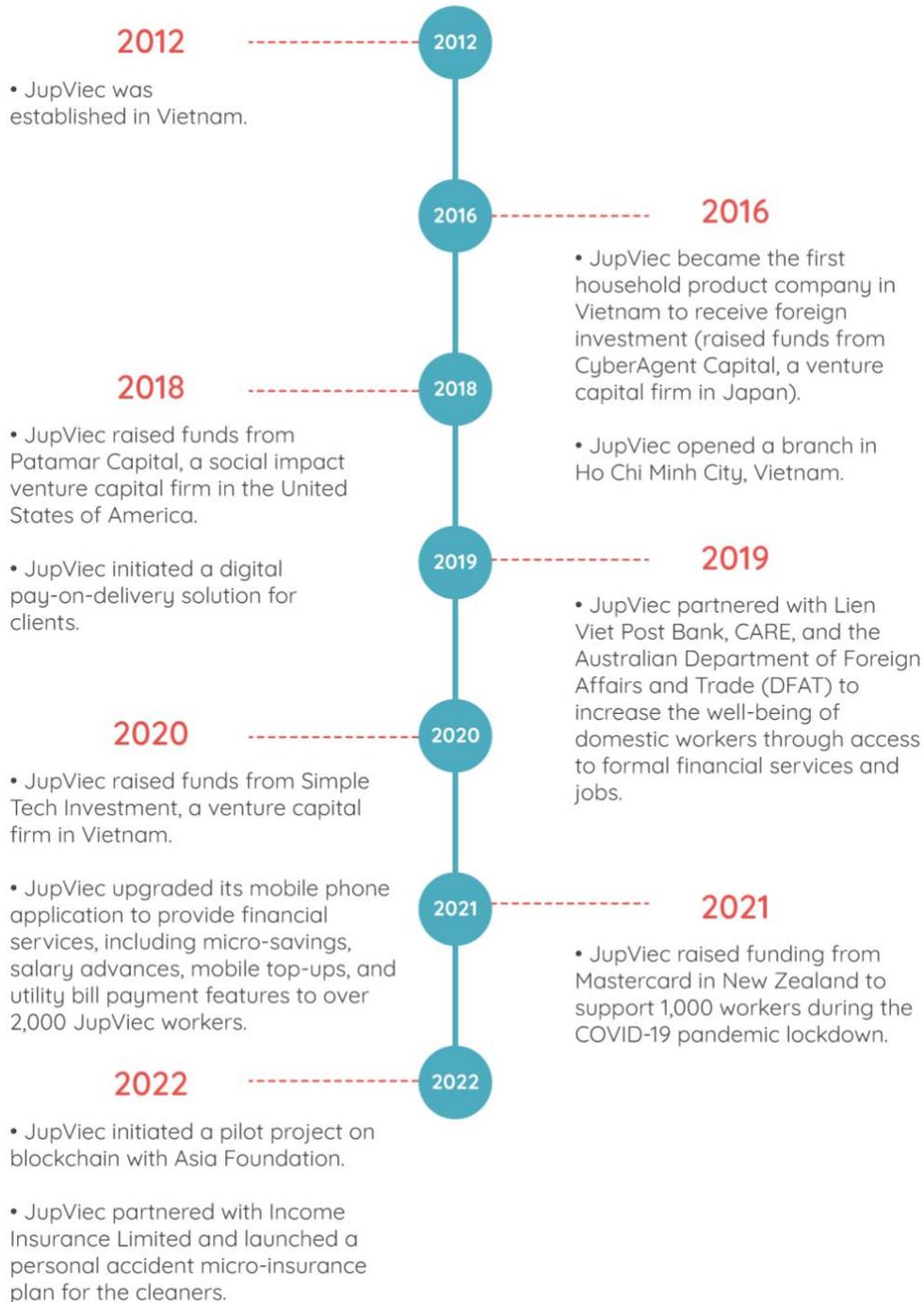
JupViec's value proposition is that it offers professionalized cleaning services in Vietnam through trained and vetted service providers, with clear payment terms and contracts. JupViec offers a seamless customer experience through the digital application. Customers can opt for daily or subscription packages for 1, 3, 6, 9, or 12 months. Customers can screen domestic workers as per their needs. JupViec onboards domestic workers after a screening process that includes verification of biometrics data, identification cards, police clearances, and health assessments. The customers sign a contract with JupViec that details the payment terms, the scope of services, and roles and responsibilities of both clients and domestic workers.

JupViec's value proposition for domestic workers is that it offers flexible work arrangements (part time or full time), enabling women workers to work at times convenient to them. JupViec offers employment opportunities and decent work conditions for domestic workers through training, regular work, and social protection benefits. On average, domestic workers work 9 jobs per week, each lasting about 3.5 hours. JupViec has increased formalization of domestic workers through service contracts that outline job responsibilities, work conditions, and workers' safety measures. In 2019, JupViec partnered with the Asia Foundation to use blockchain technology to increase recognition for domestic workers through digitized professional and identity documents. Domestic workers in Vietnam often do not have documentation such as CVs, certificates, evidence of work experience, and proof of address. In the absence of such documents, domestic workers cannot offer documentary proof to negotiate better salaries, access government schemes, or open bank accounts. Through the blockchain ledger, domestic workers can upload and show information such as name, age, work permits, training certificates, and employment and salary history to prospective employers, banks, and government officials. These digital records cannot be changed, damaged, or lost. Domestic workers who need documentation such as proof of employment or identity for banking or children's schooling can print this information directly from the ledger.

JupViec supports domestic workers to deliver professionalized cleaning services through training for skill upgradation and on-job support. JupViec conducts online and offline training on cleaning, communication, worker's rights, and financial management. Domestic workers can also opt for advanced training in ironing clothes, housekeeping, and cooking. JupViec also provides on-the-job supervision and re-trains its workers every quarter. JupViec has a Cleaners' Care Department to support and address grievances. Domestic workers receive customer feedback on a scale of 1-5 stars, which is aggregated and analyzed to offer customized support to workers. The active cleaners of the company (i.e., domestic workers who have at least 1 job per week) are covered under liability insurance (paid by JupViec), and linked to personal accident insurance and health insurance (paid by workers).<sup>33</sup> In recent months, JupViec extended Social Insurance (that covers health and unemployment) to cleaners who work full time through the platform (<1% of the total active cleaners are covered under it currently). In 2020, JupViec integrated ViVet, a digital banking application by the largest bank in Vietnam, LienVietPostBank, which enables domestic workers to make micro-savings, receive salary advances, and make mobile top-ups and utility bill payments from the application, "JupViec Care." JupViec also ensures workplace safety. The workers are trained on workplace sexual harassment. Workers also receive training inputs on handling clients who are rude or demand additional work. The contract elucidates that the workers have the right to refuse a work order that they consider unsafe. Domestic workers can also dial in from an inbuilt emergency number at the JupViec Care application for emergency support.

JupViec's first mover advantage in major urban hubs in Vietnam enabled it to grow and consolidate market share, particularly in Hanoi, where it has an estimated 10,000 customers. JupViec's early entry into the market in 2012 as a technology-based job-matching service that connected workers and customers via a mobile app and website has helped it establish strong brand recognition and demand for services. Eighty percent of JupViec's revenue is from the subscription service, while 20% is from the on-demand services. JupViec has a 98% customer satisfaction rate, partly due to its focus on building cleaners' capacity through extensive training, supervision, and ensuring high service quality. JupViec also has a high worker satisfaction rate. Ninety-seven percent of domestic workers surveyed in an external study reported feeling proud of their association with JupViec. The use of technology has played a critical role in workers' and customers' satisfaction. JupViec's blockchain-backed platform provides unfalsified information on workers' skills, qualifications, work history, and remuneration, which is important for customers. The workers have access to transparent data about payment, leave, and job orders, which builds their confidence in the company. Workers can also use digital records to apply for loans or micro-insurance services. This boosts worker acquisition and retention rates.

## JupViec's journey



## 3.2 Founder story

### Founder of JupViec



Minh Phan

Minh Phan is the founder and Chief Executive Officer of JupViec. Minh completed his Bachelor's degree in International Business from Hanoi Foreign Trade University, Vietnam, and has a Master's in Business and Enterprises from Oxford Brookes University, United Kingdom.

In the UK, Minh realized that the quality of life differed from life back home, where it was easier to get support for services such as cleaning and cooking. Furthermore, Minh observed marked differences in the dignity of labor for jobs such as cleaners and caregivers. While studying, he wrote a research paper on the domestic workers industry in Vietnam. It was during his master's degree that Minh learned about the hourly cleaning service model and conceptualized the idea for JupViec. The company was initially set up and self-funded by 4 co-founders, including Minh. However, 3 co-founders left in the first few years to explore other full time work opportunities.



*My inspiration for JupViec was in understanding the precarity of work undertaken by rural women who migrate to urban cities in Vietnam for livelihood opportunities, primarily bearing the responsibility to make ends meet for their families.*

**Minh Phan, Founder of JupViec**



Initially, JupViec assigned a few cleaners to households to provide the cleaning services. Minh used his experience in the retail industry, namely with LG Electronics, to streamline operations and services. However, scaling the model was difficult as JupViec had to constantly spend time and resources on acquiring customers and service providers. Furthermore, the cleaners would drop out from work frequently. Minh and his team members went door-to-door in informal settlements, hospitals, and other public places to identify and recruit cleaners. One of the company's challenges was gaining traction with customers for hourly cleaning services, a relatively little-known concept back in 2012. According to Minh, customers were reluctant to let unknown people enter their homes for cleaning jobs. Minh and his team went door to door with pamphlets and flyers to promote their offerings but with limited interest. Minh compared the growth potential of a platform-based enterprise and decided to pivot the model using technology. During this time, Minh learned about other cleaning service models operated through digital platforms, such as Gojek and Handy in the USA, which connect customers to service professionals. Minh decided to build JupViec into a platform to accelerate customer acquisition as more people in Vietnam had begun to use e-commerce and digital platforms.

However, the company faced a few difficult years. The initial co-founders pulled out their investment, and many employees left the company. There was an urgent need for more investment into JupViec. Minh continued to focus on fundraising and successfully raised angel investment from CyberAgent Ventures in 2016. This was the first time a foreign investor had invested in a housekeeping company in Vietnam. This investment was a turning point for JupViec as the seed fund enabled JupViec to stabilize its financial position, hire and train people, and establish operational systems.

Once the company had stabilized, Minh focused on strategic growth. He realized the key to JupViec's success was its workforce and its development, to ensure the company consistently offers professional and quality services. Minh assessed other cleaning services models in the Southeast Asian region. The JupViec team visited Singapore, where the cleaning and hospitality industry was well established, and learned operational practices to ensure the quality of services by cleaning staff.



*For us, the domestic workers are customers, too. We do not have a personnel department; we have a Cleaner Care Department, just like a Customer Care Department. We want our domestic workers to feel satisfied and happy while working with JupViec.*

Minh Phan, Founder of JupViec



In the initial years, Minh partnered with local NGOs to understand the problems faced by domestic workers, particularly migrant workers. For instance, Minh and his team learned about the need for women workers to have flexible work schedules as they were primary caregivers at their homes. Thus, while at JupViec there is a threshold of hours of work that domestic workers must complete, JupViec gives workers the flexibility to meet the target over a period of time. Over the years, under Minh's leadership, JupViec initiated several initiatives for domestic workers, including digitized proof of identity and micro-insurance.

Minh was instrumental in setting up a company culture in which workers' issues are discussed and resolved. JupViec has developed an anonymous mailbox for its workers to put forth any queries, complaints, and issues to be addressed by the management. Minh holds a monthly meeting with a small group of domestic workers to understand their problems and challenges. According to Minh, several inspiring stories and ideas emerge from these discussions.

### 3.3 Business model



Customer  
segment

JupViec customer segments include:

- **Middle- and high-income households and commercial establishments in need of cleaning and cooking services:** Customers can book the required services once or subscribe to a monthly package. Customers can also buy cleaning products from JupViec for later use.
- **Domestic workers:** JupViec offers recruitment, training, worker management, and employment services to domestic workers. The workers receive the job orders from the platform. Domestic workers must work for 24 working sessions per month to remain on the platform. Workers must meet the threshold in 2 months. If they do not, they are asked to leave. Workers must bring their own cleaning products.

 <p>Value proposition</p>	<p>JupViec offers professional cleaning services to households through various packages. JupViec ensures that the service providers are vetted and trained. Customers who order cleaning jobs through JupViec receive a clear contract, customer support, and payment details.</p> <p>JupViec offers market access for increased work opportunities and income for domestic workers. The JupViec digital platform enables workers to accept job orders, know their clients, rate their clients, and track payment history and job orders. The domestic workers can also locate the client’s homes through maps embedded in the application. Domestic workers can find formalized work through contracts, insurance, training, and certification. The workers also receive information on worker rights, workplace safety, and financial management.</p>
 <p>Competitive advantage</p>	<p>JupViec’s early entry into the market as a technology-based job-matching service that easily and quickly connects workers and customers via a mobile app and website has helped it establish strong brand recognition. Furthermore, JupViec offers recruitment, training, management, and employment services to domestic workers. JupViec has a 98% customer satisfaction rate, partly due to its focus on extensive training, customized learning modules, and job support from the supervisors, ensuring high service quality. JupViec’s blockchain-backed platform provides vetted information on the worker’s training, qualifications, work history, and remuneration. Workers receive a digital record to apply for loans or micro-insurance services. This boosts both customer and worker acquisition and retention rates.</p>
 <p>Channels &amp; key partnerships</p>	<p><b>Households:</b> JupViec uses digital channels including its website and mobile application, where customers can access information about services, make bookings, and receive customer support.</p> <p><b>Suppliers:</b> JupViec buys its cleaning products from Unilever at wholesale prices and sells them at retail to the customers.</p> <p><b>Domestic workers:</b> JupViec uses a referral system to identify and recruit domestic workers. JupViec has established a network of women leaders (brokers) who identify and introduce new cleaners. The brokers receive incentives for each successful recruitment. The incentives range from US\$10–40.</p>

 <p>Customer relationships</p>	<p><b>Households:</b> Customers can use the rating system in the application for feedback, reviews, and grievance redressal. If the rating is low (2 stars or below), customers receive a callback and are offered a free service. Currently, less than 2% of customers have given a low rating. Customers can also refer new customers and receive promotional vouchers.</p> <p><b>Domestic workers:</b> JupViec has a Cleaner Care department that manages workers' rights, including insurance, occupational health, and safety. JupViec offers liability insurance to all cleaners to protect against any property damage at their places of work (paid by JupViec). All workers are linked to personal accident and health insurance schemes from <a href="#">Income Insurance Limited</a>, Singapore, that provides pay-per-job micro-insurance services to gig workers. JupViec's application has a feature that allows workers to contribute to the premium directly from their e-wallet after each work shift. Each domestic worker receives a rating from the customers for each job order. The Cleaner Care Department holds monthly meetings with the workers to discuss the ratings, compare them with the ratings of other cleaners, and work on an action plan to improve it if required. The workers' performance is tracked over time through the customer rating systems.</p>
 <p>Pricing and payment methods</p>	<p>Households can book cleaning services via on-demand or subscription models for daily, monthly, or yearly periods.</p> <p>Clients from middle-to high-income households pay a fee of US\$10 per service and a 15% commission to JupViec for facilitating the transaction. Payments by households are made through the platform.</p> <p>JupViec does not charge any fees for the recruitment and training services provided to domestic workers.</p>
 <p>Revenue streams</p>	<p>95% of JupViec's revenue comes from sales of cleaning services, of which 70% is from subscription services. 5% of the company's revenue comes from grants.</p>
 <p>Cost structure</p>	<p>85% of JupViec's cost is on the Cost of Goods Sold (COGS), i.e., payments made to the workers. The company spends 8% of its expenses on personnel and 4% on its marketing activities. JupViec spends about 1.5% on rent plus other Opex and roughly 1.5% on technology and training domestic workers.</p>

### 3.4 JupViec's growth story

JupViec has grown over the years. JupViec's revenue decreased during the COVID-19 lockdown. However, its revenue steadily increased from 2012 to 2019 and again in 2022. In 2022, JupViec generated a revenue of US\$3.8 million. JupViec is yet to be profitable but plans to become profitable in 3 years.

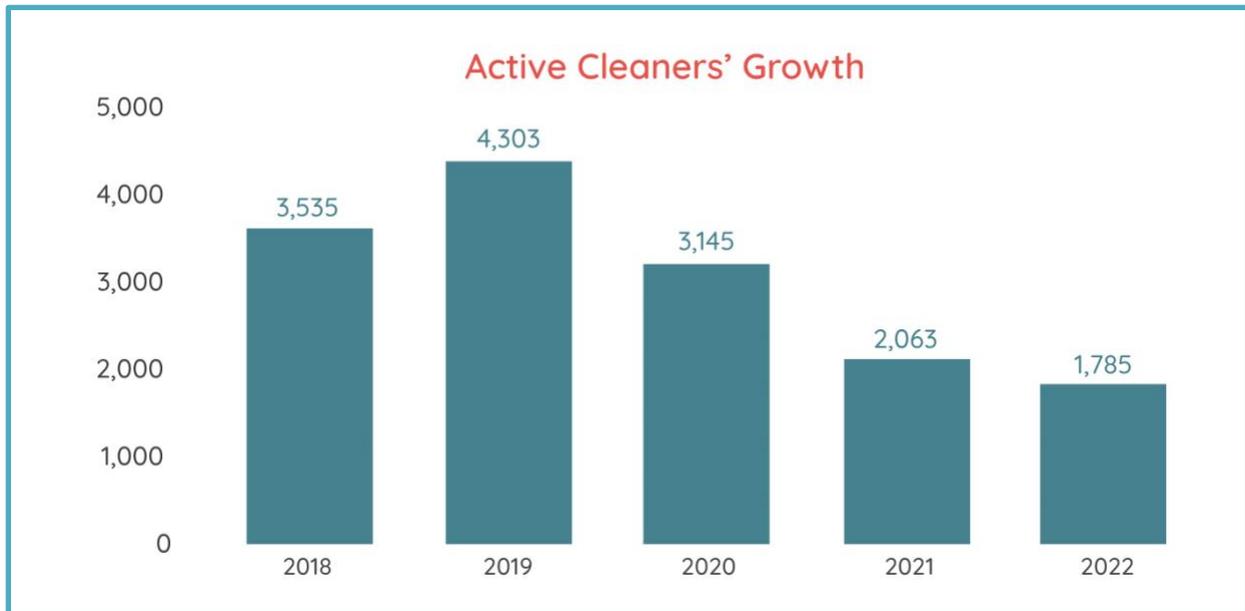
### 3.4.1 Customers:

JupViec's customer numbers started increasing from 2018 onwards. The number of customers reduced during the pandemic when there was a tight restriction on the movement of people in Vietnam. Since the end of COVID-19, JupViec has begun stabilizing its customer base. However, the economic slowdown in Vietnam has reduced purchasing power, which has affected customer growth.



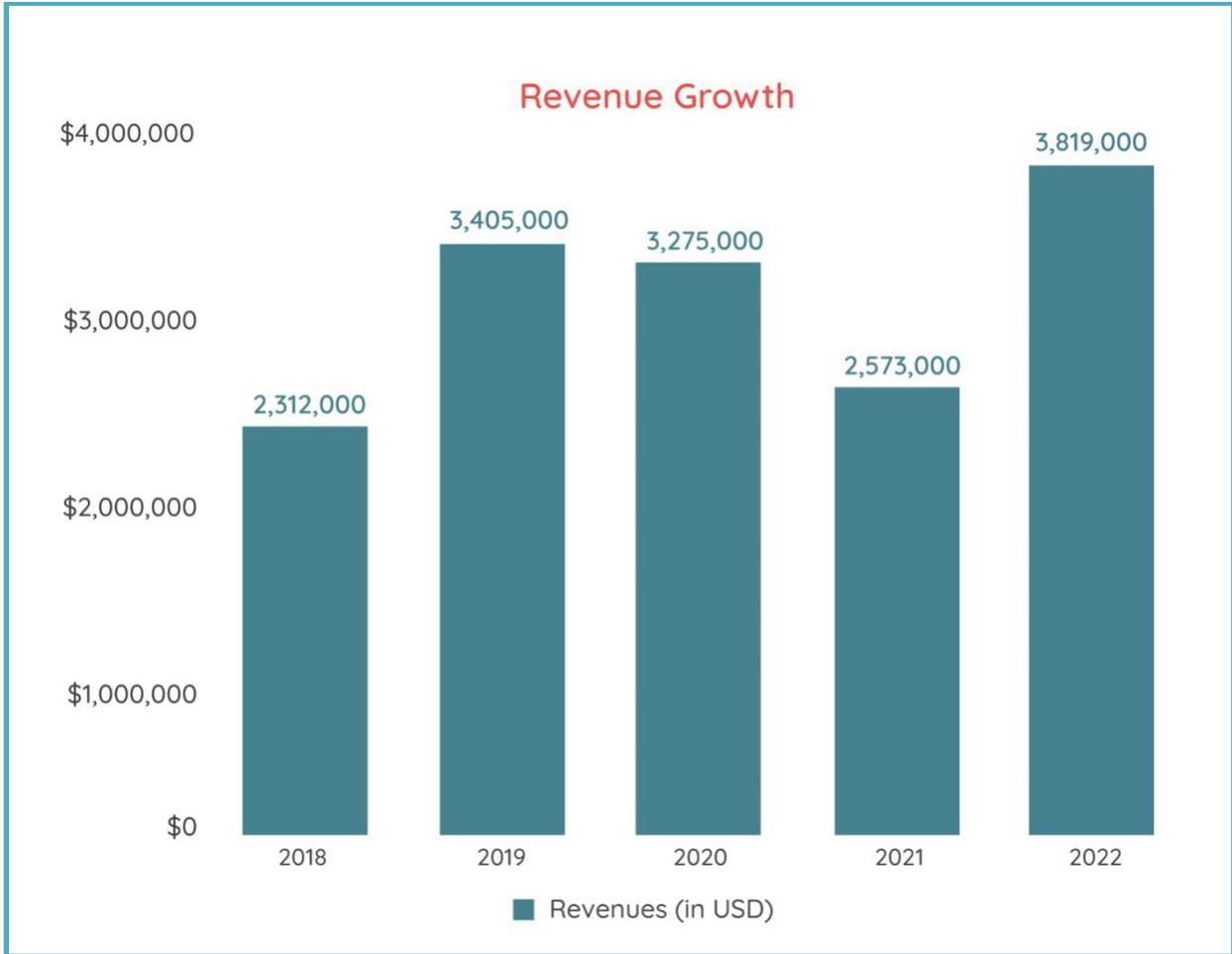
### 3.4.2 'Active' cleaners:

Cleaners are considered 'active' if they have at least 1 working session per week. The number of active cleaners grew until 2019 and decreased during the COVID-19 pandemic. In recent years, JupViec has focused on increasing the number of jobs available to cleaners and reducing the number of cleaners who do not meet the job-transaction threshold. In 2023, the number of active cleaners is 1,142.



### 3.4.3 Revenue:

JupViec's revenue has increased steadily except during the pandemic. Since 2022, JupViec has been focusing on increasing subscriptions from customers to ensure steady revenue. Thus, while the customer growth is marginal, JupViec's revenue growth is steady because more customers are subscribing to monthly plans. By mid-2023, JupViec had already earned three-quarters of its 2022 revenue and is expected to surpass it.



### 3.5 People and governance

JupViec is committed to creating gender impact and strives to achieve this not only through its service offerings but also through its people and governance structures, practices, and policies.

#### 2X Criteria<sup>34</sup>

- The founder of JupViec is a man.
- 30% of senior management are women.
- 2 out of 4 (50%) of the board members are women.
- 81% of the full time employees are women, and all 1,142 independent contractors are women.
- More than 70% of customers are women.
- Services specifically or disproportionately benefit women.

JupViec is a **gender-intentional** business.<sup>35</sup>

JupViec has 48 full time employees who work in recruitment, training, management, Cleaner Care, IT, marketing, quality assurance, and accounts. Currently, 81% of the full time employees are women. JupViec has 1,142 domestic workers who work as active cleaners. All 1,142 domestic workers are women. A team of 20 supervises the workers.

JupViec’s board has 4 members, 2 of whom are women.

JupViec has various policies to support the cleaners and the management, which include equal pay for equivalent work, minimum wages, diversity and inclusion, equal employment opportunity, employee grievance mechanism, protection against sexual harassment at work, and paid maternity and paternity leave.

The company provides social security insurance for its full time employees, covering health, unemployment, and retirement. JupViec provides its workers opportunities for career development and progression through performance-based salary appraisals over time and promotions to the position of supervisor, company staff, etc. JupViec plans to set up a Training Academy for its domestic workers by hiring external trainers who have worked in commercial establishments that have rigorous cleaning standards and operational modules, such as hotels, to provide advanced training. There are regular training programs and learning sessions adapted to each department. For example, the customer care department employees undergo sessions on customer management.

JupViec has internal systems to support cleaners in progressing along their career paths. All 20 Supervisors were cleaners previously. All the 4 trainers in the training centers were also cleaners.

JupViec has a process to ensure that each C-suite leader understands each department's context and problems. The leaders rotate jobs and co-manage each other's roles at least once a year.

### 3.6 Support received to date

JupViec has received financial and non-financial support through grants, equity, capacity building, and mentorship. The key items of support received are as follows:

Financial	
Grant funding	In 2019, JupViec partnered with LienVietPost Bank, CARE, and DFAT to create an integrated mobile app to provide financial services such as salary payment, remittances, micro-loans, online savings, and mobile and utility bill payments. In 2021, JupViec raised US\$120,000 from Mastercard in New Zealand to support 1,000 workers during the

	<p>COVID-19 pandemic lockdown. The US. State Department and the Asia Foundation provided US\$200,000 in 2019 to fund the Blockchain Development pilot initiative for the company. Through this project, JupViec integrated blockchain technology into its operations. This helped the company create and store each worker's digital identity credentials, the skills and training certificates attained, the work experience gained, and details on the payroll, including income history.</p>
<p>Equity funding</p>	<p>JupViec has received funds from venture capitalists to improve the platform's application and operational expenses. This includes an investment of US\$1.7 million from Vietnam's venture capital firm Simple Tech Investment in 2020 to support staff training and improve service quality. In 2018, JupViec received US\$500,000 from Patamar Capital to enhance JupViec's technology, particularly funding towards human resources for the technology team, and expand operations to large cities. In 2015, JupViec received seed funding of US\$200,000 from Japan's CyberAgent Ventures to expand to 3 cities.</p>
<p><b>Non-financial</b></p>	
<p>Capacity building and mentorship</p>	<p>JupViec has participated in 3 programs for mentorship and capacity building, including:</p> <p><b>Gender integration support from Asia Foundation (2022):</b> As part of the <a href="#">Urban Migrant Entrepreneur Capital Initiative</a>, the Foundation conducted a review of JupViec's operations and processes as well as a gender audit of the company to enable the founder to have a better overview and understanding of the company's functioning.</p> <p><b>Domestic workers' support from CARE International (2021):</b> Supported the founder's visit to attend an event in the USA organized by CARE USA to understand the social impact ecosystem, including activities, projects, and fundraising undertaken by CARE. The event also helped JupViec's founder learn about the issues and challenges faced by domestic workers and informed some of the company's decent work policies.</p>

\*Full summary of the support received is [here](#).

### 3.7 Key business drivers and challenges to growth

JupViec foresees specific challenges to growth and has also identified business drivers for its growth.

Key business drivers	
<p><b>Increased urbanization and growing demand for domestic services</b></p>	<p>JupViec has benefitted from growing demand for cleaning and domestic services in large cities, such as Hanoi, Ho Chi Minh City, Hai Phong, and Danang, due to population increase in cities, digital proficiency of the population and higher disposable income. Vietnam is increasingly urbanizing, with an annual urban population growth rate of 2.6% as of 2022, compared to the global average of 1.6% and an average of 1.5% in the East Asia and Pacific region.<sup>36</sup> There is high demand for household care services in cities, as a large number of working people have limited time available for household chores and caregiving. Vietnam has one of the highest ratio of female-to-male labor-force participation rates (89% as of 2022),<sup>37</sup> which shows that women are as likely to be in the labor force as men. Thus, as both women and men are engaged in economic activities, households are using third-party service providers to undertake domestic and care work, such as cleaning, cooking, and childcare. Vietnamese people are also becoming more accustomed to hiring services through digital platforms, spurred by young, technologically adept consumers (Millennials and Generation Z) projected to comprise 40% of Vietnam's consumption by the next decade.<sup>38</sup> The high-income consumer class (consumers who spend US\$30+ daily in purchasing power parity terms) has been proliferating and is expected to rise from 4% in 2020 to 20% of the population by 2030.<sup>39</sup> With more disposable income in hand, increased demand, and digital access to services, the company has a vast market potential to address the working population's needs.</p>
<p><b>Worker-focused laws by the Vietnam government</b></p>	<p>JupViec has benefitted from labor laws instituted by the government in drafting contracts, setting up work conditions and wages, and providing social security schemes. The labor law provides social security and compulsorily written contracts with domestic workers, including limits on working hours, overtime compensation, and a fixed minimum wage. As a result, JupViec can ensure that contracts are signed with customers before the service is performed, and the company can terminate the contract and charge compensation if any contract terms are violated by customers. Furthermore, social, health, and unemployment insurance is administered by a government agency, Vietnam Social Security Service (VSS), whose premiums are mandatorily paid in fixed percentages by employers and employees. VSS is responsible for promoting awareness about the importance of insurance. An established framework for social security benefits allows JupViec to easily provide insurance and benefits such as maternity and occupational accident and disease benefits to domestic workers.</p>
<p><b>Increased availability of workers</b></p>	<p>JupViec has a steady supply of domestic workers, given the large number of women looking for employment opportunities. Many women migrate to urban areas looking for work in garment factories. Women workers also look for part time work opportunities available at JupViec's platform to supplement their income. JupViec can mobilize and recruit workers through well-functional social networks. A study in Vietnam showed that social networks developed through friends, relatives, village-level relationships, and other migrant workers enable domestic workers to</p>

	<p>find information about potential jobs, accommodation, and tips to adapt to city life. JupViec leverages this network to identify and recruit domestic workers.</p>
<p><b>Technology-focused enterprise</b></p>	<p>JupViec has adopted technological innovations, including digital platforms, algorithms, and blockchain to streamline customer and domestic workers' services. Through its user-friendly mobile application and website, customers can easily book professional cleaning services with just a few clicks, enhancing convenience and accessibility. The company utilizes advanced algorithms and data analytics to match customers with qualified cleaners efficiently, ensuring a seamless and personalized experience. JupViec's technology-driven approach also extends to its cleaner training programs, utilizing online resources and tutorials to equip its workforce with the latest cleaning techniques and best practices.</p>
<p><b>Collaborative networks and partnerships to streamline services for workers</b></p>	<p>JupViec has received financial and non-financial support from NGOs and donors to develop offerings for domestic workers. This has enabled JupViec to offer a decent work environment and services to workers, increasing the workforce satisfaction with the company. JupViec leveraged its partnership with Care Vietnam, LienVietPostbank, and the Australian Government to increase the provision of microfinance services to domestic workers through financial training and micro-insurance. JupViec leveraged this partnership to provide relief support to domestic workers during the pandemic.</p>

## Challenges to growth

<p><b>Social norms</b></p>	<p><b>Stigmatization of domestic work:</b> JupViec workers face stigmatization at the workplace and home, often resulting in attrition among women workers. Cleaning jobs are sometimes demeaned, as they involve work with and proximity to garbage, dirt, and waste.<sup>40</sup> There is a significant stigma surrounding the respectability of domestic work, which can lead to mistreatment, disrespect, or undervaluing of JupViec's employees. This is predominantly due to deeply rooted patriarchal and hierarchical structures that undervalue women's work and perceive households as private spaces exempt from workplace regulations. This affects domestic workers' sense of self-worth. It is also challenging to work with customers who have unrealistic demands and micromanage every move of the domestic worker. Furthermore, many workers on the JupViec platform are migrant workers who have relocated to cities, often without their families. Studies show that a woman migrating alone is more likely to be subject to suspicion from fellow villagers in Vietnam.<sup>41</sup> Some workers leave work due to constant questioning from anxious husbands and family members. JupViec's training program is built to address these issues. Furthermore, its Cleaner Care Department conducts meetings to understand and address such issues.</p> <p><b>Reluctance to formalization:</b> Households that employ domestic workers have little awareness regarding their responsibilities as employers and the need for formal labor contracts. While there are laws that professionalize domestic services by mandating employers to sign contracts with their workers and enforce the provision</p>
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	<p>of safe working conditions, much more must be done to eradicate the stigmatization of such work. Domestic workers also need to be trained and educated, as many continue to not sign labor contracts due to limited awareness or to avoid deductions towards insurance payments.</p>
<p><b>Financial</b></p>	<p><b>Availability of and access to capital:</b> Post-COVID-19, JupViec has faced difficulties in accessing venture capital (funds with both technology and social impacts as focus areas) in Vietnam, as investors have become more cautious with their investments.</p>
<p><b>Operational</b></p>	<p><b>Workers management:</b> JupViec faces operational difficulties managing over 1,500 domestic workers. While most coordination is undertaken through the digital application, a few domestic workers struggle to use the JupViec app effectively due to their lack of digital literacy. Although the app has improved with features like integrated maps, there may still be a learning curve for domestic workers to utilize these features fully.</p> <p><b>Customers and domestic workers relationship:</b> JupViec has to face situations wherein the customer and the worker bypass the platform and engage with each other directly, resulting in revenue loss. JupViec has observed that sometimes a cleaner joins the platform only to take customers' details. As a result, the company risks losing the customer and the cleaner. JupViec must intervene if workers feel customer ratings are unfair. Unfair customer ratings can be discouraging and challenging, especially if domestic workers strive for high ratings to demonstrate quality service. The JupViec platform has anonymous ratings to avoid backlash and to prevent customers and workers from identifying the source of negative feedback. The platform ensures workers are placed at a different home if the ratings are low.</p>
<p><b>Ecosystem</b></p>	<p><b>Economic crisis:</b> In 2023, JupViec's customer growth and order quantities did not meet the target plan due to the economic slowdown in Vietnam. The prolonged COVID-19 pandemic and the Russia-Ukraine War weakened external demand for Vietnamese exports and lowered domestic consumption, which has hampered Vietnam's growth prospects. While the GDP growth rate had rebounded from 2.6% in 2021 to 8% in 2022, it reduced again to 3.3% in the first half of 2023 due to lower industrial production and export demand.<sup>42</sup> The economy is also battling high inflation due to increased oil, gas, and grain prices, which has reduced public and foreign direct investment. JupViec's customer growth is susceptible to fluctuations caused by instability in the economy as the household and personal services sector has a highly elastic price and income demand. Consumers often restrict their purchase of domestic services first when faced with economic difficulties.</p> <p><b>Unclear policy regulations related to gig workers:</b> In 2019, the Vietnamese government revised the labor code to expand the scope of workers to include gig workers. As a result, employers will have to cover social, health, and job-loss insurance. The government mandates that 20% of the insurance cost should come from employers and 10% from the employees. While JupViec has begun covering gig workers under social insurance (10% of the total 1,000 gig workers), implementing this for all gig workers will be financially unsustainable unless JupViec brings them to full time employee roles. However, such workers generally want flexible work hours and do not want to work full time. Moreover, gig workers are not keen on 10% deductions from their wages.</p>

## 4 - IMPACT DEEP DIVE

### 4.1 The impact theory of change of the enterprise

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#### Mission statement

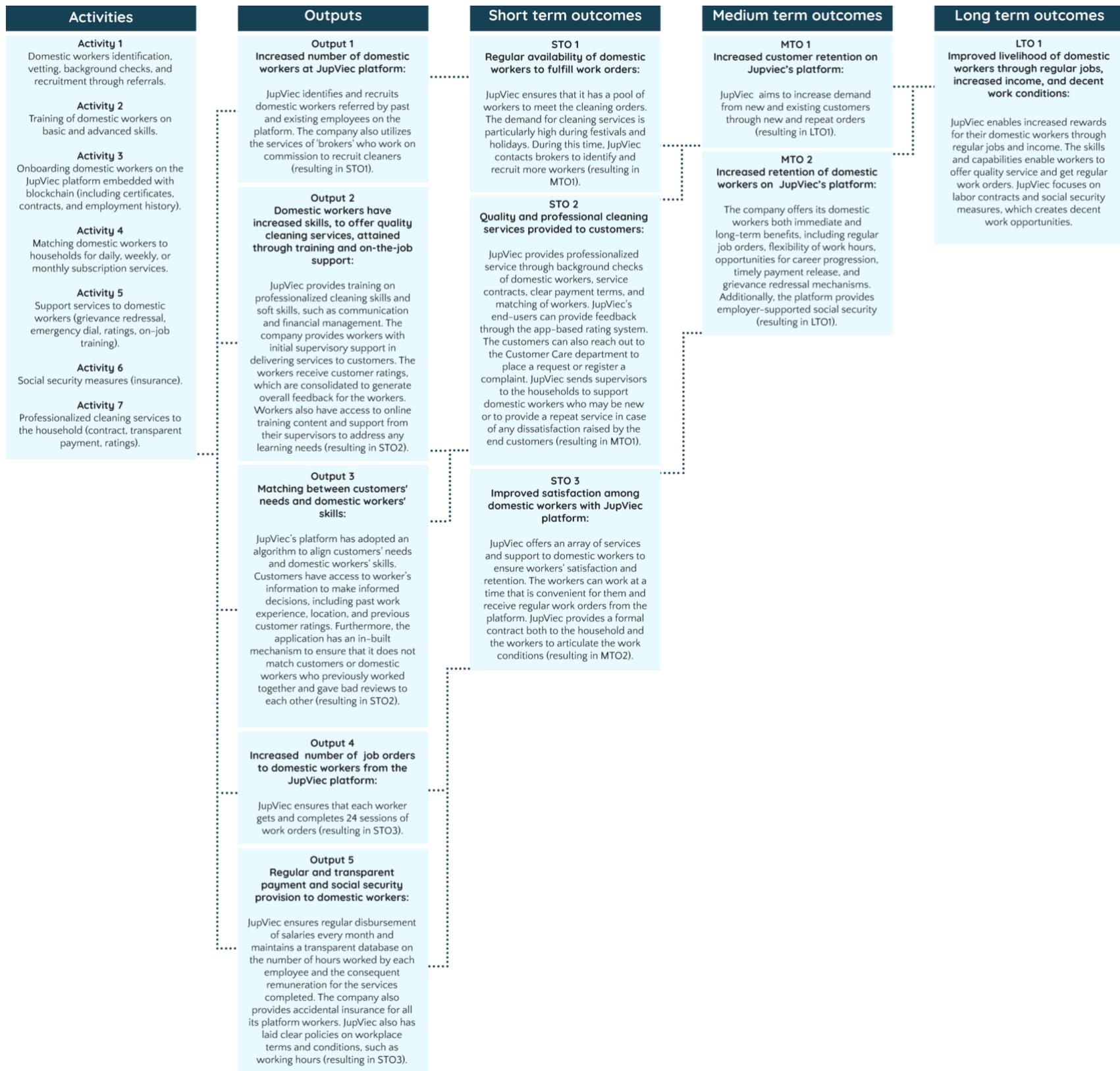
*JupViec's mission is to create a better life for women in Vietnam by providing quality employment and increased income as domestic workers for rural women who migrate to cities, and enabling more urban women to participate in the economy by reducing their domestic workloads.*

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#### Theory of change

To create quality employment for care workers, JupViec has identified the following theory of change.

## JupViec's pathway to reward care workers





## 4.2 Current impact and measurement practices

JupViec has used the digital application to collect data and gather actionable insights and learnings for the company. Additionally, JupViec has used external agencies, such as CARE International, to assess the impact on domestic workers.

### Domestic workers data

- **Recruitment and retention on the platform:** JupViec maintains real-time data on active cleaners and monitors weekly hiring and drop-out rates.
- **Training:** For each domestic worker, the JupViec platform tracks progress on learning modules and skill training completed. The company measures advanced training undertaken by employees, such as for cooking services.
- **Job transaction rate:** Job transaction rates are measured weekly (for every worker) through the mobile application. On average, each worker has 9 transactions per week. JupViec tracks any deviation from the average number.
- **Performance review:** JupViec collects and monitors real-time data on jobs assigned to each domestic worker on the platform and the ensuing rating given by the customer. Ratings for domestic workers and customers are undertaken after every job transaction by the worker and the customer via the mobile application. If a cleaner or a customer rates the other as unsatisfactory, the mobile application automatically disconnects them from working together in the future. Employee ratings are also regularly monitored to assess the performance of domestic workers and ensure that they are up to the standard of service guaranteed by the company. The average rating is benchmarked to be 4.8 out of 5. If any employee falls below the mark over time, the company attempts to address the challenges with supervisor support. The company also has a dedicated Cleaner Care department that records any mistakes that occur on the job and helps to resolve those by working with the employee and assigning supervisors to take remedial action. The management team holds weekly meetings to analyze these occurrences, understand the reasons, and establish an improvement mechanism for future job transactions.
- **Income increase monitoring:** Income increases are analyzed monthly through the mobile application data. The monitoring shows that workers associated with JupViec have a higher income than the average market rate.
- **Workers satisfaction:** Worker satisfaction is tracked yearly through a survey. The survey covers satisfaction with work, training, and safety. In 2022, CARE International developed a [photobook](#) of stories of impact narrated by domestic workers on the JupViec platform.



## Customer data

**Service data on work orders, customer satisfaction, and retention:** JupViec monitors the retention of end customers based on the frequency of reorders on the platform. Additionally, the company has a dedicated Customer Care department that connects with end users to receive detailed feedback on services. Based on customer preference, the department enables the rematching or unmatching of the 2 parties to provide better service.

### JupViec business results *(as per internal measurement system)*

- Number of domestic workers trained and linked to employment opportunities: 11,653
- Number of customers served: 110,109
- Number of women workers with access to financial services and financial literacy: 2,296

### JupViec business impacts *(as per external evaluation under U-Migrant Capital<sup>43</sup> in 2022)*

- Percentage of domestic workers who reported receiving stable income through the JupViec platform: 94.9%
- Percentage of domestic workers who report increased voice in the family: 94.3%
- 96.9% of domestic workers surveyed report that they are proud of their work with JupViec compared to 86.3% at baseline.
- Percentage of domestic workers who use integrated personal finance functions at JupViec application and report cost and time-saving: 87%

## Measurement challenges:

While JupViec can track the performance rating of all of its workers, it cannot undertake a detailed performance review and work 1-on-1 on improvements for all employees. Individualized support is limited due to the small number of supervisors. Going forward, JupViec intends to integrate technology to overcome the human resource challenge.

In the future, JupViec intends to capture data that enables the enterprise to improve its services. Customer retention and the subscription model are core to JupViec's growth strategy. At present, JupViec takes customer feedback through customer ratings. It does have surveys, but those are irregular. Thus, in the future, JupViec would like to capture new ways to assess customer satisfaction.

## 4.3 Domestic workers' own experiences of the solution

Understanding the social context, emotional needs, preferences, and barriers faced by domestic workers enrolled with JupViec is crucial for potential investors to understand



where JupViec excels and has room to grow. The following sections provide insights into the foundation of the business market success and its impact on the lives of JupViec domestic workers, with the aim of helping investors make well-informed investment decisions.

To inform this analysis, the research team conducted 14 in-depth interviews with domestic workers who use the JupViec platform to gather insights into their lived experiences and realities.<sup>44,45</sup> This section presents the results of the qualitative impact deep dive, commencing with an overview of the domestic workers, followed by an exploration of various worker or “personas” and their journey to employment with JupViec. The section concludes with a qualitative overview of JupViec's impact, as experienced by domestic workers in their daily lives.

#### 4.3.1 Domestic workers' snapshot

Women in Vietnam are twice as likely to become domestic workers than men. About two-thirds of domestic workers in Vietnam are women, which accounts for 5 million domestic workers.<sup>46</sup> They often grapple with challenges like unfair pay, discrimination, and long working hours. JupViec steps in to recruit and train these workers, striving to elevate their skills and ensure they receive fair treatment. By offering training, insurance, and safe work environments, JupViec aims to infuse professionalism and dignity into the domain of domestic work.

JupViec's recruits predominantly come from within Vietnam, as compared to other similar businesses who recruit migrant workers from neighboring countries. While many of JupViec's domestic workers already possess experience in domestic tasks like cooking and cleaning, others are fresh entrants to this job market or come from different sectors such as manufacturing (production workers) or the hospitality industry (staff in coffee shops).

JupViec's workers share a relatively common demographic profile: primarily female, they provide cleaning services to homes and businesses. They can work part time or full time, catering to roles ranging from cleaning to other household tasks. Their ages span from 30 to 51 years old, with an average of 40 years old. In terms of education, the majority had completed at least junior high school, while others had completed high school or even pursued higher education. This suggests that JupViec employs a workforce from diverse backgrounds and expertise.

Among the interviewed domestic workers, the majority were married and living with their children. Less than half were divorced and living with their children, and a small minority were single, cohabiting with both their children and parents. Households ranged in size from smaller units of 2-3 members to larger groups of up to 6 individuals, with an average of 4 members per household. Several workers highlighted that they migrated for employment. Among them, most currently live with their families,



while a few live alone, as their families remain in their hometowns.<sup>47</sup> The diverse living situations and family dynamics underscores the workers' effort to juggle caregiving responsibilities at both work and home.

The majority of the workers reported that their monthly household income fell between VND8,000,000 and VND20,000,000 (US\$328 to US\$820)<sup>48</sup>, averaging at VND16,142,857 (US\$662). Only a few workers stated their average monthly household income was between VND15,000,000 to VND20,000,000 (US\$615 to US\$820). As a result, the majority of JupViec's domestic workers have a household income that surpasses Vietnam's national average, which is VND8,500,000 (US\$349).<sup>49</sup>

JupViec's domestic workers have opportunities to supplement their income within the company. Both part time and

full time workers can boost their earnings through overtime and by securing bonuses, which are offered when contracts are extended, and the provision of punctual, high-quality services. Most workers reported working an average of 150 hours monthly, with shifts ranging from a single 8-hour stretch to 2 separate 4-hour shifts.

Most domestic workers typically discover JupViec via friends, social media, or online job searches. Before commencing work, they needed to register on JupViec's website, undergo an interview, take both theoretical and practical tests, and complete a trial session catering to an actual customer in need of domestic services. JupViec has positively impacted domestic workers by offering reliable, improved wages and flexible working schedules, enabling them to provide more effectively for their families.



### 4.3.2 Domestic worker personas

The qualitative research revealed 2 primary personas among JupViec's domestic workers:

- ❖ **The Seasoned Professional:** This persona has previous experience in domestic work and has been with JupViec for several years. Her motivation is to earn a stable income to support her children and ensure job security. She typically attaches some self-worth and esteem to her job and income.
- ❖ **The Newcomer:** This persona is new to domestic work and recently joined JupViec. She was drawn to the company because of the flexible working hours, which allow her to be more present in her children's lives. The training programs at JupViec have been especially beneficial for her, positively impacting her skill set and confidence.

These distinct personas are created through a qualitative understanding of domestic workers' characteristics, motivations, beliefs, and behaviors. Each persona is descriptive, actionable, and unique reflecting challenges and awareness of the benefits they receive from JupViec. Thus, these personas offer a snapshot into why and how domestic workers choose to affiliate with JupViec. By understanding these nuances, the JupViec team can better tailor their services to resonate with and cater to the domestic workers' needs.

Below is an in-depth examination of these 2 distinct personas.



### Dang's Bio

At 45, Dang is a dedicated domestic worker, skilled in cleaning, housekeeping, and cooking. She is married and lives with her husband and their 5 children. For nearly 4 years, she has been affiliated with JupViec, valuing the company's promise of stable income which empowers her to invest in her children's education.

Dang works 8 hours a day, 5 days a week at JupViec. She earns a monthly household income of VND25,000,000 (US\$1,038), which is credited on the 15th of every month. This income notably exceeds Vietnam's minimum wage of US\$194 per month for full time workers.<sup>50</sup>

### Dang Thi Thuy Van The Seasoned Professional

#### Demographic Information (of the persona she represents)

**Age:** 45 years

**Marital status:** Married

**Children:** 2-5 children

**Education:** Completed High School

**Monthly Household Income:** VND25,000,000 (US\$1,038)

**Occupation:** Likely to be engaged in some form of "paid" work

**Last Job:** Previously engaged in domestic work

#### Motivation

In her last job, Dang worked as a domestic worker for a family. The demanding hours coupled with a 3-4 hour daily commute left her exhausted and seeking a change. Scrolling through Facebook, she came across an ad for a job at JupViec.

Given her extensive experience in domestic work, the role instantly appealed to her, prompting her application. Following a successful interview, documentation verification, and training, she embarked on her journey with JupViec.

Dang's main motivation to work is her pursuit of financial stability. This drive, rooted in her ambition to provide for her children with quality education, keeps her engaged and committed. Her fear of unemployment and the associated uncertainties further cements her association with JupViec. Compared to her previous job, JupViec stands out with its positive and supportive work environment. Dang feels valued, not just by the organization but also by the customers she serves, which in turn has enhanced her self-confidence and self-worth.

*Before working at JupViec, I was not satisfied. Working at JupViec, I find my life better now. I'm satisfied.*

**Seasoned Professional, Female, 35 years old**

### Behavioral traits/ Dang's perception of the benefits that she receives

- Previously, Dang faced extended, unpredictable working hours and an inconsistent income. Her commute also consumed significant hours. With JupViec, the app-driven scheduling provides her with a reliable routine, reducing travel time by allowing her to choose jobs on the app near her home and offering her both stability and convenience.
- At JupViec, quick responsiveness from her team leaders and direct access to the Board of Directors ensure that her concerns are addressed promptly, making her feel valued and heard.
- JupViec's training has enhanced Dang's home cleaning and maintenance skills, rendering even her own household tasks more efficient and less burdensome.
- Dang appreciates the benefits JupViec offers such as social insurance or bonuses.
- Working at JupViec has been mentally uplifting for Dang. However, by day's end, she often experiences physical exhaustion, occasionally feeling numbness in her hands and feet.
- People's perception of Dang has shifted, now recognizing her as a professional rather than merely a domestic worker. This recognition has bolstered her confidence and reduced her hesitancy about her job.
- Dang hopes that JupViec will introduce training modules on specialized care for infants and young children as they are often required or requested to do such tasks.
- While her responsibilities at home remain unchanged since joining JupViec, Dang feels more empowered in her domestic decision-making. She links this increased self-assurance to her stable income and her capability to finance her children's education.
- Building strong connections with her customers, Dang is often inclined to go the extra mile. She occasionally stays beyond her designated shift to complete tasks or offer assistance in customers' homes.



### Nguyen's Bio

At 34, Nguyen is a domestic worker, specializing in professional cleaning services through JupViec. She lives with her husband and their 3 children. Introduced to JupViec by a friend who was working there, Nguyen has been an integral part of the team for about a year. The flexibility in working hours at JupViec is something Nguyen deeply values, allowing her to spend time with her children.

She works 2 shifts daily and receives her pay punctually every month from JupViec. Her household income is about VND10,000,000–15,000,000 (US\$415–623) per month, which is slightly above Vietnam's minimum wage for full time workers of US\$194 per month.

### Nguyen Thi Thanh Thu The Newcomer

#### Demographic information

**Age:** 34 years

**Marital status:** Equally likely to be married or a divorced mother

**Children:** 2–3 children

**Education:** Completed Junior High School

**Monthly Household Income:** About VND10,000,000–15,000,000 (US\$415–623)

**Last Job:** Worked at a cake shop

#### Motivation

Before joining JupViec, Nguyen was employed at a cake shop, struggling with extended and early hours. Her quest for job flexibility led her to a recommendation from a friend already associated with JupViec. Though initially apprehensive, given her lack of experience in domestic work, Nguyen took the leap and got the job.

One of the aspects Nguyen greatly appreciates about JupViec is its shift flexibility, which not only facilitates quality time with her children but also empowers employees with shift choices. She relishes the camaraderie with her colleagues, many of whom are of a similar age, fostering a strong sense of community and mutual understanding. Such a supportive environment has solidified Nguyen's association with JupViec. The skills she has garnered from the company's training programs have further amplified her confidence. She respects JupViec's initiatives to provide women, irrespective of their educational background, an avenue to earn a respectable living.

*I feel that my life is generally more comfortable when it comes to money and most of all, it is comfortable now. In the morning, I take my child to school or come back early in the afternoon to pick up my child and take him to extra school. All in all, I think I'm pretty good now.*

**The Newcomer, Female, 34 years old**

#### Behavioral traits/ Nguyen's perception of the benefits that she receives

- Compared to her previous jobs where Nguyen did not have a signed contract and earned less for longer hours, her signed contract with JupViec now guarantees timely full payments, potential bonuses, liability insurance, and accident insurance coverage.
- Since joining JupViec, Nguyen's domestic responsibilities have become more manageable, thanks to her husband supporting with tasks like cooking and cleaning.
- JupViec's flexible work schedule ensures Nguyen can be present during key moments in her children's day, such as drop-offs and pick-ups. This not only deepens her engagement with her children, but also allows her to organize her day more efficiently, ensuring quality family time.
- As a newcomer, Nguyen found JupViec's orientation training invaluable. She recognized that JupViec is attuned to its employees' needs and designs its training programs accordingly.
- She has benefitted from JupViec's communication skills and the 5-star employee programs, which have enriched her with vital communication, social, and interpersonal skills.
- After starting work with JupViec, she feels physically healthier and more mentally relaxed than before.
- Working at JupViec has deeply impacted Nguyen, fostering greater patience, calmness, and attentiveness in her. She credits these changes to the customer management and other forms of training and her experience working with her customers.



### 4.3.3 Journey maps

The personas are illustrative of how different domestic workers discover and decide to take up the services offered by JupViec. In the following section, journey maps are used to add additional detail to describe the step-by-step emotional experience that domestic workers undergo from their initial introduction to JupViec to their eventual integration and utilization of its services.

Journey maps are a visual representation of the highs and lows experienced by current domestic workers as they engage with JupViec. Journey maps can guide JupViec to identify opportunities for improvement and ensure that the diverse needs, wants, and constraints of the domestic workers are considered in the expansion and refinement of their services or reach.

The journey to working with JupViec typically starts with gaining awareness about the company, often through online job platforms and referral networks. During the recruitment phase, JupViec contacts prospective candidates for an interview. Successful applicants then undergo training, followed by a theoretical test and a practical session. After these steps, they sign a contract and are integrated into the app to commence their work. As they progress, they establish relationships with both JupViec and their customers. Over time, many of these workers become advocates for JupViec within the broader domestic worker community.

**Table 1:** JupViec journey map for domestic workers

Stage	 Activities	 Domestic worker goals	 Emotions	 Barriers	 Levers
Awareness	<p><b>Discovery of JupViec:</b> Domestic workers actively seek employment via online platforms and personal networks.</p>	To immediately find employment at a good organization in order to generate income.	 Intrigued, curious, anxious	Some domestic workers were hesitant to apply to new firms due to past encounters with fraudulent companies.	<p>Numerous online platforms suggest JupViec as a potential employer.</p> <p>A few workers learned about JupViec through referrals from friends. The company is well-known within the worker community.</p> <p>The human resources department is approachable, ensuring domestic workers feel at ease when enquiring about employment opportunities.</p>
Recruitment	<p><b>Documentation &amp; recruitment:</b> Domestic workers initiate JupViec's recruitment process by contacting their representatives.</p> <p>To apply to JupViec, domestic workers must submit the following:</p> <ul style="list-style-type: none"> <li>• Proof of identity</li> <li>• Household registration</li> <li>• Citizen's identity card</li> <li>• Certificate of conduct from their previous workplace</li> </ul>	To submit their application and gain more information from the representative on JupViec's recruitment process.	 Interested, curious, cautious	<p>The extensive documentation deterred some workers from applying. Many felt their backgrounds were heavily scrutinized during the recruitment.</p> <p>Those lacking the necessary identity documents often had to return to their hometowns to obtain originals.</p>	The recruitment process is generally perceived as straightforward. Some preferred visiting the head office in person for subsequent steps.

Stage	 Activities	 Domestic worker goals	 Emotions	 Barriers	 Levers
	<b>Interview:</b> Domestic workers interview with JupViec's representatives.	To be successfully recruited by JupViec.	 Nervous, eager		During the interview, workers were questioned about their basic skills, resume, and background, which they found easy to address.
Building skills	<b>Training:</b> Domestic workers attend JupViec's training programs.	To acquire new skills necessary for their job.	 Requires effort but excited	Experienced domestic workers tend to find the basic skills training repetitive.  While some training sessions seemed hurried, workers expressed a desire for more in-depth learning on topics like communication.	JupViec's training not only underscores the essential skills of a domestic worker but also places a significant emphasis on soft skills. Through this training, workers feel they have enhanced their abilities in areas like negotiation, communication across age groups, quality service delivery, and creating a trustful, friendly atmosphere for customers.  For newcomers in the domestic work sector, the training proved particularly beneficial.
	<b>Theoretical test:</b> Domestic workers had to take tests after the training.	To pass the theory test.	 Requires effort but calm		The test assessed fundamental knowledge for domestic work, and a standard score was sufficient to pass.

Stage	 Activities	 Domestic worker goals	 Emotions	 Barriers	 Levers
	<b>Practical test:</b> Domestic workers work in a trial session.	To practice and demonstrate skills during a working session.	 Excited	Some workers had to attend multiple training sessions before receiving a contract.	<p>Workers believed that client homes provided an opportunity to apply and showcase the skills acquired during training.</p> <p>They appreciated the company's efficiency in advancing them to the next stage.</p>
	<b>Onboarding &amp; familiarization</b> of the application.	To learn how to use the app effectively for their job.	 Stressed, nervous	<p>Some workers found it challenging to adapt to the application, feeling its pace was too fast for their comfort.</p> <p>Through the app, potential customers could evaluate the domestic workers, a process workers felt was strict.</p>	<p>Workers were guided through the app's features, learning them sequentially.</p> <p>The app supports the workers by creating schedules and keeping time, streamlining the process to accept new jobs.</p> <p>With the app, workers can monitor their jobs, track incoming salaries, and receive client feedback, facilitating its seamless integration into their work routine.</p>

Stage	 Activities	 Domestic worker goals	 Emotions	 Barriers	 Levers
Working life	<b>Employment begins.</b>	To understand the skills needed to conduct good quality work.	 Requires effort but excited	<p>New and inexperienced domestic workers often felt overwhelmed dealing with diverse customers.</p> <p>Workers incurred a fee for procedure essentials like uniforms, chemicals, and work kits from the company.</p> <p>Initially, workers sometimes overlooked logging their hours in the app, leading to a salary deduction.</p> <p>Older workers sometimes struggle with jobs that demand significant physical effort and extensive travel.</p> <p>Some workers were concerned about balancing their household responsibilities with their job.</p>	<p>As workers used JupViec's app to get jobs, it became easier for them to get used to and utilize all the features.</p> <p>Workers found their employment terms and contracts straightforward to understand.</p> <p>From the onset, some employees felt motivated as they earned bonuses starting from their first shift.</p> <p>After working with JupViec, workers generally feel content and gratified.</p> <p>The autonomy in travel and financial stability boosts the workers' self-esteem and instills a sense of pride.</p> <p>Thanks to the flexibility in shift selection, workers can align their jobs with their personal schedules or family time.</p>

Stage	 Activities	 Domestic worker goals	 Emotions	 Barriers	 Levers
	<b>Building a relationship with JupViec.</b>	To have a positive and sustainable relationship with JupViec.	 At ease but would like more support	<p>Some workers are puzzled when fees from on-demand jobs go directly to JupViec.</p> <p>A few workers believe that benefits, like social insurance, should not have conditions, such as meeting a certain number of work hours.</p> <p>Some workers mentioned negotiating various employment terms, including ratings, workload, and specific tasks.</p> <p>Some customers prefer to hire workers directly, bypassing JupViec.</p>	<p>JupViec ensures that rules, conduct guidelines, and rights for domestic workers are easily accessible within the app.</p> <p>Workers regularly receive notifications about regulations and benefits, aiding their understanding.</p> <p>JupViec offers a guide during the initial shifts to assist workers with their tasks and address job-related queries.</p> <p>Workers value the open communication with JupViec and feel that their concerns are genuinely addressed.</p>

Stage	 Activities	 Domestic worker goals	 Emotions	 Barriers	 Levers
	<b>Building a relationship with customers.</b>	To have a respectable relationship with their client households to gain positive feedback and more jobs.	 Comfortable but careful	<p>The app's star rating feature heavily empowers customers, often to the detriment of the domestic workers. Many workers believe that the evaluations they receive are not always fair. Receiving poor ratings subjects them to retaining, and 2 low ratings within a month could lead to termination.</p> <p>To avoid negative ratings, workers sometimes offer to work extra hours, hoping to enhance their score on the platform.</p>	<p>While workers feel at ease discussing challenges with customers, they also believe they have the backing of the organization, especially through their team leader, in such scenarios.</p> <p>The majority of JupViec's customers are amicable and easy to collaborate with.</p>
<b>Sustaining work</b>	<b>Engagement and loyalty.</b>	To continue working with JupViec and recommend them as an employer to other domestic workers.	 Encouraging	As JupViec primarily operates in urban areas, workers from other regions often need to relocate.	<p>Workers felt that individuals, especially women with young children or a strong motivation to earn, would be best suited for the job.</p> <p>Existing workers often refer other domestic workers in the community to partner with JupViec.</p> <p>JupViec does not require employees to have previous experience, education, or specific skills, as they provide comprehensive training.</p>

#### 4.3.4 JupViec's impact

This section presents the impact of JupViec on domestic workers' daily lives. This information is based on primary data from the qualitative interviews and the impact stories developed in this [photobook](#) by CARE International. The quotes below are the domestic workers' own words.

All domestic workers reported experiencing positive changes in their lives since starting work at JupViec, including financial stability, flexibility in their work schedules, more time spent with family, a sense of pride and self-confidence, and an overall enjoyable working experience.

### Qualitative evidence of theory of change

#### Long-term outcome

LTO1: Improved livelihood of domestic workers through regular jobs, increased income, and decent work conditions.

- Benefits received from JupViec:** JupViec has had a positive impact on the lives of domestic workers, offering stable income, flexible working hours, accident insurance, and bonuses based on hours worked. Additionally, workers have access to social and health insurance, fostering job security and a sense of being valued at work.

*"The company has a lot of bonuses, for example, when I go to work for retail customers, and they order the company's periodic services for 2 days a week because they like my work, I get a bonus of VND100,000 or 200,000 (US\$4-8) depending on the level they order and I will get a percentage commission."*

**Seasoned Professional, 45 years old**

*"Generally flexible time. For example, if I want to do it, I open the calendar, I receive my shift, if I don't want to do it, I turn it off and I don't have a schedule."*

**Newcomer, 40 years old**

*"For domestic work, I think it is better to be part of a company. If we were by ourselves, there would be no benefits. During COVID-19 lockdown, I couldn't work but the company still supported me with 5 million a month. Plus, we would have more protection being part of a company. For example, when a customer has unreasonable requests, workers can report to the company [JupViec] to get support. The company will then discuss with the customer. If it does not work out, JupViec might terminate the contract, or if something happens, the company will deal with the customer on our behalf."*

**Ms. Lai Thi Duy Hong (CARE International photobook)**

- Impact on wellbeing & esteem:** JupViec significantly enhances the wellbeing of domestic workers, instilling a sense of pride in their profession and bolstering their self-esteem. Further, workers reported their peers recognizing them as professionals and not mere domestic workers which boosted their esteem and confidence.

*"I was shy at first but now I am not scared. I have nothing to be ashamed of. I even wear my work uniform wherever I go. hang out with my friends and interact with many people, including teachers and lecturers who also have lawyers. I tell them, "I am doing housework." I share the truth. I don't have to be ashamed"*

**Newcomer, 42 years old**

*“Working as a maid makes me feel comfortable, there is no stress. Working here is very comfortable.”*

**Seasoned Professional, 35 years old**

*“Some people might not think highly of my job, but as long as I still think highly of it, it’s okay. It’s all up to ourselves.”*

**Ms. Nguyen Thi Loi (CARE International photobook)**

- **Economic condition:** The financial situation of the domestic workers has seen marked improvement. All workers reported receiving a consistent salary paid punctually each month, with no payment delays. This economic stability empowers them to better care for their families and themselves.

*“I work here as I do now, but work 8,000,000–9,000,000 per month (US\$328–369) and see that... it’s okay for daily expenses. I also have money to pay for my daughter’s college for 4 years.”*

**Seasoned Professional, 51 years old**

*“Since I joined JupViec, I have the flexibility to arrange my own schedule and how much I want to earn, all of a sudden, I wanted to work more to earn more.”*

**Ms. Lai Thi Duy Hong (CARE International photobook)**

*“Since I joined JupViec, I know how to manage my expenses better. Back then when I had my own food stall, I did not keep track of my money. I would put away my money in the cupboard at the end of each day, and then calculate at the end of the month. I tried to save, but it was barely enough. Now I earn more, and every month on the same day I get paid to my bank account. On the 24th of every month, I would request an advance of 2 million VND of my earned wage for my children’s expenses and utilities. Thanks to this job, I earn enough to keep my kids in school, one is in grade 4, and the other in grade 10. I can support my husband who is sick and jobless. I also bought health insurance and life insurance for my family.”*

**Ms. Ho Thi Thanh Nhon (CARE International photobook)**

- **Customer interactions & JupViec support:** Some customers can be challenging, making requests that workers find uncomfortable. When alerted, JupViec promptly reaches out to the affected worker for feedback. Depending on the issue, the team leader may address the customer directly, assign a different worker, or in extreme cases, terminate the customer service.

*“I went to work for a guy’s house who was engaged in illegal activities. After that, I still tried to finish that shift so that I could go home, then he also added me on Zalo, and in the evening he texted me asking if I could sleep with him and he will pay me 500k. So I also have to block him, so he cannot contact me anymore. I also reported this to the company, the company also stopped providing the service for this customer.”*

**Newcomer, 35 years old**

*“Yes, very safe, and the work environment is very inclusive. So far, I have a lot of beliefs and joy.”*

**Newcomer, 34 years old**

*“It’s also generally safe. There’s nothing wrong with doing housework. You feel safe too. For me, I think it’s very reasonable, in general, I try to overcome all difficulties.”*

**Seasoned Professional, 51 years old**

**Medium-term  
outcomes**

**MT01:** Regular cleaning and housekeeping orders by customers from JupViec.

**MT02:** Increased retention of domestic workers at JupViec.



- **Regular usage:** JupViec consistently receives orders for cleaning and housekeeping services, reflecting customer satisfaction with the quality provided. This regularity has exemplified the job search process for many domestic workers.

*“If you’ve done well, they keep ordering periodical services to come back and I’ll do it. They keep booking for 3–4 months, then the contract will expire, and then continue to have that customer order again.”*

**Seasoned Professional, 35 years old**

**Higher worker retention:** JupViec boasts impressive retention rates for domestic workers, with some serving for more than 5 years. A key benefit emphasized by workers is the flexibility to create their own schedules, as opposed to adhering to rigid shift timelines. This autonomy not only allows them to choose shifts that align with their personal schedules but also affords them more time to spend with their children and attend to other personal commitments.

*“It’s been 9 years, I was one of the first employees.”*

**Seasoned Professional, 35 years old**

*“I started working here in November or December 2018. I have known JupViec for a long time.”*

**Seasoned Professional, 35 years old**

*“I used to have my own food stall, but then I could barely cover the rent, so I quit to become a domestic worker. I have been here [JupViec] for 4 or 5 years.”*

**Ms. Ho Thi Thanh Nhon (CARE International photobook)**

*“As I had some experiences in hospitality, I got hold of things very quickly. Here [JupViec], I can make my own schedule as opposed to fixed shifts at the hotel. Plus, my income as a domestic worker is higher than my former job at around 8–10 million a month if I work hard and take a lot of bookings. Doing this job gives me a lot of freedom with my time. Sometimes customers would let me go even if the time is not up yet. Thanks to that, I have more time to pick up my children and take care of them. Back when I was in hospitality, our schedules were opposite like the sun and the moon.”*

**Ms. Chau Hoang Kieu (CARE International photobook)**

- **Feedback mechanisms:** Customers convey their feedback through the app, typically via star ratings. Additionally, JupViec prioritizes open communication, actively seeking feedback from employees and maintaining open channels between workers, team leaders, and the Board of Directors.

*“We have a meeting every week, so almost everyone consults each team leader or anyone who has an opinion.”*

**Seasoned Professional, 35 years old**

*“The company always wants to receive our suggestions and wishes. Therefore, regular meetings are held where the CEO gathers to hear and address the wishes of the employees.”*

**Newcomer, 34 years old**

**Short-term outcomes**

**STO1:** Regular availability of domestic workers.

**STO2:** Quality and professional cleaning services to customers.

**STO3:** Improved satisfaction among domestic workers with the JupViec platform.

- **Life satisfaction:** The work day gives workers a sense of purpose and worth as, for the most part, they enjoy their interactions with customers. Workers do not feel stressed or pressured because of their stable income and flexible work hours. When asked to rate their levels of satisfaction, most workers reported feeling very satisfied with their lives after working with JupViec.



*"I am more satisfied with my life now than I was before working with JupViec."*

**Newcomer, 35 years old**

*"JupViec is really comfortable economically and mentally without any pressure."*

**Newcomer, 40 years old**

*"For me now, I feel more satisfied mentally because now I have experience, and the salary I think is enough. Besides, the time I can arrange to work 6 hours, 7 hours, 8 hours a day is suitable for my health and now I feel fine."*

**Seasoned Professional, 51 years old**

*"You asked me if I consider domestic work a profession, then my answer is yes. If one does not consider it a profession, one would not be able to do it. I enjoy being a domestic worker a lot, that's why I do take a lot of shifts. Sometimes I was sick and was staying at home, but then I saw customer bookings and I just wanted to go to work."*

**Ms. Ho Thi Thanh Nhon (CARE International photobook)**

- **Family support:** Most workers receive support from their families who encourage them to work. JupViec has played a pivotal role in empowering women, not only providing stable income and flexible work hours but also granting them the autonomy to select their work timings. This newfound empowerment translates to greater decision-making abilities, heightened self-worth, and associated agency to influence decisions within their households and more quality time spent with families.

*"The family's job now is that of my husband and 2 children who will take care of the cooking, bathing, and washing clothes. In general, when I go home, I don't have to worry about family problems anymore."*

**Newcomer, 34 years old**

*"In general, yes, most of my husband's family is also working as a housekeeper, so I can share. As for family pressure, when I go home, I have a husband and children to support me, so there is no pressure at all."*

**Newcomer, 40 years old**

*"I just feel that when I make money, I feel more valuable in my house than before when I was at home. Now that I go to work, I have more income than before."*

**Seasoned Professional, 45 years old**

- **Regular availability of domestic workers through brand loyalty:** JupViec's workers often recommend other domestic workers for the job within their networks. This has enabled the word-of-mouth to be a strong marketing tool for JupViec to recruit new domestic workers. Respondents also mentioned that due to their positive experience, they would recommend the organization to their family and friends who would like to engage in domestic work.

*"I would have found a job through referrals from acquaintances."*

**Seasoned Professional, 43 years old**

- **Setting hours and commute limits:** Jupviec allows workers to specify the maximum distance they are willing to travel for shifts, eliminating prolonged commutes. Roughly half of the workers experienced a 50% reduction in travel time compared to their previous job amounting to a total of 30 mins to 1 hour saved. The flexible work schedule empowers workers to select their preferred shifts and hours.

*"The total travel time from home to guest house is on average about 30 minutes, there can be longer trips that can take up to an hour."*

**Newcomer, 35 years old**



*"I pre-registered with the company about my location, they will zone within 8-10 km. Customers will book at that area in the app. If that time is free, I will accept it."*

**Newcomer, 35 years old**

**Outputs**

- O1:** Increased recruitment of domestic workers.
- O2:** Domestic workers have increased skills to offer quality cleaning services through on-the-job performance enhancement support training.
- O3:** Quality matching between customers' needs and domestic workers' skills.
- O4:** Increased number of job orders to domestic workers.
- O5:** Regular and transparent payment and social security provision to domestic workers.

- **Comprehensive training:** Newcomers to JupViec undergo foundational training, covering essential domestic tasks such as cleaning, ironing, cooking, and folding clothes. Additional training programs focus on communication, financial management, and safety protocols. Workers can access these training modules in the app at their convenience.

*"The company has many training programs. For example, there is a training course for women who specialize in cooking, having a certificate too. If someone joins that cooking course, their salary will increase by tens of thousands or several hundred thousand per shift. There are also several courses. For example, courses where you learn more skills to clean rooms for hotels. Many courses for the sisters who do not know well, clean more quickly. The company has it all."*

**Seasoned Professional, 45 years old**

*"Before joining [JupViec], I used to think "Oh my god, who needs training to do domestic work", but now I realize that you have to learn to do everything. Back then, I thought that since I did not have much education, I must do this casual labor job. But now I love my job, I consider it my main profession, I could do other things. but I wouldn't. Some people might not think highly of my job, but as long as I still think highly of it, it's ok. It's all up to ourselves."*

**Ms. Nguyen Thi Loi (CARE International photobook)**

## 5 - LOOK FORWARD

### 5.1 Growth and sustainability plans

JupViec is focusing on market expansion through customer acquisition, customer retention, and domestic workers recruitment to meet the service demand. By the end of 2023, JupViec intends to increase its customer base to 20,000 end users per month from the current 10,000. More specifically, JupViec will undertake the following activities:

 <p>Investing in marketing strategies</p>	<p>JupViec intends to increase the number of customers and workers through social media marketing on platforms such as Facebook and TikTok and referral-based programs.</p>
 <p>Enhancing the quality of training for domestic workers</p>	<p>JupViec intends to establish a training academy to streamline and upgrade the training of domestic workers. JupViec intends to set up multiple training centers in the city so that domestic workers can access the ones closer to their home or workplace. The Academy will have tools and equipment that domestic workers can use to practice tasks, such as cleaning and cooking. JupViec plans on hiring external training consultants from hotels to train its workers on advanced skills.</p>
 <p>Scale sale of cleaning products</p>	<p>JupViec has recently introduced cleaning products that customers can buy from JupViec directly. JupViec intends to scale this service to more customers.</p>
 <p>Geographic expansion through franchise development</p>	<p>JupViec is also considering expanding to other provinces in Vietnam and other countries in Southeast Asia through a franchising model and extending its presence in small towns within the country and gradually to Singapore and Thailand. The company is working towards raising money for this expansion this year and intends to execute the plan next year.</p>

## 5.2 Ask of investors and stakeholders

### Financial needs

JupViec intends to raise US\$3 million in both debt and equity. The funds will be used for the following purpose:

Fifty percent of the total funds will be used to recruit domestic workers and develop their capacities.

Nine percent of the funds will be allocated to the Training Academy, including rentals for the centers and equipment.

Forty-one will be utilized to recruit full time staff and key persons, especially information technology experts.

JupViec has initiated discussions with potential lead investors and follower investors. The company is anticipating the lead to invest US\$1 million–1.5 million.

### Non-financial needs

**Human resources to support the cleaners:**  
JupViec plans to hire external training consultants from hotels to train its workers on advanced skills.

## 5.3 Lessons learned

JupViec has professionalized cleaning services in Vietnam by linking domestic workers with households and commercial establishments. While full time employment offers better income opportunities and social security protection, domestic workers choose to work through the platform as it offers flexible working hours and regular work. The customer insights and other external evaluation studies from JupViec show that workers find it convenient to undertake their domestic chores and employment through part time work.

One of the central features of JupViec's model is the focus on domestic workers. The laws for domestic workers in Vietnam have created a positive environment to formalize work conditions. JupViec has established systems to professionalize and create opportunities for decent work through workers' contracts, skill-upgradation, and a few social security measures. However, the social security measures need to be uniformly implemented. There are multiple challenges related to the full implementation of labor policies.

Domestic workers typically earn some of the lowest wages in the labor market, especially when they are informal, finding it difficult to contribute to insurance schemes. Many workers

do not want to buy insurance products because of high premiums. Domestic workers may also be excluded due to their inability to meet eligibility conditions, such as minimum thresholds for hours or earnings. For instance, in the Philippines, workers must earn at least US\$23 monthly to exercise the right to coverage for sickness or maternity benefits. In such situations, the role of innovative financial products becomes critical. For instance, JupViec has partnered with private sector companies to integrate micro-insurance schemes.

Another lesson learnt from the JupViec model is regarding the use of technology to augment workers' rights and formalization. JupViec's blockchain-enabled platform provides identity proof and proof of residential address to domestic workers. This has enabled domestic workers to open bank accounts and access other social security measures. Furthermore, every domestic worker is assigned a QR code in the platform, through which she can generate an electronic training certificate describing her qualifications and work history. This initiative has great potential for domestic and informal workers who need documentary evidence to access schemes or negotiate wages.

The digital platform has limitations related to career progression opportunities for workers. While JupViec has created opportunities for women domestic workers to move up their career paths and work as supervisors or trainers, these opportunities are very limited. One way to address this is through skill diversification. Domestic workers can learn skills that are higher paying. JupViec has recently initiated cooking services, and workers receive advanced training. JupViec can also consider including care services, including children and elderly care.

JupViec's model also posits questions about workers' rights on the digital platform. While Vietnam has Labor laws that cover domestic workers, the rights of workers on the digital platform are still ambiguous. While the labor law 2019 expanded the scope to cover workers on digital platforms, there have yet to be guidelines for digital platforms to adhere to. The worker's rights on the digital platform must provide for the workers' digital and privacy rights. The customer insight showed that workers sometimes experience online harassment from individuals. No international convention or national law fully captures the regulatory needs of digitally enabled care workers. Domestic workers who are digitally enabled are subject to laws on domestic and digital platform work, which legal practitioners approach as mutually different categories.

## 5.4 Recommendations for policymakers, investors, and entrepreneurs

Digital platforms have a significant role in livelihood generation and economic opportunities for women. JupViec's model that connects domestic workers to the market has increased income and decent work through the formalization of work and social protection. The JupViec model offers lessons that policymakers, investors, and entrepreneurs can adopt.



## Policymakers

### **Integrate local companies' insights for policymaking on gig workers:**

Policymakers should integrate platform-based enterprises' perspectives and knowledge to develop guidelines, policies, and schemes for gig workers. JupViec, one of the market's most significant players, has a rich database on the needs and challenges of domestic workers consolidated through extensive field operations. A collaborative approach in consultation with enterprises can help policymakers make informed policy decisions and avoid regulations that are not conducive for workers. For example, the Government of Vietnam mandates social insurance for every worker in the labor force. Policymakers can adopt specific innovations, such as micro-insurance, to ensure that such insurance is affordable and accessible to all workers.

**Draft schemes for irregular workers:** Policymakers should devise guidelines on the applicability of social insurance schemes. JupViec faces challenges in offering social protection to a few workers who join the platform for a few months and leave it mid-way. Policymakers should set a benchmark that the worker should meet to become eligible for social protection schemes that have to be contributed through the employer. JupViec has established benchmarks, such as weekly or monthly working sessions, to retain workers on the platform. Policymakers could use similar benchmarks on eligibility criteria to access employer-sponsored social protection schemes.

### **Use of technology to increase recognition for domestic workers:**

Policymakers could adopt blockchain to provide identity documentation and social protection to informal and migrant workers, who often remain uncovered from social protection schemes due to inadequate proof to show the employer-employee relationship. Integrating blockchain into mobile applications has enabled JupViec domestic workers to upload their identity cards and resumes and show credit and saving history. Blockchain and digital platforms have also established working/service relationships through financial history, including salary payment, social protection, and salary deductions. This technology is a transparent and traceable mechanism to link the working relationship of a worker with an employer.



### Investors

**Focus on initiatives for workers:** Investors should emphasize investing in workers' development initiatives in digital platform companies. JupViec's experience shows that focusing on worker development can enhance competitive advantage and ensure a steady supply of workers. Impact investors and philanthropic capital providers such as Patamar Capital, the Asia Foundation, and DFAT, have invested in worker-focused initiatives, such as financial inclusion, identity proof, and gender inclusion, and such practices should be adopted by the wider investor community.

**Assess investee vision and contextual challenges:** Investors who intend to create social impact should take into account the contextual environment and operational challenges enterprises face and not base their investment decisions solely on the business's financial performance. Engaging with the enterprise in-depth to understand the founders' vision, detailed profile of customers, the impact created, and the broader ecosystem in which it operates can generate rich insights to make informed investment decisions.



### Entrepreneurs

**Engage and communicate with workers:** Founders and CEOs should engage with workers from all departments and levels to be informed of challenges. One of the critical lessons that Minh gathered was to adopt a collaborative and team-driven approach as an entrepreneur rather than an authoritative way of operating the business. Minh undertakes this through regular meetings with domestic workers and the rest of the team. Trusting employees and enabling a transparent relationship with them can help the organization to grow positively.



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<sup>20</sup> Provision for domestic workers under laws in Vietnam. A domestic worker is a worker who regularly performs household chores for one or more households.

- Labor contract - Employer must enter into a written labor contract with the worker.
- Insurance - Employers should pay for social insurance and health insurance. Employees to decide whether to participate in social and health insurance.
- Working hours - the hours of work and rest shall be agreed by both parties, provided the worker has at least 8 hours of rest, including 6 consecutive hours of rest during a 24-hour period. This may mean that the working time limit of 48 hours per week is not enforceable, and on a daily basis domestic workers may be requested to work up to 16 hours in a 24- hour period.
- Weekly rest - workers have the right to one full day or 24 consecutive hours of rest per week.
- Minimum wage - domestic workers are entitled to a minimum wage rate that is at least equal to that fixed for other workers.
- Maternity leave - female employees are entitled to 6 months of prenatal and postnatal leave.

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<sup>33</sup> All cleaners (irrespective of tenure) receive minimum wage and liability insurance against any damage at worksites.

<sup>34</sup> 2X criteria can be found [here](#).

<sup>35</sup> Businesses were assessed on a 21 point scale, with scores of 0 – 7 being gender unintentional, scores of 8 – 14 being gender intentional and 15 – 21 being gender transformative.

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<sup>45</sup> The instrument designed for in-depth interviews primarily focused on employment, income, and social security impacts, without delving deeper into JupViec's digital services. While a few questions touched upon the app's user-friendliness and features, the instrument did not probe into indirect benefits and impacts of digitization on domestic workers' lives.

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<sup>48</sup> US\$1 = 24,365 VND. Retrieved from: <https://www.xe.com/currencyconverter/convert/?Amount=1&From=USD&To=VND>

<sup>49</sup> Average National Household Income: [https://mof.gov.vn/webcenter/portal/vclvcstcen/pages\\_r/l/detailnews?dDocName=MOFUCM229457](https://mof.gov.vn/webcenter/portal/vclvcstcen/pages_r/l/detailnews?dDocName=MOFUCM229457)

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