Poverty, inequality and potential solutions
A comparative study between Norway and Vietnam

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ABSTRACT

Poverty is among the most widely discussed constructs, yet also notably diverse in terms of definitions, perspectives, and related bodies of literature.

With that in sight, this study aims to better understand how poverty is perceived by a variety of stakeholders including poor people, what life lived in poverty feels like, how often inequality caused by poverty occurs, and whether existing welfare structures are sufficiently effective and supportive within the two contrasting national contexts of Norway and Vietnam, using a comparative research design.

Employing a theoretical framework consisting of renowned theories including habitus theory, dependency theory, power and agency, and the capability approach, combined with a qualitative research methodology centered around semi-structured interviews and observation techniques, this research uncovered numerous valuable insights from the perspectives of people living in poverty in Norway and Vietnam, as well as other perspectives including NGOs' and government officials'. Such findings are consistent with the themes highlighted by the proliferated literature on poverty, yet are fundamentally different between the two national contexts, which points to the concept of "relative poverty" in more than one way. In general, poverty traps, lack of agency, and self-blame are key themes highlighted through conversations with the interviewees.

The research compared the two countries regarding similarities and differences in how poverty is perceived, understood, and experienced in Norway and Vietnam. The findings showed that poverty is similarly experienced as financially unstable and inadequate, stressful, inescapable, degrading, and socially excluded by those living in it and that welfare systems in both countries are unintentionally discriminating, inefficient and ineffective. There are key differences in these aspects between the two nations, which stem from their varying socio-cultural, economic, and regulatory environments. From these observations, the effectiveness of existing supporting structures and especially social welfare systems in both countries are critically analyzed. Hence, recommendations regarding improving existing welfare programs as well as alternative solutions are made.

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Annikken Nygård
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2023

TABLE OF CONTENTS

LIST OF FIGURES

LIST OF TABLES

LIST OF ACRONYMS

CAP	Child Allowance Program
DRP	Dependency Research Programme
ETIKKOM	The Norwegian National Research Ethics Committees
EU	European Union
FAFO	The Fafo Institute for Labour and Social Research
GDP	Gross Domestic Product
GNI	Gross National Income
GSO	General Statistics Office
HDI	Human Development Index
IMF	The International Monetary Fund
MDG	Millenium Development Goals
MPI	Multidimensional Poverty Index
NATO	North Atlantic Treaty Organization
NAV	Norwegian Labour and Welfare Administration
NGO	Non-Governmental Organizations
NTP-PR	National Targeted Program for Poverty Reduction
OECD	The Organization for Economic Cooperation and Development
OPHI	Oxford Poverty and Human Development Initiative
PPP	Purchasing Power Parity
SAP	Social Assistance Program
SDG	Sustainable Development Goals
SHI	The Social Health Insurance
SPD	Support Program for People with Disabilities
SPS	Social Protection Strategy
SSB	Statistics Norway
UBI	Universal Basic Income
UN	United Nations
UNDP	United Nations Development Programme

CHAPTER ONE - INTRODUCTION

1.1 Introduction

Poverty is a complex condition that affects people differently. Over the past few decades, fighting poverty has become a global responsibility with a particular focus on reducing poverty for those living in extreme poverty (United Nations, 2022). After implementing several measures globally, regionally, and locally, there has been a considerable decrease in people living in extreme poverty. However, the trajectory of this trend has changed course, and the world is experiencing, for the first time in 25 years, an increase in poverty (Christensen et al., 2023). In the article Survival of the Richest (Christensen et al., 2023), it is highlighted that not only is poverty a growing problem, but the rich are getting richer, which leads to increasing inequalities.
Nevertheless, particularly in recent years, it has been shown that poverty also affects individuals and societies regardless of geographical area; the difference is that not all are defined as extremely poor but relatively poor (OECD, 2012).

By researching poverty, the basic understanding of the causes and extent of poverty and how individuals experience being in shortage increases. It shows that being poor can be caused by several factors, not only economic but also the individual's opportunities for education and skills, health, social, cultural, and political factors. Moreover, by researching poverty in a developed country and a developing country, it gives those living in poverty a voice telling their perspectives and experiences of living in poverty; this means that research can help to identify risk factors, be able to evaluate existing policy programs and schemes, and increases the understanding and knowledge of the causes of poverty. As a result of living in poverty, individuals will sense an imbalance in opportunities and resources, leading to inequality in various fields. These inequalities can emerge globally- where developing and developed countries have different access to opportunities and resources, or it can occur between groups or individuals on a regional or local level (Pike, Rodriguez-Pose & Tomaney, 2014).

In recent years, Norwegian media and others have particularly focused on widespread issues related to poverty and inequality in Norway, which include unemployment, welfare schemes, housing costs, child poverty, and social inclusion (Goldblatt et al., 2023). In addition, there is a growing understanding that the poor and rich in Norway are increasingly distinct, creating more significant inequalities between the population. Nevertheless, the media have also looked at smaller factors that have significantly impacted individuals' expenses, such as increased food prices, electricity prices, and petrol prices (Goldblatt et al., 2023). For Vietnam, the topic of inequality has been a central discourse as the economy continues to grow at historical and miraculous rates, despite global events such as the Covid-19 pandemic and the global economic crisis. However, this new level of wealth is not distributed equally, as poverty remains an issue.

This research seeks a greater understanding of the perceptions of poverty, how it is to live in poverty, the occurrence of inequality due to poverty, and whether existing welfare policies are sufficient in Vietnam and Norway. By achieving such an understanding, this research aims to present alternative suggestions to the increasing divide between poor and rich in a world constantly fighting poverty. There are three sub-goals in this research, first, to analyze how, who, and what poverty is; second, why, although welfare systems already exist, existing welfare systems lack the ability to improve and reduce persistent poverty; and lastly, if other potential welfare proposals are more suitable to reduce poverty.

1.2 Problem statement

It is clear from the aforementioned global context that poverty is a complex societal issue that requires comprehensive understanding and effective strategies for its alleviation. The perceptions and interpretations of poverty held by stakeholders in different countries can significantly influence the design and implementation of poverty reduction measures. This master's thesis aims to explore how poverty is viewed and understood by stakeholders in both Norway, a developed country, and Vietnam, a developing country, in order to identify commonalities, differences, and potential areas for improvement in addressing the problem.

In Norway, renowned for its comprehensive welfare system and relatively low poverty rates, it is crucial to examine the perceptions of stakeholders, including policymakers, social workers, and individuals experiencing poverty themselves. Understanding how poverty is conceptualized and acknowledged within the Norwegian context can shed light on the effectiveness of existing welfare policies and initiatives, as well as potential gaps or blind spots that may limit their impact on poverty reduction.

In Vietnam, a rapidly expanding country where a sizable section of the population lives in poverty, the viewpoints of stakeholders, such as government officials, NGOs, and people who are experiencing poverty, are crucial in determining the policies and actions aimed at reducing poverty. Examining how poverty is viewed and understood in the Vietnamese context can shed light on the socio-cultural elements that affect how poverty is framed, vulnerable groups are identified, and welfare program design is improved. Furthermore, understanding how existing welfare structures operate in this context is crucial for identifying gaps and barriers that perpetuate the status quo of poverty and inequality.

By analyzing and comparing these perspectives, this study aims to identify areas of convergence and divergence in how poverty is viewed, the underlying assumptions and beliefs, and the potential implications for policy and practice.

1.3 Research questions

The central focus of this research revolves around the understanding of how individuals living in poverty are affected. To provide a comprehensive analysis, the study addresses four specific research questions:

1. How are individuals affected by living in poverty in developed and developing countries?
2. How is poverty viewed, understood, and experienced by poor people and government officials in a developed country and a developing country?
3. Are the existing solutions to reduce poverty and inequality in developing and developed countries sufficient?
4. What are other potential welfare proposals with greater potential to reduce poverty?

1.4 Study objective

This study aims to add to the existing body of literature on poverty and inequality by providing empirical observations and exploring the differences in stakeholders' viewpoints in a developed and developing nation toward an innovative policy construct to reduce poverty and inequality. However, the study does not offer a conclusion or contribute to creating notable changes to existing solutions due to the small sample size; it does, however, present some viewpoints which can and should be analyzed further on how it is to live in persistent poverty and experience inequality to understand the complexity of the subject in and between a developed and developing nation. Based on the main objective of this study, three subgoals have been created:

1. Presenting and analyzing how, who, and what poverty and inequality are in Drammen and Dong Luong.
2. Develop a more profound comprehension of why, although welfare systems already exist, existing welfare systems lack the ability to improve and reduce persistent poverty.
3. Discuss and propose other potential welfare proposals that are more suitable for reducing poverty.

1.5 Geographic Context

This study will take place on two continents: Norway and Vietnam. The most significant difference is noticed in the execution of the research. In contrast, the research's primary focus will be on Drammen in Viken County, a medium-sized city in Norway, while in Vietnam, it will take place in a small village in Dong Luong Commune, Lang Chanh District, Thanh Hoa Province - a rural and under-developed area of Vietnam. While the poor and rich live among each other in cities in Norway, it is more common for the poor to live in villages outside cities in Vietnam.

1.5.1 Overview of Norway and Vietnam

Norway is located in northern Europe and is one of three countries in the collective term Scandinavia. Norway borders Finland and Russia in the north, while large parts of the northeast and southeast borders Sweden. The coastline stretches from north to west to south, extending over 25,148km (Central Intelligence Agency, 2023b). The Norwegian capital, Oslo, is situated in the southeastern part of the country, located deep in the Oslofjord and the most populous commune in Norway. However, it is not the most populous county, which is Viken (Statistisk sentralbyrå, n.d.c).

Figure 1: Map of Europe indicating the location of Norway

Source: GIS Geography, 2023a

In the fourth quarter of 2022, the national population in Norway was 5,488,984 (Statistisk sentralbyrå, n.d.a). Statistics of types of households calculated that, among other things, over 1 million were living alone, 604,565 were couples with children, approximately 621,000 households were couples without children, and 172,348 with households with one parent with children (Statistisk sentralbyrå, n.d.c). Viken County, the largest county in Norway, was estimated in the fourth quarter of 2022 to have 1,292,241 inhabitants. Of these, 103,291 were located in Drammen commune (Statistisk sentralbyrå, n.d.d).

Vietnam is located in Southeast Asia and borders Cambodia to the west, Laos to the northwest, and China to the north (Central Intelligence Agency, 2023a). The capital of Vietnam is Hanoi, located in the north of the country. Similar to Norway, Vietnam has a long coastline, however shorter, as the country is noticeably smaller than Norway. The coastline stretches north to south in the east and parts of the southwest and is approximately 3441 km long. In the first quarter of 2021, as per the latest official statistics provided by the General Statistics Office of Vietnam as written by Nguyen (2022), Vietnam had a population of 98.3 million. This ranked Vietnam the fifth most populous country in the world and the third largest in Southeast Asia in 2021.

Figure 2: Map of Asia indicating the location of Vietnam

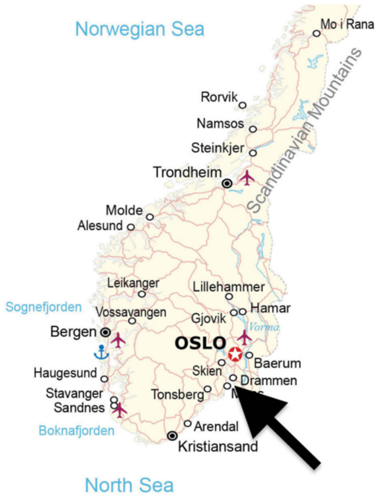
Source: GIS Geography, 2023b

In the urban areas of Vietnam, there is a higher rate of households living alone, with approximately 13.4% against 9.9% in rural areas (Nguyen, 2022). Households containing between two and four people (not defined by relations) are 66.1% in urban areas and 64.4% in rural areas. However, households that contain five or more are the largest in rural areas with 25.7% against 20.5% in urban areas. Nevertheless, the clearest norm is households between two and four people (Nguyen, 2022).

1.5.2 Drammen, Norway

Drammen is a medium-sized city in Drammen commune located in Viken County in southeastern Norway. The city is located approximately forty kilometers from the capital of Norway, Oslo. In the fourth quarter of 2022, Drammen was the seventh-largest commune in Norway and the sixth-largest urban settlement (Statistisk sentralbyrå, n.d.c).

Figure 3: Map of Middle and South of Norway showing the location of Drammen



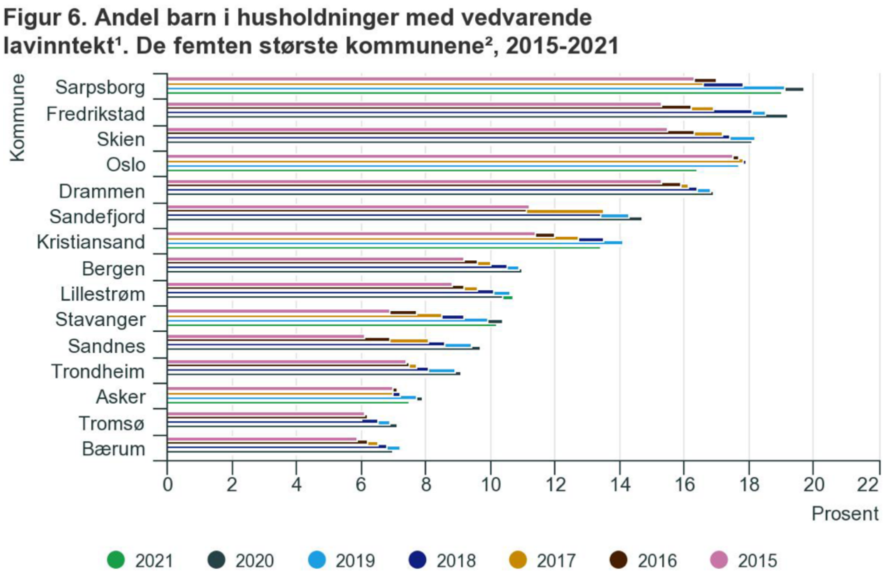
Source: GIS Geography, 2023c

In 2019, Drammen had a population of 68,933 (Statistisk sentralbyrå, n.d.a), but this increased considerably in 2020 as Drammen commune expanded and was merged with Nedre Eiker commune and Svelvik commune. This caused an increase in the population of Drammen to 101,386 in 2020, which has increased to 103,291 inhabitants as of 1 January 2023 (Statistisk sentralbyrå, n.d.b). As a result of the coalition of Drammen, Nedre Eiker, and Svelvik commune, this study will vary in the use of figures as some statistics calculate current population figures. In contrast, other statistics will calculate figures when the communes were separated.

As a result of the coalition of Drammen, Nedre Eiker, and Svelvik commune, this study will vary in the use of figures as some statistics calculate current population figures. In contrast, other statistics will calculate figures when the communes were separated. Drammen commune is often described as a geographical unit; however, city officials and the local community often divide the commune into ten districts (Drammen Kommune, 2021). Considering it from that perspective, the study has focused on interviewing participants living in different parts of the commune to increase the geographical understanding of Drammen and its many angles.

The average income in Norway has been increasing substantially in recent decades, yet poverty among households remains a permanent problem among many residents of Drammen. On a national level, the proportion of children in households with persistently low income was 11.3% in 2021 (Normann & Epland, 2023). This entails that 110,700 children belonged to this designated status nationally. Although the numbers have decreased from previous years, it was the first time the percentage fell since 2011. Statistics show that Drammen is one of the five communes in Norway with the most significant proportion of children in households with a persistently low income. In 2015 the percentage was 15.3%, and it increased until 2020 to 16.9%. 2021 was the first year the percentage declined, and it declined to 16.1% (Normann & Epland, 2023). These figures calculate the total population in Drammen commune if Svelvik commune and Nedre Eiker commune were part of Drammen commune before 2020; hence they are calculated as merged before 2020.

Figure 4: Presents the proportion of children in households with persistently low income in Drammen



Source: Normann & Epland, 2023

1.5.3 Dong Luong, Vietnam

Lang Chanh is a mountainous district of Thanh Hoa Province (Central Vietnam) with a total area of nearly 59,000 hectares, located near the western urban area of the province and on the main exchange axis with the Northwest of the Thanh Hoa mountainous region. Thanh Hoa is one of eight provinces of the country selected by the Government to implement Resolution 80/NQ-CP on Orientation for Sustainable Poverty Reduction in the 2011-2020 period and the Sustainable Poverty Reduction Program in the 2012-2015 period (Thu, 2021). In 2021, according to estimations, the per capita income of poor households in Thanh Hoa was approximately 1.487 million VND/person/month (equivalent to roughly 63 USD).

Figure 5: Map of Vietnam showing the location of Dong Luong

Source: GIS Geography, 2022

In 2020, the population of the whole Lang Chanh District was 50,180, with a population density of 85.7 people/km2 and an urbanization rate of roughly 18.8% (Thanh Hoa Provincial Party Committee, 2022). Lang Chanh was among the 62 districts officially classified as "low-income" by the government under special criteria (Báo Thanh Hóa, 2019). The most prominent criterion was the rate of low-income households, which was 30.62% for Lang Chanh (Báo Thanh Hóa, 2022). The median per capita income of these households was approximately 500 USD per pax *per annum* in 2020 (Langchanh.thanhhoa.gov.vn, 2021), which equals to only one-fourth of the national average in that same year (Statistia, 2021). During a visit from one of the researchers to this location in 2020, it was observed that there was a severe lack of basic infrastructure in several of the most remote villages of the district, such as electricity or telecommunication connectivity.

From our mass media research, the economy of Lang Chanh depends heavily on agriculture. The local government is actively supporting financially struggling households to lift themselves out of poverty through initiatives such as organizing skill training, offering business loans, providing welfare support, establishing relationships with enterprises to buy agricultural products from the local citizens, and consulting each household to improve their agricultural productivity and invest in the right crops (Phong, 2023). Reducing poverty is a policy focus for the local government, especially the People’s Committee of Lang Chanh. In particular, according to Phong (2023), in order to lift Lang Chanh out of the “poor district” categorization at the earliest, the district has focused on implementing solutions to promote the potential and strengths of the locality, promote the development of industry, handicrafts, small-scale industries, and tourism. For example, in 2022, the People's Committee of Lang Chanh district called for investment attraction and has been approved by the People's Committee of Thanh Hoa province to invest in a high-tech factory to produce bamboo products on an area of 15 hectares in the Bai Bui industrial cluster. In addition, the district has raised funds from two investors to invest in the investment area, including an export garment factory with a scale of nearly 100 billion VND (approximately 4 million USD), creating jobs for 1,000-2,000 workers, and a leather shoe factory with a total investment of about VND 350 billion (approximately 15 million USD), creating jobs for about 8,000 workers. It is expected that these two projects will come into operation in 2024.

1.6 Background of Study

In the last century, the world has been through several major upheavals caused by conflicts, political, social, and environmental changes, economic growth and decline, and technological advances. Although this has increased the opportunities for societies across large parts of the world, it has also created new challenges that few have encountered before. While the world has been in constant change, there was an evident change after the end of the Cold War in the early 1990s (Eriksen, 2006; Pike, Rodriguez-Pose & Tomaney, 2014; Tucker, 1999). This has led societies and states to have a local and regional view of evolvement, leading to a growing separation between states and their internal evolvement. Nevertheless, states have never cooperated more than they do now, mainly through bilateral and multilateral institutions such as the United Nations (UN), the Nordic-Atlantic Treaty Organization (NATO), and the European Union (EU).

Two words, in particular, have been used, with an increasing proliferation after the end of the Cold War, to describe the significant trends of this rapidly changing world: development and globalization. The terms have existed longer but have acquired a newer and broader meaning in recent years. The development discourse has often been positively charged, describing economic, political, and social progress. However, the term is often used differently depending on who is discussing the issue, and it is not always expressed positively (Eriksen, 2006; Tucker, 1999). Development is often used alongside or together with globalization to highlight how the world looks compared to the past and what has happened and is happening in the world (Pike, Rodriguez-Pose & Tomaney, 2014). Many academicians describe globalization by drawing a picture of a world gradually erasing national borders and becoming more interlinked than before (Eriksen, 2006).

Nevertheless, the concepts have also helped divide the world and led to a growing belief that globalization and development exist for parts of the world, not all countries. Especially in academic texts, theories, and approaches to development and globalization, the world has been divided into two or three; developing or developed countries, first, second, or third-world countries (Pike, Rodriguez-Pose & Tomaney, 2014). By viewing it like this, according to academicians, theories, and approaches, Norway is seen as a developed country, while Vietnam is seen as a country in development. In order to reduce the gap between developing and developed countries, several approaches have been used on a global level. The approaches aim to reduce the world and nations' most significant development challenges. Two of the immense challenges are poverty and inequality. Poverty and inequality are often considered the source of several challenges to development. Directly targeted measurements have therefore been set to reduce and eradicate the differences caused by poverty and inequality between people on a global, regional, national, and local level.

In 2000 the UN established the Millenium Development Goals (MDG) to reduce these challenges on a global level. Shortly after the representation of the global mobilization initiative, all member states of the UN adopted the MDGs, with a 15-year range to reach the MDGs (United Nations, 2015a). The MDG formed eight specific goals: eradicate extreme poverty and hunger, achieve universal primary education, promote gender equality and empower women, reduce child mortality, improve maternal health, combat HIV/AIDS, malaria, and other diseases, ensure environmental sustainability, and develop a global partnership for development (United Nations, 2015a). The primary purpose that links all eight goals together is poverty and the various dimensions that living in poverty affects (United

Nations, 2015a). These goals did not only apply to states considered developing but to everyone regardless of their status within the development definition.
Moreover, states were expected to cooperate to achieve the goals and have been included in other efforts, such as non-governmental organizations (NGOs) and civil society (Sachs, 2012). In the report delivered by the UN after fifteen years with a focus on the MDGs for development, the UN indicated that the work put into the MDGs globally, regionally, nationally, and locally had changed the lives of millions of people through targeted interventions, strategies, resources, and political will. Nevertheless, it is recognized in the report that there is a long way to go to reach all the goals that have been set and must therefore be continued in new development strategies (United Nations, 2015a). The finishing phase of the MDGs overlapped with the establishment of The Sustainable Development Goals (SDG) with the further goal of evading poverty in all its forms. However, the SDGs have more substantive goals than their predecessor, with 17 goals and 169 targets with an agenda until 2030 (United Nations, 2020). Particularly relevant for this study are SDG 1: End poverty in all its forms everywhere, and SDG 10: Reduce inequality within and among countries (United Nations, 2020; United Nations, 2022). Although millions of people escaped extreme poverty during the MDG era, it was quickly noticed during the implementation of and the first years of the SDGs that progress in reducing poverty was going slower. A reduction in inequality has also been apparent, particularly in income inequality and trade status (United Nations, 2022). However, the SDGs reports that have presented the latest results show that in the development of the goals, only some precautions have been taken in case of drastic changes that are out of people's control. The consequences are that more people fall back into poverty and experience inequality in various forms without the possibility to escape without drastic measures taken (United Nations, 2020; United Nations, 2022).

Several initiatives have been made to combat poverty and inequality on a global level; however, it is believed that there are also national initiatives to reduce poverty and inequality on a local level. This is often described as the development of the welfare state. The idea behind creating the welfare state has a longstanding history. It is a system comprising programs, policies, and initiatives by national governments for their population (Garland, 2016). Each country has different programs, policies, or services; while some have comprehensive approaches, others have less comprehensive ones for their population. However, the idea and thinking around the welfare state is that it should reduce and fight poverty at a local level. This is, in many ways, an incorrect and narrow description of an extensive system encompassing the various countries' development of the welfare state. The welfare state is a national system built on the idea of social insurance, rights, provision, and regulation of economic action (Garland, 2016). While many consider that the welfare state is for those living in poverty, the welfare state was created to benefit those employed and the middle class. Although the inception of the welfare state was for the working class, many states have developed social assistance for those often defined as non-contributory in society or those lacking sufficient income (lower class) (Garland, 2016).

Although, as presented above, extensive research, approaches, and measures have been taken to reduce poverty and inequalities at the global, regional, and national levels, in recent years, the world has been strongly affected by conflicts, war, and a global pandemic which have led to deterioration in several areas (United Nations, 2022). Particular consequences have been lost jobs due to COVID-19 and increased prices for food, fuel, and fertilizers due to the war in Ukraine. This limits people's opportunities, especially those already living in poverty, to get out of poverty and increase the inequality of individuals on national, regional, and global levels (United Nations, 2022).

1.7 Key Concepts

There is no specific definition of poverty, inequality, or welfare state. The terms can and will mean different things to different people, especially in this study which studies the subject on two continents and with people with entirely different economic, political, social, and cultural backgrounds. In order to still gain a broader understanding of the recurring key concepts in the study, a broader idea and understanding of the key concepts and what they imply will be presented below before we will go into more depth on each term in later chapters.

Poverty

According to Wolff (2019), poverty has traditionally been defined as the lack of adequate financial resources to meet “a set of basic needs”. The World Bank, as written by Chen & Ravallion (2008), asserts that poverty should be measured in a quantitative manner, which means that the minimum level to guarantee basic needs should be established and referred to as the “poverty line”. According to the World Bank, this measurement should be standardized globally in order to achieve a consensus on what constitutes poverty and accordingly, how resources should be allocated to alleviate the same.

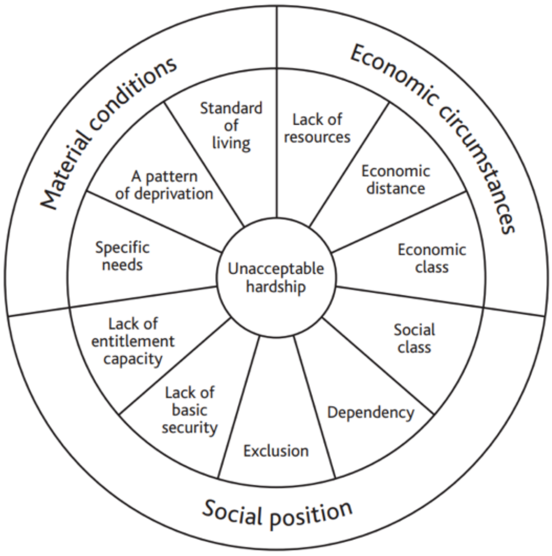
A more extended version was provided by JRF (2013) previously which describes poverty as a circumstance in which “a person’s resources (mainly their material resources) are not sufficient to meet minimum needs (including social participation)”. This latter definition refers to a broader sense of poverty, since resources beyond financial resources, as well as needs beyond material needs, have been considered. Echoing this view is one of the broadest contemporary views on the construct offered by the European Commission (2004), which deems a group of people to be in poverty if their income and resources are so inaccessible to the point where an acceptable standard of living in their society is unavailable to them. This understanding adds a society-specific dimension to our comprehension of the issue.

It can be seen that the definition of poverty has gradually expanded over the years to address the complexity and multi-faceted nature of the concept. Such complexity naturally gave rise to a few other important definitions derived from the core. Most noteworthy among such are perhaps the terms “absolute poverty”, which refers to a “severe deprivation of basic human needs” (United Nations, 1995) and “relative poverty”, which refers to a more society-specific standard that is often adjusted to the income level. Further analysis on the definition of poverty will be provided in the literature review of this thesis.

Spicker (2007) brings it all together in a comprehensive framework that encompasses twelve different clusters of meaning of poverty, which cover three primary dimensions: material conditions, economic circumstances, and social position.

Figure 6: Poverty - twelve clusters of meaning

Figure 1.1: Poverty – twelve clusters of meaning



Source: Spicker, 2007, p 240

Source: Spicker, 2007:240

Inequality

The United Nations (2015b) describes inequality as the state of “not being equal, especially in status, rights, and opportunities”. If definitions of poverty mostly concern access to resources, then our first lens to examine the concept of inequality should be regarding inequality of resources. According to Spicker (2020), most discussions surrounding inequality of resources focus on the distribution of income. The theoretical view is that unequal distribution of income leads to “differences in power, in lifestyle, and in entitlement.”

Even though the literature categorizes inequality in a variety of ways, such as “economic inequality”, “gender inequality”, “inequality of rights”, the United Nations (2015b) offers a general distinction between “inequality of outcomes” and “inequality of opportunities” that should be paid careful attention to. While inequality of outcome perspectives focus on growth and bringing deprived communities above the poverty line, empirical evidence suggested that improved growth had little impact on erasing or closing the gap of inequality. This gave rise to the prominence of the latter school of thought, which was concerned with providing the same set of tools, know-how, and access to enabling resources so that people have freedom of choice to pursue the life they envision to be good.

Welfare state

According to Béland et al. (2021), the welfare state is a term that can be used with the greatest fluidity from narrowest to broadest, from simply describing a nation's arrangements for income maintenance to being a "descriptor for the full range of economic, social, political, and even cultural traits of a given polity." Hence, to understand the welfare state in full, one must examine the rich history of the development of this construct.

In the most general sense, however, the welfare state can be understood as a concept of government in which the state (or a well-established network of social institutions) plays a critical role in preserving and advancing the economic and social well-being of its citizens. The concept highlights the active role of the state or involved institutions in designing and implementing policies to pursue such a goal, with the principles of equality of opportunity, equitable distribution of wealth, and public responsibility to support those who struggle to meet the basic needs required to advance towards an acceptable quality of living. In most cases, welfare state policies include the public offering of basic education, healthcare, and subsidized housing, among others.

There are multiple types of welfare regimes (Goodin et al.,1999; Arts & Gelissen, 2002) that differ in how state support is provided. However, the central theme and function of the welfare state is indeed redistribution, which is an essential source of ideological, social, and political conflicts (Jaeger, 2009).

1.8 Outline of the Thesis Structure

In this study, we aim to investigate the comparisons between poverty and inequality in Norway and Vietnam and see if existing solutions are sustainable enough. Taking this into consideration, we have chosen to divide the study into seven chapters, including this chapter. Limiting the number of chapters will allow us to continuously balance the weight between the geographical areas throughout the study and have a sustained critical look at the subject matter. Each chapter will explore a distinct area of interest, which are as follows:

Chapter One gives a presentation of the study and consists of the introduction, which establishes the study's context, the problem statement, and the study objective. Moreover, chapter one presents the study's research questions and an overview of the geographical context before it presents the background of the study and the key concepts used throughout the study, and lastly, the outline of the thesis structure presented here.

Chapter Two will present a comprehensive review of key concepts from existing literature focusing on Norway and Vietnam. As mentioned in the background of the study, an overarching definition can be specified that separates Norway and Vietnam: a developed and a developing country. This is also something Chapter Two will focus on, presenting the complexity of the dissimilarities at a macro and micro level. The chapter is divided into four to present existing literature: poverty in developed and developing countries, inequality in developed and developing countries, welfare systems in developed and developing countries, and welfare policies and programs.

Chapter Three presents the theoretical framework used for this study. The chapter diverges into three sub-categories: theories on the structural aspects, theories on the collective aspects, and theories on the subjective individual aspect of poverty and inequality. Subsequently, the chapter will also look at other relevant analytical concepts and definitions adopted to conduct the study.

Chapter Four presents this study's research methodology. At the beginning of the chapter, an overall introduction is presented about the chapter's content, including the research strategy and design and the determination of the target population and sampling techniques used for this study. Moreover, this chapter will present the methods of data collection, entailing interviews, observations, and secondary data, before justifying the methods in the data analysis and the data validity and reliability. Lastly, the chapter will present the ethical consideration for the data collection, the positionality of the researchers, and the challenges encountered in the field.

Chapter Five presents an exhaustive and objective summary of the research findings based on the data collected from the fieldwork. With enhanced simplicity to see the distinctions and imbalances from the geographical areas of the study, the data obtained will be presented in the same section. The data collection will in this chapter be presented in light of the socio-demographic characteristics of the respondents, factors contributing to poverty, the existing perceptions of poverty, the challenges of living in poverty, and the effects of living in poverty. While the overall refrain for presenting the data is about poverty, the collected data will also include the experience of inequality in various areas, opinions about current welfare systems, and potential solutions to reduce poverty and inequality.

Chapter Six is devoted to discussing and analyzing the findings presented in chapter five, focusing on their alignment with the study's literature review, theoretical framework, and research questions. Since the study is comparative, the analysis will have a particular focus on similarities and differences between the geographical study areas.

The final chapter of the study is an executive summary that combines the critical insights derived from the empirical literature, theoretical framework, field data, and findings analysis. Moreover, it critically evaluates the study's limitations while giving recommendations for future research and policymaking and a final conclusion of the study.

CHAPTER TWO - LITERATURE REVIEW

2.1 Introduction

Following Chapter One, Chapter Two will devote significant attention to a more comprehensive elaboration of existing literature on the key concepts of this study: poverty, inequality, and the welfare state. The research questions substantiate the focus areas in the literature review and provide broader coverage for the data collection, analysis of the data, and discussion of the findings. The reviewed literature includes distinguishing between a developed and a developing country to gain a broader understanding of the similarities and differences between the two geographical study areas, Norway and Vietnam. By dividing the literature review into two central fields of attention, this chapter allows a closer look at the macro and micro levels of poverty, inequality, and the welfare state.

2.2 Poverty

Poverty, in the words of Spicker (2020), is so complex and multidimensional that it should be perceived as a collection of multidisciplinary issues rather than a single problem. As discussed in the introduction of this thesis, poverty is often understood, in the most general sense, as the status of lacking financial resources to meet a set of "basic needs" of a specific community or group of individuals (Wolff, 2019). Large institutions and governments worldwide are keen on establishing a quantified value that defines poverty, with the goal of concentrating their resources and efforts on providing assistance to the right community. The most common and widely accepted is that of The World Bank. The institution defines absolute poverty as a state of deprivation where individuals or households lack the basic necessities of life, such as food, shelter, and clothing, and do not have the means to acquire them (World Bank, 2021). As of September 2022, the World Bank uses the income threshold of US$2.15 per person per day as the global poverty line, which approximately renders over 656 million people worldwide extremely poor. However, it is essential to note that this poverty line is continuously adjusted for inflation and purchasing power parity (PPP) across countries, considering differences in the cost of living and the prices of goods and services in different countries and territories.

Both Organisation for Economic Co-operation and Development (OECD) and the EU use the concept of relative poverty to measure poverty. The concept is characterized by individuals or households having a lower income or resources compared to the average income or resources in their society or country (OECD, 2012). In the case of the OECD, relative poverty happens when individuals or families have a net disposable income below 50% of the national median income. The organization also emphasizes the impact of income distribution on poverty, recognizing that social and economic inequality can lead to limited opportunities for social and economic participation. Meanwhile, the EU measures relative poverty as having an income below 60% of the national median equivalised disposable income. In addition to the poverty line, EU countries often develop their own national poverty lines, which may vary depending on the country's specific economic landscape and social conditions (OECD, 2012). Overall, both the OECD and the EU's approaches to poverty measurement recognize that poverty is a complex and multidimensional concept, influenced by various factors such as income, access to essential goods and services, and social and economic inequality. Their approaches to poverty measurement reflect their regional priorities, but both share a common goal of understanding and addressing poverty across their member states.

However, many argue that in order to draw a more comprehensive and accurate poverty line, multiple theories of basic needs (e.g. Reader, 2006; Stewart, 1985; and Alkire, 2002) must be used to deepen the analysis, as modern views on poverty expand beyond the traditional income-only perspective. According to Spicker (2020), most of these unmet needs characterizing poverty can be classified among three large categories: material conditions (i.e. lacking the ability to purchase or be in possession of key items and goods that are deemed as the minimum for an acceptable quality of life), economic circumstances (i.e. the context and enabling or disabling factors from the immediate environment to prevent such individuals or groups from making a living or generate wealth), and social relationships (i.e. the ability or disability to function within the society, develop new relationships with other people, be able to meet social norms, and form or maintain an acceptable social status).

It is crucial to develop the perspective from these clusters of needs that a person employed with a working wage can still be qualified as living in poverty, due to his/her inability to obtain some basic needs other than material resources, for example, a lack of entitlement or a lack of capabilities (Sen, 1983). Particularly interesting is this lack of capabilities introduced by Sen (1983) as a critic of the inadequacy of any definitions characterizing poverty based on income or quantitative measures. Sen theorizes a constant and unchanging set of capabilities that a human being must be able to conduct without being considered poor and that deprivation from acquiring or accessing these capabilities is what constitutes poverty rather than any status or income level. In his view, the non-material aspects of poverty are absolute and independent of context, whereas the means to end it varies with the subjects' time, place, and surrounding circumstances. By now, most of the academic literature is consensus on the fact that comprehending poverty goes beyond the boundaries of income and pure material possessions. It is a much larger discussion around the topics of access to opportunities, non-material resources, capabilities, and know-how, as well as socio-cultural context.

From a social science perspective, Hills and Stuart (2005) reframe poverty as an attribute of society at large which is noted by a lack of participation, or "social exclusion," which can be understood as invisible barriers that prevent those living in poverty from engaging in meaningful and productive activities in the realms of politics, consumption, production, and social interaction. Using slightly more economic language, Loury (1977) brings forth the concept of "social capital," which he argues to be as important as or even perhaps more important than other forms of capital. Hence, the lack of resources of those living in poverty can also include a lack of social capital, which depends heavily on their culture and social context and must be developed through "network-based processes" (Durlauf & Fafchamps, 2005). It is interesting then to observe how poverty, viewed from this lens, is perhaps an "anti-process," or a set of barriers blocking the natural growth and development of specific groups of individuals, rather than a condition or status, which is more static and lacking direction. A more radical voice would even assert that poverty is as much a moral concept as it is a descriptive one (Spicker, 2007, Spicker et al., 2007), as it often casts a perceived lack of respectability and inability to manage upon those who are deemed poor. The phenomenon is thus exacerbated into a moral failure worthy of blame, and who else should often be blamed apart from those who are already poor and lacking the means to push themselves out of such circumstances. Hence, poverty is in some sense dehumanizing even though it is just a financial concept (Singh, 2017).

2.2.1 Developed and developing countries

The topic of disparities between developed and developing countries has long been an interest of scientists (Barro et al., 1992). In the *New Palgrave: A Dictionary of Economics*' overview article on Development Economics, Bell (1987) used 'pioneers' and 'latecomers' as an organizing framework given that newly independent countries started out poor in a world in which there were already rich countries. Economic development was seen as a process where latecomers catch up with pioneers.

In the past, classical economists were mainly preoccupied with what is now termed economic development in the sense of sustained increases in per capita real income, and neoclassical economists paid scant attention to the issue altogether. However, over time, the focus of development economics has shifted. Academic interest became directed toward understanding not only the significant income differences across countries but also inter-country diversities in terms of social outcomes, culture, production structures, etc. While income differences remained a core focus, economists increasingly came to view development as a multifaceted problem (Lee, 2020).

Figure 7: Classification of the countries by IMF, UNDP, and World Bank

Typology	IMF	UNDP	World Bank
Developed countries	Advanced countries	Developed countries	High income countries
Developing countries	Emerging and developing countries	Developing countries	Low and middle income countries
Developed countries share in 1990	13 %	25 %	16 %
Developed countries share in 2010	17 %	25 %	26 %

Source: [7]

Source: Mahmud & Roy, 2020

Up to the present, there is no universally accepted method to classify countries as developed and developing since different organizations and studies may use different indicators and criteria depending on their specific goals and contexts. However, some of the most commonly used methods to classify countries include:

Income level

This is one of the most widely used methods, and it involves classifying countries based on their Gross National Income (GNI) per capita. The World Bank uses this method to assign the world's economies into four income groups: high-income, upper-middle-income, lower-middle-income, and low-income (Hamadeh et al., 2022).

Figure 8: World Bank's Income Thresholds

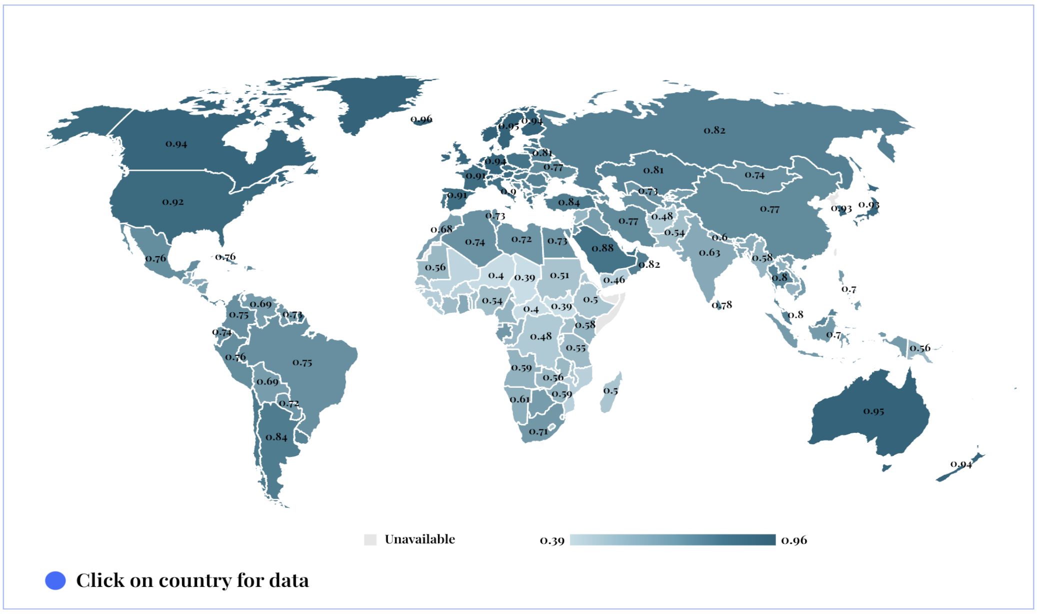
Group	July 1, 2022 for FY23 (new)	July 1, 2021 for FY22 (previous)
Low income	< 1,085	< 1,045
Lower-middle income	1,086 – 4,255	1,046 – 4,095
Upper-middle income	4,256 -13,205	4,096 -12,695
High income	> 13,205	> 12,695

Source: Hamadeh et al., 2022

Human Development Index (HDI)

The HDI is a composite index that considers factors such as life expectancy, education, and income, and it is often used to measure a country's level of human development. The United Nations Development Programme (UNDP) uses the HDI to classify countries into four categories: very high human development, high human development, medium human development, and low human development (Fehr, 2017).

Figure 9: HDI by Country



Source: Wisevoter., n.d.

Economic development

This method involves using economic indicators such as Gross Domestic Product (GDP) per capita, industrialization, and trade openness to classify countries as developed or developing. The International Monetary Fund (IMF) uses this method to classify countries into advanced economies, emerging and developing economies, and low-income developing economies (Duttagupta & Pazarbasioglu, 2021*)*.

Political institutions and governance
This method involves classifying countries based on their political systems and governance structures. The Bertelsmann Stiftung's Transformation Index, for example, classifies countries into full democracies, flawed democracies, hybrid regimes, and authoritarian regimes based on their political institutions and governance (BTI, n.d.).

It is important to note that the criteria used to classify developed and developing countries can vary depending on the purpose of the analysis and the context. Where exactly to draw the line between developing and developed countries is not apparent, and this may explain the absence of a generally agreed criterion. This could suggest that a developing/developed country dichotomy is too restrictive and that a classification system with more than two categories could better capture the diversity in development outcomes across countries.

2.2.2 Poverty in developed countries

In developed countries, with increasing material wealth and the virtual elimination of hunger, the concept of poverty has lost much of its significance. Poverty in most advanced industrial nations is now redefined in relative terms as a matter of deviation from the social and economic norms of a particular society (Townsend, 1979). This perspective of poverty is developed based on the concept of relative deprivation, which refers to the inability to achieve certain living standards that are considered normal in a given society (Sen, 1999). As a result, poverty in developed countries is no longer limited to the absence of basic necessities such as food, clothing, and shelter but also extends to the inability to participate fully in society and access basic services, such as education and healthcare, due to a lack of economic resources.

It is important to note that poverty in developed countries is not evenly distributed but is concentrated in certain groups, such as children, women, the elderly, and immigrants. To be more specific, children in single-parent households, families with low levels of education, and those living in deprived areas are at higher risk of experiencing poverty (Corral et al., 2022), while women are more likely to be involved in low-paid jobs, have part-time contracts, and experience long-term unemployment, leading to higher poverty rates than men (OECD, 2018).

Overall, the concept of poverty in developed countries is no longer taken as a matter of individual circumstances but is also influenced by structural factors, such as labor market conditions, social policies, and economic inequality (Atkinson, 2015; Sen, 1999). A change in the labor market, such as the growth of low-paid and precarious jobs, can significantly contribute to the persistence of poverty in developed nations (Atkinson, 2015). Additionally, social policies and economic inequality can also play a significant role in shaping poverty in developed countries. Sen (1999) argues that poverty is not solely a result of low income but is also related to issues of social exclusion and deprivation. Social policies that are inadequate or poorly designed can exacerbate poverty, while policies that provide adequate support and opportunities for those in need can alleviate poverty.

2.2.3 Poverty in developing countries

In developing countries, the term poverty is essentially used to indicate absolute poverty. It has commonly been associated with rural areas, where large numbers of people live in poverty due to low average earnings and limited access to essential services (Obstfeld, 2015). The World Bank defines poverty as living on less than $1.90 per day, which is the extreme poverty line (World Bank, 2021). However, poverty is a complex phenomenon beyond a lack of income or resources. It encompasses multidimensional factors such as inadequate access to education, healthcare, clean water and sanitation, limited job opportunities, and social exclusion (United Nations, 2015b).

In response to these limitations, a number of alternative approaches to defining poverty have emerged. One of the most widely used approaches is the Multidimensional Poverty Index (MPI), which was developed by the Oxford Poverty and Human Development Initiative (OPHI) in collaboration with the UNDP. The MPI identifies people who are deprived in three dimensions - health, education, and living standards - and uses a set of 10 indicators to measure poverty. These indicators include access to safe water, sanitation, and electricity, years of schooling, and nutrition status (Alkire & Santos, 2010).

While global poverty rates have declined over the past few decades, progress toward poverty reduction has been uneven, with many developing countries still facing significant challenges in addressing poverty and inequality.

2.3 Inequality

Inequality is arguably the defining societal issue of the 21st century. The debate over "who gets what" underlies policy debates ranging from taxation to health care to wages and permeates society at all levels, attracting increasing interest from policymakers, academia, and the public (Piketty, 2014). At its core, inequality refers to differences in the distribution of resources, opportunities, and outcomes among individuals or groups. While this definition may seem straightforward, there are many ways to measure and conceptualize inequality.

Amartya Sen (1985) proposes a capability approach to understanding inequality, emphasizing the importance of expanding people's opportunities and freedoms to lead fulfilling lives. This approach is developed based on the idea that individuals have different capacities or capabilities, and that inequality arises when some people are unable to achieve their full potential due to social or economic barriers. The famous theory of justice as fairness by John Rawls (1971) suggests that inequalities in society are only justified if they benefit the least advantaged members of society. However, the principle is not sufficient to address inequality since it allows for inequalities as long as they benefit the least advantaged members of society, regardless of the extent of the inequality (Arneson, 1989). Pierre Bourdieu (1984) offers a different perspective of inequality that goes beyond economic and material factors, which he believes are perpetuated through the reproduction of cultural and social capital. While cultural capital is the knowledge, skills, and cultural experiences that individuals acquire through their socialization and education, social capital, on the other hand, refers to the networks, relationships, and connections that individuals have with others in their social environment. Those who possess more cultural and social capital are more capable of maintaining their advantage over others, thus reproducing inequality.

2.3.1 Inequality in developed countries

While economic inequality remains a significant concern in developed countries, there is a growing recognition that inequality is not just an issue of economic disparities but is also intertwined with issues of social justice and human rights (Sen, 2009). This recognition has led to a shift in how inequality is perceived in developed countries since it highlights the fact that inequality is no longer just a matter of economic statistics but is also a matter of power dynamics and social justice. In *Mapping the Margins*, Crenshaw (1991) argues that traditional approaches to addressing inequality, which focus on single forms of oppression, are inadequate and that an intersectional approach, such as how race and gender intersect with income and wealth, is needed to fully address the problem of inequality.

Atkinson and Morelli (2014) found that income disparities, which are often associated with the process of globalization and technological revolution, to be one of the primary causes of inequality in many developed countries, as it is often linked to access to resources such as education, healthcare, and housing. In terms of how globalization contributes to rising inequality, Autor et al. (2016) found that more globalized trade and investment flows have forced a considerable number of workers in developed countries to be replaced by competition from low-wage countries, which has led to increased wage inequality. Similarly, advances in automation and artificial intelligence have disproportionately affected low-skilled workers, who are more likely to work in industries that are vulnerable to automation, such as manufacturing and retail. As a result, this will lead to mass job losses and increased demand for high-skilled workers, which can exacerbate income inequality (Acemoglu & Restrepo, 2019). As much as advances in automation, artificial intelligence, and digital technologies have transformed industries, they can also lead to job losses and wage disparities.

The issue of inequality in developed countries is also reflected in the way wealth is distributed within the population. In countries such as the US, the phenomenon where the concentration of wealth lies in the hands of a small percentage of the population is increasingly popular, and it is likely to continue absent policy interventions, which can pose a potential risk of worsening economic inequality (Piketty, 2014).

Recent research has also explored the impact of the COVID-19 pandemic on inequality in developed countries. The pandemic has had a disproportionate impact on low-income workers and marginalized communities, exacerbating pre-existing inequalities (Kantamneni, 2020). Studies have also shown that the pandemic has widened the gap between the rich and poor, as well as between high-skilled and low-skilled workers (Alstadsæter et al., 2020).

Policies to address inequality in developed countries often include a combination of redistributive policies, such as progressive taxation and social welfare programs, and investments in education and healthcare. However, there is an ongoing debate about the effectiveness of these policies, and some argue that policies designed to promote economic growth and job creation are more effective in reducing inequality than redistributive ones (Autor et al., 2020).

2.3.2 Inequality in developing countries

The manifestation of inequality in developing countries can look different than in developed countries. While inequality is a concern in both contexts, access to basic resources such as food, water, and shelter is often more limited in developing countries. This demonstrates the scale of inequality on a global level, with developing countries often bearing the brunt of the issue (Oxfam, 2019).

One of the key factors contributing to inequality in developing countries has to be the unequal distribution of resources. While extreme poverty has decreased in many developing countries, inequality in access to education, healthcare, and other basic services remains at a high level (Ravallion & Chen, 2019). This suggests that while economic growth may lift some people out of poverty, it does not necessarily address the underlying causes of inequality. A World Bank (2018) study found that a child born to parents in the top 20% of the income distribution in a developing country is, on average, seven times more likely to complete secondary school than a child born to parents in the bottom 20%. Such major education gaps can perpetuate poverty cycles and contribute to income inequality over generations.

In addition to economic factors, social and cultural factors also play a role in perpetuating inequality in developing countries since discriminatory social norms, such as those related to gender, caste, and ethnicity, can limit opportunities for marginalized groups and contribute to their exclusion from political, economic, and social spheres (Jütting & Morrisson, 2005).

2.4 Welfare System in Developed and Developing countries

The "welfare state" is typically conceptualized as a state committed to modifying the play of social or market forces to achieve greater equality (Ruggie, 1984). Its primary function can be seen as ensuring socio-economic security and equality (Flora, 1977) and is often operationalized as the collection of social insurance and assistance programs that offer income protection to those experiencing unemployment, industrial accident, retirement, disability, ill health, death or desertion of a family breadwinner, or extreme poverty - all of which have developed over the past century or so across the western industrialized world. Another study also agrees with this definition as a state of protecting citizens against the economic risks and social hazards of life, which ultimately leads to an improvement in their social and economic welfare (Esping-Andersen, 1990, 1999).

2.4.1 Types of welfare regimes

The most famous clustering is that of Esping-Andersen (1990), which classified welfare states into three main types: the liberal, the conservative, and the social democratic welfare state. In each regime, the public support for redistribution is significantly different. Liberal regimes, such as the United States and the United Kingdom, are characterized by their emphasis on the market and individual responsibility. In this type of welfare regime, the government's role is limited, with minimal social protection and benefits, while citizens are expected to take care of themselves through individual initiative and reliance on market forces. The conservative welfare state, on the other hand, prioritizes traditional family values and social hierarchy. Under this regime, the government provides basic welfare services and assistance only to the most vulnerable groups, such as the elderly and disabled, while individuals and families are expected to take care of their own social welfare needs. And lastly, the social democratic welfare state works to promote social solidarity and collective responsibility, where citizens contribute to social welfare through taxes and support each other through a sense of shared social responsibility. Overall, social democratic welfare states are generally more effective in reducing income inequality and poverty, while liberal welfare states are the least effective (Kangas, 2016; Brady & Finnigan, 2014). However, conservative welfare states can also be effective in reducing poverty, particularly when they adopt policies that are targeted toward specific groups, such as the elderly or children (Bradshaw & Finch, 2002).

Other studies were carried out on this topic, providing different alternative perspectives on the classification of welfare regimes. By highlighting the different ways in which states relate to civil society and the family in the provision of social welfare benefits and services, Ferrera (1996) proposed a typology of three welfare regimes which are universalistic, residual, and familialistic. Meanwhile, Bambra (2007a, 2007b) categorizes welfare states into five different areas: Nordic, Anglo-Saxon, Eastern European, Southern European, and East Asian), provides a more nuanced approach to welfare state classification, considering the institutional and structural dimensions of welfare provision in different regions of the world.

While there is no one-size-fits-all approach to welfare provision, these typologies can help us identify best practices and learn from the experiences of different welfare regimes to create more effective and equitable social welfare systems.

2.4.2 Redistribution

Redistribution is a key function in any welfare state and is an important source of ideological, political, and social conflict (Frericks & Gurin, 2022; Zhu & Walker, 2018). Studies have found that effective redistribution policies can significantly reduce poverty rates by improving the living standards of society's poorest and most vulnerable groups (Gornick & Jäntti, 2012; Glennerster, 2000). In fact, countries with more generous welfare policies tended to have lower levels of poverty and inequality (Esping-Andersen,1990), and the rising inequality in many countries can only be addressed through more progressive taxation and more robust welfare policies (Piketty, 2014). Guzman et al. (2013), who studied the impact of welfare policies in the United States, found that welfare programs such as food stamps, Medicaid, and the Earned Income Tax Credit have played a critical role in reducing poverty and supporting vulnerable populations of the country. However, it is important to note that the effectiveness of redistribution policies can be influenced by a range of factors, including the design of the policies, the political context in which they are implemented, and the level of social solidarity in a society (Musto et al., 2003).

Despite all the effectiveness, the redistribution of welfare can also have a negative impact on the economy. High taxes and generous welfare policies can potentially discourage work and reduce economic growth (Leung, 1999). Some critics even pointed out that redistribution policies can create a dependency culture in which individuals become reliant on government support and fail to take responsibility for their own lives (Murray, 2016).

2.4.3 Welfare System in developed countries

In developed countries, welfare systems are characterized by a higher degree of inclusiveness, universality, and comprehensiveness that provides citizens with a greater range of benefits and entitlements than in developing countries. These systems are often based on a social democratic model, where the state plays a significant role in providing welfare services and redistributing wealth to promote social equality (Esping-Andersen, 1990). The Nordic countries, such as Sweden, Norway, Denmark, and Finland, are often referred to as typical examples of countries with highly developed welfare systems. These countries provide universal access to education, healthcare, and social security and have a high level of public expenditure on social welfare programs, which allow generous benefits for all citizens, regardless of their income, social status, or other personal characteristics (OECD, 2019). This approach aims to create a sense of social solidarity and reduce social exclusion (Baldwin & Falkingham, 2013; Veenhoven, 2000).

However, despite the comprehensive nature of welfare systems in developed countries, there are also challenges associated with their design and implementation. The high cost of providing universal services and benefits can lead to concerns about sustainability and affordability. This has led some countries to adopt targeted approaches to welfare provision, where benefits and services are provided only to those in need (Bradshaw, 2016). Thus, to ensure the effectiveness of welfare policies, various factors must be taken into serious consideration, including but not limited to the political climate, economic conditions, and demographic changes. A small change in the labor market, such as the rise of precarious employment, if not properly tackled, can pose a negative impact on the ability of welfare systems to reduce poverty and social exclusion.

2.4.4 Welfare system in developing countries

Compared to more developed countries, welfare states in developing countries are often referred to as having a lower degree of inclusiveness and comprehensiveness, with limited resources and inadequate infrastructure that enable fewer entitlements and benefits available to citizens. These welfare systems are often characterized by a high degree of fragmentation and inequality, with benefits and services provided based on income or social status. In many cases, welfare systems in developing countries tend to have a greater reliance on non-state factors, such as charities, family networks, religious institutions, or community-based organizations (Cammett & Sasmaz, 2016).

In many of these countries, welfare policies are primarily targeted at the poorest and most vulnerable groups in society, such as the elderly, disabled, and children (Kabeer, 2000). These policies are often means-tested and provide cash transfers, food subsidies, and other forms of social assistance to those in need. However, the effectiveness of these policies is often constrained by issues related to corruption, bureaucratic inefficiency, and weak administrative capacity (Rauch & Evans, 2000). In addition, the cultural and social contexts of developing countries can also affect the effectiveness of welfare policies. For instance, in some countries, the stigma associated with receiving welfare benefits may prevent people from accessing the support they need (Walker, 2014).

However, despite challenges, there is a growing recognition of the importance of welfare systems in developing countries. Croissant (2004) found that if implemented properly, welfare states can create significant contributions to reducing poverty and promoting social development, particularly in the context of rapid urbanization and economic growth. To ensure the success of these policies, it is important to address the challenges and barriers that exist in each context and to design policies that are tailored to the specific needs and circumstances of different groups and regions within each country.

2.5 Welfare Policies & Programs

2.5.1 Welfare Policies and Programs in Norway (Effectiveness and Limitations)

The Norwegian welfare state is widely acclaimed for its universal and comprehensive welfare policies and programs, which have played a vital role in reducing poverty, improving social outcomes, and promoting equality in the country (Øydgard and Pedersen, 2022). These policies and programs include a range of services, such as free education, universal healthcare coverage, childcare subsidies, paid parental leave, and generous social insurance programs (Blix & Ågotnes, 2022). Below are a few examples of policies that have been implemented or experimented with in the past.

The Kindergarten Act

The Kindergarten Act passed in 1975, aimed to provide affordable childcare services to families in Norway. The act made it mandatory for all municipalities to offer subsidized child care to children aged between one and five years old. The availability of subsidized childcare has positively affected maternal employment rates, child development, and gender equality in Norway (Havnes & Mogstad, 2011). The act has also successfully increased women's participation in the workforce, with Norway having one of the highest rates of female labor force participation in the world.

The Pension Reform Act

The Pension Reform Act was launched in 2011 to ensure the long-term sustainability of Norway's pension system. The act introduced several changes to the pension system, including increasing the retirement age, reducing the generosity of benefits, and encouraging individuals to save more for retirement. Research has shown that the pension reform has been effective in ensuring the long-term sustainability of Norway's pension system (Bingley & Pedersen, 2015). However, there have also been concerns that the reform has increased income inequality among older adults (Hernæs et al., 2015).

Work Assessment Allowance

The Work Assessment Allowance scheme came into force in March 2010 and aimed to give financial contributions to those to ensure that those who are out of work for various reasons have a basic income (Kann & Kristoffersen, 2014). This may be because individuals are ill or injured similarly and therefore lack the ability to work. Work Assessment Allowance is a time-limited scheme for individuals to get individuals into or back into work (Kann & Kristoffersen, 2014; Holgersen, 2017). This is accomplished through targeted measures such as active treatment of the individual, work-oriented measures (for example, courses or job trials, a kind of test placement at a workplace), and other targeted measures to get individuals into the labor market (Holgersen, 2017). However, when receiving Work Assessment Allowance can also clarify whether individuals are capable of getting out into or back into the labor market.

Disability Pension

The Disability Pension Act was first passed in 1961 but has had various changes since (NAV – Arbeids- og velferdsetaten, 2023). Individuals who receive The Disability Pension have been in a process where they have been evaluated as having a permanently reduced ability to work and not capable of being in work (Holgersen, 2017). After the Disability Pension reform was further refined in 2015, the Norwegian Labor and Welfare Administration introduced that the benefit calculates that the pension must be calculated based on the individual's previous income and that the final benefit the individual will receive must be 66% of the previous income (Statistisk Sentralbyrå, 2022). Receiving the Disability Pension should be a safety net for those with permanently reduced ability to work. However, they will still have to pay taxes on the income they receive (Statistisk Sentralbyrå, 2022).

Reducing poverty and inequality through effective welfare programs is always an important policy goal in Norway. However, critics of Norway's welfare state argue that the high taxes required to fund these policies and programs may be unsustainable in the long run and may discourage work and entrepreneurship (Christensen & Lægreid, 2010). In response to these concerns, policymakers now have implemented several reforms aimed at increasing efficiency and reducing costs, such as streamlining administration and targeting benefits more effectively.

2.5.2 Welfare Policies and Programs in Vietnam (Effectiveness & Limitations)

Vietnam's welfare policies and programs have evolved significantly over the past few decades. After the economic reforms in the mid-1980s, the Vietnamese government shifted its focus to poverty reduction and improving social services for vulnerable groups (Pham et al., 2019). Since then, Vietnam has implemented a range of welfare policies and programs aimed at reducing poverty and improving access to essential services such as health care, education, and social protection.

Social Health Insurance (SHI)

The Social Health Insurance (SHI) program was introduced in 1992 to provide health insurance coverage to all Vietnamese citizens. The program was expanded in 2008 to cover the poor, ethnic minorities, and people living in rural areas. Several studies examining the effectiveness of the SHI program in improving health outcomes and reducing healthcare costs have found that the program increased healthcare utilization and reduced out-of-pocket healthcare costs for the poor and vulnerable groups (Thuong et al., 2020).

National Targeted Program for Poverty Reduction (NTP-PR)

The National Targeted Program for Poverty Reduction (NTP-PR) was launched in 2002 to reduce poverty and improve living standards for vulnerable households, particularly in rural areas. By providing poor households with cash transfers, health care, education, and housing (World Bank Group, 2017), the program has been effective in reducing poverty and uplift the living standards of the designated beneficiaries.

Social Assistance Program (SAP)

The Social Assistance Program (SAP) was introduced in 2005 to provide basic support to the poorest households in Vietnam. The program provides cash transfers, health care, and education support to eligible households (Tuyet et al., 2009). Extensive research on this program indicates that the SAP has been effective in targeting the poorest households and providing them with much-needed support.

Support Program for People with Disabilities (SPD)

The Support Program for People with Disabilities (SPD) was launched in 2007 to provide support to people with disabilities and increase their participation in social and economic activities. The program provides vocational training, employment support, health care, and social protection to people with disabilities (Thuong et al., 2020). Since the implementation of the program, the SPD has been effective in providing support to people with disabilities and increasing their participation in social and economic activities by providing vocational training and employment support to people with disabilities, which increased their participation in the labor market.

Social Protection Strategy (SPS)

Another significant welfare policy in Vietnam is the Social Protection Strategy (SPS) launched in 2011, which aims to provide social protection to vulnerable groups, including the elderly, disabled, and children. After its implementation, the program has created positive contributions to the increase of utilization of health services, nutrition improvement, and illness rate reduction among children (Gertler et al., 2016).

Child Allowance Program (CAP)

The Child Allowance Program (CAP) was introduced in Vietnam in 2012 as a conditional cash transfer program aimed at reducing child poverty and promoting child development. Under the program, poor households with children under six years old will receive a monthly cash transfer, conditional on children's regular school attendance and healthcare utilization (Thanh et al., 2013). The CAP has also significantly improved child health outcomes, including reducing the incidence of malnutrition and increasing the use of health services among children in poor households (Nguyen, 2016). However, there are also limitations to the program's effectiveness as it failed in the effort to reach the poorest and most vulnerable households, especially those living in remote or ethnic minority areas (Nguyen, 2016). In addition, since the program's eligibility criteria are based on household income, it may not accurately reflect a family's poverty status or their access to basic services (Thanh et al., 2013).

Looking back, Vietnam's welfare system has made impressive progress, particularly in terms of poverty levels reduction, increased school enrollment rates, and improved access to essential services. However, despite these achievements, there are still challenges that policymakers and authorities need to address in order to ensure the effectiveness of the programs. One such challenge is the need to adopt a more comprehensive social protection approach that takes into account the diverse needs of different vulnerable groups. Moreover, the implementation of these welfare solutions still faces challenges, including a lack of coordination and communication among different agencies, insufficient resources, and weak monitoring and evaluation systems. To effectively target those most in need and support the country's sustainable development, it is crucial to strengthen the implementation and monitoring of welfare systems in Vietnam, which requires further efforts from all stakeholders involved.

2.6 Chapter Summary

The literature review chapter has delved into the intricate concepts of poverty, inequality, and welfare states, elucidating their perceptions in developed and developing countries. Additionally, it has examined the construction and perspectives surrounding welfare states in these contexts, while critically evaluating the effectiveness and limitations of implemented policies and programs in Norway and Vietnam.

However, despite the implementation of numerous welfare policies aimed at alleviating poverty and inequality in both developed and developing nations, such as Norway and Vietnam, it is important to acknowledge the existing limitations in their effectiveness, indicating that these policies often fail to reach all individuals who are in dire need of assistance, thereby highlighting the gaps in coverage and support.

Therefore, in this research, through a close examination of the specific viewpoints and circumstances of residents in Vietnam and Norway, we can gain valuable insights into the tangible impact of these policies on their lives. This deeper understanding allows us to identify how the current welfare policies are truly benefiting individuals and communities, as well as shed light on the drawbacks and areas for improvement. Through this research, significant suggestions can be made to enhance the current implementation of welfare policies and pave the way for the development of more effective and inclusive approaches. By addressing the shortcomings and gaps in coverage, we can ensure that the most vulnerable populations receive the support they require. Furthermore, by identifying the specific challenges and barriers faced by individuals in accessing welfare services, we can design targeted interventions that address these obstacles and provide more equitable support. Gaining a comprehensive understanding of the impact and limitations of existing welfare policies through the viewpoints and experiences of residents in both Vietnam and Norway is also instrumental in driving policy reforms and shaping the development of future welfare initiatives that are better equipped to meet the needs of those experiencing poverty and inequality.

In summary, the literature review section has laid a robust groundwork for the ensuing chapters of this research paper. It has provided a comprehensive understanding of poverty, inequality, and welfare states, while highlighting the unique experiences and perspectives of individuals in Vietnam and Norway. Ultimately, the aim is to contribute to the body of knowledge on poverty and inequality, and to offer valuable insights that can inform policies and actions aimed at fostering a more equitable and inclusive society.

CHAPTER THREE - THEORETICAL FRAMEWORK

3.1 Introduction

Chapter Two presented an overview of existing knowledge and relevant topics for the study. While we will use some relevant theories briefly introduced in the literature review and other relevant theories, chapter two will also look at overall concepts and perspectives that will help us answer our main research question: *"How are individuals affected by living in poverty in developed and developing countries?"*

The chapter will start by reviewing theories that try to present and discuss the structural factors of poverty and inequality, such as dependency theory, power and agency, habitus theory, and capability approach. The relevance of these theories to the study is to identify the overarching concepts that try to create an understanding of the consistency of poverty and inequality nationally and globally, and in a developed and developing country. The chapter then moves on to explore critical concepts in our proposed theoretical dichotomies that help to explain the themes observed in our findings, including agency v. dependency, and vulnerability v. resilience.

3.2 Overview of Levels, Factors, and Theories

The subject under investigation has various nuances, viewpoints, impressions, and opinions. This has led to a variety of theories, approaches, and concepts that attempt to view the reasons for poverty and inequality. Broadly speaking, poverty and inequality are presented as a result of subjective individual causes (Micro-level) (Comim, 2008; Gaventa, 2003; Hiller & Rooksby, 2016; Laderchi, 2008; Robeyns, 2009; Sen, 1993), through collectives, hence social contexts (Meso-level) (Bourdieu, 1984; Gaventa, 2003; Jenkins, 1992; Webb et al., 2002), or by structural influences (Macro-level) (Baran, 1957; Gaventa, 2003; Ghosh, 2001; Katz, 2019; Kvangraven, 2020). The Table below will provide an overview of poverty and inequality levels, factors, and relevant theories that will be used in this chapter.

Table 1: Overview of Poverty and Inequality Levels, Factors, and Theories

Micro-level (individual)	Meso-level (group)	Macro-level (community/government)

<table>
<tr>
<td>Individual perspectives/characteristics on poverty:

- Capacity
- Capabilities
- Agency
- Dependency
- Vulnerability
- Resilience
- Participation
- Power

- Cultural, economic and social capital

- Age
- Gender
- Economic status
- Educational level</td>
<td>Networks/Collectives:

- Agency
- Dependency
- Power

- Participation
- Limitations
- Accessibility
    - Markets
    - Opportunities
- Cultural, economic and social capital
- Poverty trap</td>
<td>Macro-level structures:

- Agency
- Dependency
- Power

- Labor market
- Class
- The state(s) Welfare system
- Advocacy
- Demography</td>
</tr>
<tr>
<td>Theory:

Capability Approach
Habitus Theory
Power & Agency</td>
<td>Theory:

Habitus Theory
Power & Agency</td>
<td>Theory:

Dependency Theory
Power & Agency</td>
</tr>
</table>

3.3 Theories on the Structural Factors

The primary purpose of this section is to gain a broader theoretical understanding of the structural factors through Dependency Theory and Power Theory. Although the study does not primarily focus on the structural factors, we do not consider this less crucial. By examining the issues and their interrelatedness through a theoretical lens, we are in a better position to develop a holistic view of the causes, treatment, and opportunities to reduce poverty and inequality. However, the structural factors are only one of several analytical aspects when examining what it is like to live in poverty and how it is viewed and understood in a developed and a developing country. The theories used for the theoretical framework are chosen in response to the comparative research design focusing on a developed and a developing country together with the research questions and literature review. The structural factors that are particularly important to analyze for this study are; the economic factors that look at states' economic priorities that can contribute to reducing or increasing poverty and inequality; the social factors that look at whether there are reduced opportunities and resources based on the socio-demographic characteristics in society; the political factors that look at the strength in the governance and its opportunities to provide with services, policies, and programs that can contribute or reduce poverty and inequality; and the global factors that look at political and economic systems and cooperation with a global perspective.

Dependency Theory

Dependency describes a situation where a given thing needs help to function. B. N. Ghosh initially writes in the prefatory note in the book *Dependency Theory Revisited* (2001) that the theory is "...initially started in the Marxist tradition, the theories of dependency in many ways provided radical explanations to the problem of underdevelopment." Although the basic idea of the theory is from the Marxist tradition, it has sprouted into several extended versions from a variety of scholars. Regardless, Paul Baran is often seen as the founder of the modern Dependency Theory (Ghosh, 2001; Katz, 2019).

Baran emphasizes the economic and political factors when discussing poverty and inequality. The Dependency theory mainly looks at historical processes such as colonialism and different trade connections where countries considered developed have exploited developing countries and their resources and labor (Baran, 1957; Ghosh, 2001). The consequences are that developed countries depend on developing countries for economic development while maintaining power over developing countries. However, not only developed countries can have power, but also, internally in developing countries, there can exist so-called "elites" who sit on the economic and political power and often act on their own interests. This is at the expense of the majority and can lead to financial and political gains for the elite, but the population experiences little or no gain (Baran, 1957; Ghosh, 2001). Furthermore, the actions carried out by the elite, together with the power developed countries sit with, can create a dependency on receiving financial aid; also preferably technology and markets that developed countries withhold. The consequences are that the population in developing countries experiences particular poverty and national and global inequalities where a lack of opportunities and resources is substantial. Perpetuated by the status quo, poverty becomes a narrative of dependencies, where the poor population is dependent on financial aid and welfare support as main sources of income. Because they are unable to generate income and lead an independent life, they would perhaps succumb to the shame and helplessness of feeling obliged to the state and/or their family members to support their life, which might lead to further inaction that forms a downward spiral. If the poor are under the cognition that they are independent in one or a few aspects of their lives, they would be more motivated to lift themselves out of the current situation.

Kvangraven (2020) advances the discussion on dependency theory by positing that the scholarship should be defined as a research programme (DRP - Dependency Research Programme), rather than just a theory, due to the interdisciplinary and systemic nature of the construct. While the dominant contemporary narrative portrays the DRP as being out of date and unduly deterministic in its understanding of development processes, Kvangraven contends that such characterizations ignore the complex insights and analytical resources that the DRP provides. She wants to show that the DRP's fundamental arguments remain valid for comprehending current issues in global development for two reasons.

First, the DRP focuses on the structural constraints imposed by the global capitalist system on developing countries, including unequal power relations and global economic inequalities (Kvangraven, 2020). In the present-day context, these structural factors are still persistently relevant, and thus the DRP would serve to offer valuable insights into the dynamics of global economic relations and uneven development.

Second, Kvangraven addresses the criticism that the DRP oversimplifies development processes and neglects agency and local context (2020). She acknowledges that the DRP's early formulations may have been prone to deterministic interpretations, but argues for a more nuanced and updated understanding of the programme. The author stresses the necessity to get above crude preconceptions and interact with the DRP's analytical framework in a way that takes into account the interaction between structure and agency as well as the various settings and experiences of other nations (Kvangraven, 2020).

Kvangraven (2020) emphasizes the possibility for a renewed engagement with the DRP to expand our understanding of current development concerns, such as problems with inequality, poverty, and uneven development by revisiting the programme's basic discoveries and interacting with its analytical tools.

Power and Agency

One of the most influential theorists on power is Foucault, who portrays power as ubiquitous (existing everywhere), potentially positive (not only negative), and inseparable from knowledge (Gaventa, 2003). Following Foucault, numerous other theorists have advanced his ideas into more concrete interpretations of power, a few of which could be mentioned. Anthony Giddens' (1984) theory of structuration advances the notion that the agency (or freedom to act) of people exist, but it is exercised by drawing upon and recreating existing structures of power. In detail, Giddens (1984) defines agency as a person's capacity to act proactively and make decisions while working within the limits and opportunities posed by social institutions. He emphasizes the interdependence of people and social structures, contending that people both influence and are influenced by the social systems they are a part of. According to Giddens, people are capable of reflexive monitoring, which enables them to consider their choices and modify their conduct in response to the results. The continuing process of people actively interacting with social institutions, making choices, and bringing about social change is known as agency. Giddens emphasizes that people play an active part in creating and perpetuating social institutions, rejecting the idea that they are passive beneficiaries of society influences. According to his theory, while agency is somewhat free of structural restraints, it nevertheless acts within the confines of social norms, laws, and institutions (Giddens, 1984). Using their actions, decisions, and relationships, people move through and negotiate these frameworks. This conception of agency challenges deterministic perspectives and emphasizes the importance of human agency in forming social life by highlighting the dynamic interaction between personal goals and society structures. Thus, the limitations that social systems, rules, and resources place on the capability of poor people to change their own lives act as indeed a substantial source of power over them.

Adding to these perspectives is the school of actor-network theory, which asserts that structures of power are constantly reproduced through social interactions and various social processes. Thus, to examine power and structures within a community, one must start by investigating such processes (Gaventa, 2003). As a result, in our study, we are not only observing and gaining insights from participants about their own perspectives toward the state, policies, poverty, and inequality, but also about how they position themselves within a community of like-minded individuals, how they interact with one another on a daily basis, and how sharing a social context has guided poor people in the same community towards somewhat identical worldviews on issues of power and inequality.

3.4 Habitus theory

In the literature review, a brief introduction was given to Pierre Bourdieu's Habitus theory (1984) and his particular focus on economic, social, and cultural capital in society, which affects individuals' economic status and the experience of personal and social inequality. Hillier and Rooksby (2016) give a contextual overview in the book *Habitus: A Sense of Place* (2ed.) of Bourdieu's theory and describe his formulation of capital as “the resources which actors take to the field” (p.24). Capital in Bourdieu's theory incorporates status, power, knowledge, and skills that distinguish one actor from another. A person can acquire capital in several areas in Bourdieu's theory, giving actors more resources. However, capital in one area does not, without conscious effort, give capital in another area. Hence, actors can have much cultural capital without economic or social capital, or vice versa. Nevertheless, individuals have a greater chance of building up capital in several areas because they have resources that can contribute to access to other areas.

The theory focuses on how the individual is shaped by their society through historical and social context, but also that the social structures, hence class, gender, and ethnicity, are decisive (Hillier & Rooksby, 2016). Bourdieu correspondingly emphasizes that the society individuals grow up in determines much of what preferences the individual gets, what decisions are made, what the behavior is like, and what actions are taken. This means that the individual is free but will be influenced by the social structures and norms in the society around them. The theory, therefore, looks at the individual's opportunities in a collectivist society where society's cultural and social factors influence the perceptions and actions of the individuals (Hillier & Rooksby, 2016; Jenkins, 1992).

Economic Capital

Bourdieu looks at what capital individuals can have and what capital gives individuals the most advantages, power, and resources. Economic capital involves the individual's access to and use of their wealth. Hillier and Rooksby (2016) simplify economic capital as the person's material wealth and inherent power. A person with high economic capital has the option to use the capital to buy items or have greater access to goods of a higher price than those with low economic capital (Hillier & Rooksby, 2016; Webb et al., 2002). This may also involve the opportunities and benefits of buying property or the opportunities to travel. To possess high economic capital is often regarded as the essential component for the individual's position in society and which class the individual is a part of. Nevertheless, Bourdieu sees the importance of social, and cultural capital to create a holistic understanding of the individual and the resources in his possession.

Cultural Capital

Bourdieu distinguishes cultural capital into three forms: in the embodied state, where individuals can only acquire knowledge, understanding, and meaning of given cultural goods (Bourdieu, 1984; Hillier & Rooksby, 2016). This may involve the person's cognitive understanding of music, artwork, or religion. However, the understanding of art can also exist in an objectified form, the second form of cultural capital. Bourdieu emphasizes that this is a form requiring more significant cultural capital. Acquiring specialized abilities will make individuals more proficient in consuming the meaning and understanding of art, books, and instruments. The third form of cultural capital is the intellectual or institutionalized form (Hillier & Rooksby, 2016). This is often described as educational capital and offers insights into the individual's knowledge and level of education. By having cultural capital in one or more forms, individuals will possess a more significant amount of status and/or prestige, increasing their knowledge, resources, and awareness.

Social Capital

Finally, Bourdieu identifies social capital (Bourdieu, 1984; Hillier & Rooksby, 2016). The word "social" describes interactions between individuals and society, and people can have a lot or a little depending on several factors. Social capital depends on the person's access to social networks and connections which can be obtained through social meeting places such as work and education, but also in close relationships such as family, friends, or neighborhood. High social capital allows individuals to build on social networks that provide new opportunities, acquaintances, and resources (Hillier & Rooksby, 2016). This could be that a person knows someone in another labor sector they want to work in; instead of going through various steps to get there, the person can use the contact to facilitate easier access to potential job opportunities. This can make acquiring new approaches, advice, or tips that can bring financial or cultural gains easier.

Class in Society

Bourdieu's theory introduces how resources and power unfold through the three types of capital and how this leads to class differences in society (Bourdieu, 1984; Hillier & Rooksby, 2016; Webb et al., 2002). With a compound of low capital, the opportunities of individuals are diminished, while a compound of high capital gives a variety of possibilities. This, in turn, increases the class gap, where those with low capital experience inequality and lack the resources to reduce it. Bourdieu (1984) also states that it can be challenging to move between class systems in society because one needs more resources that can be utilized to improve the individual's standard of living. An example could be a person who has grown up in a middle class with access to higher education. However, because the person has not had job opportunities due to a lack of social capital within the field, this has led to limited financial capital. The consequence is that the person is left with useless capital and, at the same time, needs more capital to enter the dominant class.

3.5 Capability Approach

The capability approach, developed by Amartya Sen, was also briefly introduced in the literature review. While Bourdieu's theory has secured a strong position in research, Sen's capability approach is still considered to be in a relatively early phase, with a need for further testing (Comim et al., 2008). Nevertheless, Sen's approach has an abundant theme in the context of poverty and inequality, where other researchers have also prepared their versions of the capability approach. Ingrid Robeyns (2009) states in her chapter in *Handbook of Economics and Ethics* that there are particular similarities between Sen's Capability approach and Martha Nussbaum's version of the approach in the works of Aristotle, Adam Smith, and Karl Marx. The approach looks in particular at two concepts: the individual's capacity and capabilities. By looking at individuals' capacities and capabilities, Sen believes it is easier to analyze people's quality of life, their chances of equality, and reduce poverty (Comim et al., 2008).

Capability

In the book *The Quality of Life* (1993), Sen explains why the approach was given the description capability and writes: "The expression was picked to represent the alternative combinations of things a person is able to do or be-the various 'functionings' he or she can achieve" (p.30). Robeyns (2009) tries to explain Sen's key analytical distinction of the approach further and writes that it is: "... between the means and the ends of well-being and development" (p.40). Sen's approach shares some of the basic ideas of Bourdieu, especially the individual's access to social and cultural capital; however, Sen does not see this in the context of class difference and power as Bourdieu does, but rather what the individual can do to increase their capabilities. The approach desires to examine the individual's possibilities and how these possibilities can be exploited with benefit to the individual. This includes the individual's freedom of choice and options for what gives them better life quality (Robeyns, 2009; Sen, 1993).

Moreover, the focus is not on material goods or financial status *per se* but on the individual's fundamental aspects in life. This includes the individual's capability to stay healthy and have the resources to stay healthy or whether the individual has access to higher education that provides resources for more prominent participation in society (Comim et al., 2008; Robeyns, 2009). Nevertheless, individuals may also be able to have more resources that are not used to their advantage or have the opportunity to be used to their potential. One perspective to consider could be that a person has access to education but is not free to choose what to get an education in. Consequently, the individual's values remain unfulfilled, leading to a diminished quality of life. Finally, Sen reflects on poverty and living in poverty (Sen, 1993). He is particularly concerned that poverty can not only be measured in income and material goods but people's capabilities and functionings in accessing social and cultural goods such as education and social networks and their capacity to utilize these (Laderchi, 2008). If the individual lacks basic abilities to utilize resources, it will reduce the chances of getting out of poverty and increase social inequalities (Laderchi, 2008; Sen, 1993).

3.6 Other relevant analytical concepts

Theoretically, we aim to explore poverty through the lens of two main conceptual dichotomies: agency v. dependency and vulnerability v. resilience.

The *agency vs. dependency* dichotomy examines the extent to which individuals experiencing poverty possess the ability to exercise their agency and actively shape their lives, or whether they become reliant on external support systems. This theoretical viewpoint emphasizes the significance of empowering people and giving them the ability to exert influence over their circumstances by acknowledging the intricate interplay between human choices and structural constraints. On the other hand, it also acknowledges the possible dangers of relying on welfare systems and the decline in self-efficacy.

The *vulnerability vs. resilience* framework focuses on the capacity of individuals and communities to withstand and recover from the adverse effects of poverty. Individuals who are vulnerable are those who are more likely to experience the negative effects of poverty, including limited access to resources, social marginalization, and subpar living conditions. Resilience, on the other hand, is the capacity of people and communities to adjust, deal with, and recover from adversity while utilizing the resources and support systems that are readily available. This framework acknowledges that poverty affects individuals differently and underscores the importance of understanding the factors that contribute to resilience and the reduction of vulnerability.

By examining poverty through the theoretical lenses of agency v. dependency and vulnerability v. resilience, this section seeks to provide a nuanced understanding of the experiences and conditions of individuals facing poverty.

Agency v. Dependency

Agency is the capacity of an actor or group to make deliberate decisions (Samman & Santos, 2009). It is believed that a person's agency is strongly influenced by their individual resources (such as land, housing, livestock, savings) and capabilities of all kinds, including human (such as good health and education), social (such as social belonging, a sense of identity, leadership relationships), and psychological (such as self-esteem, self-confidence, the ability to imagine and aspire to a better future), as well as by a person's collective resources (such as voice, organization, representation, and an ability to speak up. In other terms, Sen (1985: 186) defines agency as what a person is free to perform in pursuit of whatever goals or values he or she deems as important. It is perhaps the anti-concept of dependency but encompasses more nuances to be considered a full antonym. Dependency is when a person or group depends on the contributions or resources of others (Baran, 1957; Ghosh, 2001). Individuals or groups can depend on several levels, first using their capabilities and capacities "correctly" to achieve independence (Comim et al., 2008), second through the collective, where one depends on community support, preferably through local NGOs or their social networks: family or acquaintances (Bourdieu, 1984; Hillier & Rooksby, 2016). Finally, a person can depend on structures such as contributions from the welfare state or an open-minded labor market (Adams, 1996). Following the above definitions, poor people often lack agency due to their limited resources and limited access to foundations of capabilities development, such as attaining a basic education or quality healthcare.

The World Bank has introduced a framework that outlines agency as one of the two fundamental building blocks leading to a person's empowerment, which can be viewed as an increase in the freedom of choice and action available to poor people to shape their own life (Samman & Santos, 2009). The other building block was opportunity structure, which relates heavily to the dependency and agency theories discussed previously.

Vulnerability v. Resilience

According to Proag (2014), the degree to which a system, or a portion of a system, may react negatively during the occurrence of a hazardous event, has been defined as vulnerability. People, therefore, become "vulnerable" if having access to resources, whether at the household or individual level, is the most important component in securing a livelihood or effectively recovering from a calamity. When a disaster strikes, the households with immediate access to money, tools, and equipment as well as people who are physically fit recover the fastest. The poorest people are therefore the most susceptible since they are forced to live in dangerous environments. There are three levels of vulnerability: physical, social, and economic.

On the other hand, Proag (2014) defines resilience as the ability and speed of a system to effectively return itself to the usual standards of performance after being thrown out of equilibrium by a disruptive event. There are two main types of resilience (Moench, 2009):

> (A) Hard resilience: The ability of institutions or structures to withstand pressure directly; for example, a structure can become more resilient by taking particular strengthening measures to lower the likelihood that it will collapse.
>
> (b) Soft resilience: The capacity of systems to absorb and recover from the effects of disruptive events without significant changes in function or structure. This capacity depends on the flexibility and adaptive capacity of the system as a whole, as opposed to just strengthening structures or institutions in response to specific stresses, as in the hard resilience approach.

Building up resilience and reducing vulnerability among poor people is perhaps one of the most crucial yet often overlooked goals of any poverty-reducing initiative. Since resilience is a system-based concept, it is as much a structural discussion as it is an individual/capability discussion. In our study, we are taking the concepts of vulnerability and resilience into analyzing solutions to improve the flawed structures (social, economic, or cultural) which are serving as invisible barriers to deter the poor from breaking through their status quo.

CHAPTER FOUR: RESEARCH METHODOLOGY

4.1 Introduction

Chapter Four summarizes the methods the research uses in the execution of and the completion of the master's thesis project. Since the research is a comparative study, the thesis will include several techniques to answer the research problem statement. Accordingly, chapter four presents the research strategy and design, which entails the target population and sampling techniques. Moreover, the chapter presents the methods of data collection, and the methods of data analysis as well as reviewing the data validity and reliability of the research. Lastly, chapter Four will examine the ethical considerations, and the authors' positionality in the execution of the research and discuss the challenges and how both researchers encountered the presented challenges.

4.2 Research Strategy and Research Design

This study aims to obtain data to gain a broader understanding of poverty and inequalities at a local level in the geographical study areas through various actors' insights on poverty, inequality, and potential solutions. Although much of the literature obtained for this study is qualitative research, much of the research focusing on poverty in Norway and in Vietnam is presented with a quantitative research strategy. Nevertheless, we see several significant gaps in previous research with a qualitative research strategy with a comparative design between countries defined as developed and developing, particularly between European countries and South-East Asian countries. Therefore, we have chosen to use a qualitative research strategy. A key feature of qualitative research is using an interpretive approach to gain a broader understanding of individuals' thoughts, feelings, and opinions and how they interpret the subject under investigation (Bryman et al., 2021). Such an approach to data collection will allow us to get an increased societal understanding of living in poverty, the experience of inequality, and opinions of existing welfare distribution and policies while being able to examine its limitations and potential improvements further to satisfy those in use of the distribution system and policies.

Our research design is purely interpretive, which is an inductive approach that begins from the qualitative data we gathered from semi-structured interviews from the field in both Norway and Vietnam then arrives at the theory described in the previous section of this thesis from our observed data. Furthermore, our design is also characterized by its comparative nature. A comparative study investigates phenomena and then groups them to identify their differences and similarities (Mokhtarianpour, 2016), which helps improve the quality of research. Combining theory or theoretical concepts with data collection, comparative research describes and explains the similarities and differences of situations or consequences among large scales of social units such as regions, nations, societies and cultures (Miri & Shahrokh, 2019). In our specific case, the study is conducted as a cross-national research between Norway and Vietnam. The goal of utilizing comparison is to acquire a better understanding of the constructs most relevant to our research questions, such as poverty and inequality, by means of comparison, which helps to uncover insights and aspects that might be overlooked otherwise. We aim for a balanced comparison by opting for the two geographical areas which are similar in size, population, and administrative level of government within their respective countries. At the same time, the scope of our comparison is between two nations with highly contrasting cultural and economic contexts, which allows us to pursue an answer to the question of whether different contexts would generate different comprehensions and perceptions of the same constructs.

4.2.1 Target Population

The purpose of having a qualitative research strategy with a target population and interviews is to get a greater understanding through conversations about experiences and perceptions that might not be acknowledged in a quantitative research strategy. The target population for this research included people in various roles.

The aim was to gain a more comprehensive insight from several societal roles, from those who monitor poverty, those who help the people living in poverty, policymakers, and those struggling with poverty. The three main categories being the target population are;

- The local population struggling with poverty;
- Local workers in non-governmental organizations;
- Policymakers/politicians

However, the primary target population and those with the most focus are the local populations. It is this group that the research conducted the most interviews with in order to gain a broader understanding of living in poverty in Drammen, Norway, and in Dong Luong, Vietnam.

This research will used an age estimate on the target population between 18 and 65 years of the local population who will be interviewed. The age group is broad as it was considered the most profitable to reach the target population for this research, including those of young age at the beginning of their lives and those who have had a long life with much more experience.

4.2.2 Sampling Techniques

This research uses three methods of collecting data; interviews, participant observations, and secondary data. For the first two, we had to use specific sampling techniques to obtain participants for the study.

Since we chose to conduct participant observations on the interviewed participants, we mainly used one sampling technique. The method used was purposive sampling which can be identified as a primary technique with several sub-components. One of the sub-components is snowball sampling. By using snowball sampling, we could use existing connections within the local community and ask these connections to refer to a more specific group of potential participants for the study. Due to the unique nature of these groups, the research relied on referrals to obtain their contact information and their agreement to participate. It is a valuable sampling technique as the topic may appear sensitive and private for most participants (Bryman et al., 2021). However, we also used social media to get in contact with the right group of potential participants in Norway. The reason was that existing contacts in Drammen had limited opportunities and were critical to identifying and reaching out to potential participants because of their ethical role in society. Therefore, the announcement on social media specified what kind of participants were wanted, and those who desired to participate or knew someone who fit the criteria could get in touch. As a result, the study got a more comprehensive selection of participants in gender, age, and living situation.

Moreover, poverty in Norway and poverty in Vietnam often look different from the outside, yet many of the experiences and feelings are the same. Regardless of the geographical research area, we as researchers will be seen as "outsiders" because of the topic; our lives are not similar to the participants, and we do not experience the same struggles (O’Reilly, 2012). Therefore, in line with Bryman et al. (2021) arguments for the suitability of snowball sampling in qualitative research projects such as this, it would be challenging to apply any other sampling methods.

4.3 Methods of Data Collection

As this research will use a comparative research design, the research method included three techniques to collect data; interviews, observations, and analysis of documents and existing data (Bryman et al., 2021). By doing this, the research allows for analyzing data regarding poverty and inequality at various levels.

4.3.1 Interviews

The primary tool in our qualitative study to collect data was interviewing collected participants. This allowed us to talk to those directly affected by poverty and inequality and those who worked closely with poverty and inequality issues in Drammen and in Dong Luong. Semi-structured interviews deepen participants' perceptions, attitudes, and opinions regarding poverty, inequality, and potential solutions applied to their context. These perceptions and opinions are also formed based on the participants' experiences and knowledge regarding existing social welfare policies, income inequality, wealth redistribution, personal finance, and financial management. Thus, it would be best to use the flexibility of semi-structured interviews to allow the researchers to freely explore further based on the stories and experiences of each participant, depending on the depth and richness of their sharing (O'Reilly, 2012). At the same time, the structured and pre-designed research instruments will ensure that conversations follow the theoretical framework and stay aligned with the research questions already set forth. One of several reasons for using semi-structured interviews during our comparison study is to get similar participant responses. If the study conducted structured interviews, we would only ask for a small amount of information from the participants, ignoring body language, reactions, and behaviors the participants express through their responses (Bhattacherjee, 2012). In contrast, in an unstructured interview, we could end up with entirely different data obtained from the two areas we are researching. Hence, a semi-structured interview would be the proper structure for collecting data.

Moreover, we saw a necessity to do a pretest of the questions in the interview guide to see if the questions were too extensive or overly complicated or if the translations into Norwegian and Vietnamese meant that misunderstandings could arise. The translations are critical to consider as former research was used for this study, the interviews conducted, and the thesis would eventually be translated into English. In order to carry out a pre-test of the interview guide, we mainly chose to use acquaintances who were not to be part of the study or people with little knowledge of the topic. Nevertheless, before starting the interviews in Dong Luong, it became necessary to send them to the city officials for feedback and a change in questions, as all the interviews were planned and agreed upon through them. This meant they had first-hand knowledge of what could be misunderstood or under-communicated in the interviews by those defined in our study as "poor." Based on this feedback, we simplified and modified some of the questions so that some were more specific while other questions were more open-ended. This also leads us to divide the questions into subcategories: Introductory, Everyday life, Economics, Material benefits/General benefits, Personal thoughts, and Help. By doing this, it was more manageable for both researcher(s) and participant(s) to know more precisely what we were asking about and which areas of their lives we addressed along the way.

Through the invitation letter to be a participant and to be interviewed for the study, it was also approved to carry out audio recordings during interviews. In the invitation letter, the participants' rights before, during, and after the interviews and other practical information about the interview process, their anonymity, and our duty of confidentiality were communicated. After the interviews were completed, they were transcribed back into English so that both researchers would get an overview and understanding of what had been conveyed in the various interviews. To distinguish between the different participants, we used V in front of the participants from Vietnam and N in front of the participants from Norway.

4.3.2 Observations

In this study, interviews are the primary method of data collection. However, we argue the importance of adding and deepening the study using several methods. In ethnography, participant observation is considered the primary method. We also desired to implement this in our study with a subtle yet significant alteration. Participant observation can be used in the initial period to help the researchers gain a more vital understanding of the participants' daily life (Bhattacherjee, 2012). Participant observation will allow some room for the researchers to observe and engage in the participants' social activities closely, allowing us to understand their context and view the problems and constructs from their practical point of view (O'Reilly, 2012). Due to the limited time to carry out this study, it was only possible to observe over a short period rather than over a more extended period, as participant observation requires. The study, therefore, chose to call the data collection method observations. By shortening the observation period, the study focused on mainly collecting data regarding the surrounding before, during, and after the interviews. The observations were held in the participants' areas and homes; this allowed us to include observations of and from their homes and living situation. By doing this, we intruded less because we were already present where we wanted to observe and analyze. This also minimized the pressure on the participants, as we were already struggling to get enough participants for the study. Therefore, we mainly conducted observations before and after the interview in their home. This included the way to their home and their living situation.

However, this was more difficult to carry out in Vietnam than in Norway. The main reason for this was that the interviews in Vietnam were planned with the assistance of government officials and were carried out in their offices, while in Norway, there were personal agreements between each participant and researcher. As a result, more observations were obtained from Norway than from Vietnam.
Regardless, the study is not weakened because we have fewer observations from Vietnam as a more general observation in Vietnam still collects data relevant to the study. In Vietnam, external observations will describe a broader aspect of their living situation without entering their homes. On the other hand, a home in Norway may look hefty, modern, and well-functional from the outside without being so inside. Based on this, accessing more homes in Norway than in Vietnam was essential.

4.3.3 Secondary Data (Document Analysis)

In the study, we chose to use secondary data to supplement sources already obtained. The study's theoretical foundation is based on data that has already been collected and will also be used to fill gaps after the interviews and participant observation are completed.

Secondary data implies that we used existing data to obtain alternative perspectives that do not necessarily help answer the research questions but will help create a more extensive academic foundation (Heaton, 1998). This is to get a more holistic picture of poverty, inequalities, and potential solutions from different angles at a local, national, and global level. That research will also involve older research, more recent publications, and different methods.

Much of the secondary data has been obtained from government services such as Statistics Norway (SSB), the social science research foundation, The Fafo Institute for Labour and

Social Research (FAFO), The General Statistics Office (GSO) of Vietnam, and other sources to strengthen the study.

4.4 Data Analysis

By providing order, structure, and significance to the vast amount of gathered data, analysis converts data into discoveries (Patton, 2002, in de Vos et al., 2005) and offers new insights that might differ significantly from existing literature or the research team's own assumptions of the subject at hand. According to de Vos et al. (2005: 334), "the analytical process does not proceed neatly or in a linear fashion but is more of a spiral process; it entails reducing the volume of the information, sorting out significant from irrelevant facts, identifying patterns and trends, and developing a framework for communicating the essence of what was revealed by the data."

One of the key characteristics that set qualitative research apart from conventional research is the "indispensable relationship between data collection and data analysis" (de Vos et al., 2005:335). As a result, as the data was being transcribed and translated, we noticed expression patterns that warned us to pay attention to consistent or inconsistent themes as additional data emerged. Furthermore, according to Kruger et al. (2005), data analysis is not a magical toolbox that offers immediate answers to research questions, which should be discovered through the means of interpreting the analyzed data. Data must be explained and made sense of through interpretation (de Vos, 2005; Denzin, 1989). Since interpretation and analysis are linked as part of the process, this calls for continued involvement.

4.4.1 Generation of Themes

We attentively reviewed the detailed interview notes and transcripts in an effort to comprehend each session as a whole. According to Agar (1980, in de Vos (2005): 337), the purpose of this stage is to immerse oneself in the details in an effort to get a sense of the interview as a whole before decompartmentalizing it. Following Isasi-Diaz (1993, in Johnson-Hill, 1998:33), we found trends or recurrent patterns in the data that represented the participants' strongest emotional drivers and was typical of their daily life.

The most intellectually challenging phase of data analysis overarching the entire endeavor is the discovery of salient themes, recurring ideas or language, and patterns of belief that link the participants through shared opinions, worldviews, pains, or sets of repetitive behavior in spite of their personal differences. After detailed analysis, we organized participants' commonalities and recurrent patterns into generative themes before moving on to the phase of coding them.

4.4.2 Coding of Themes

Open coding was the initial step, which involved reviewing and rereading the data to get a sense of how patterns might be aggregated and classified. In open coding, patterns or categories of expression are named, dissected into individual components, carefully examined, compared for similarities and differences, and the phenomena that they reflect are questioned.

In this study, we jotted down special phrases or expressions that the participants used whenever they appeared in our conversations to indicate the clustered patterns or themes. We then gave each theme a name based on its subject matter or concentration and underlined the name in red in the text above the highlighted story. The act of giving names to phenomena is known as "conceptualizing the data" (Strauss & Corbin, 1990). As the researchers continue on with their analysis, they compare utterances to ensure that related phenomena have the same names. Each theme or category is given a name that appeals to the researcher or reader, seems most logically related to the facts it represents, and is catchy enough to capture the attention of readers.

The next step was *axial coding*, which required finding connections and relationships between the themes in order to group them into clusters. This process of categorizing or seeking for categories of meaning, as described by De Vos (2005), entails looking for categories of meaning that have internal convergence and exterior divergence. The categories or themes should be distinct from one another while maintaining internal consistency, according to De Vos (2005). In keeping with this, we grouped the prominent themes in the stories of the many participants that were comparable and transferred them to a new document. Diverging occurrences of the noted patterns, trends, and themes were noted from the participant's sharings, and they provided new interpretations to our previous understanding of the text.

Selective coding was the final step. It was the process of dividing all of the topics from the document of the combined participants' themes into a chosen number, which made up the final presentation. In order to compose the final story, this necessitated winnowing the data and reducing it to a small, manageable set of themes (de Vos, 2005:338). The approach resulted in "families" of themes being generated, with the sub-themes and categories serving as the "children" and "grandchildren" (de Vos, 2005).

4.4.3 Themes

Three themes emerged from participants' narratives:

Feeling Trapped

One prominent theme that emerged from the qualitative interviews was the experience of feeling trapped among individuals living in poverty in both Norway and Vietnam. Participants spoke of feeling trapped in a circle of constrained options and choices, unable to get out of their difficult situation. Numerous circumstances, such as restricted access to education, limited employment opportunities, and deficient social support networks, contributed to this sense of captivity. As participants in the interviews voiced their desire for more mobility and the capacity to be released from the limitations imposed by poverty, it became clear that they shared a mood of frustration and disillusionment.

Feeling Insecure and Unstable

The second key theme that emerged was the pervasive feeling of insecurity and instability faced by individuals living in poverty. Participants in both nations emphasized the ongoing unpredictability of their financial status, housing situation, and availability to basic necessities. Feelings of vulnerability, anxiety, and a persistent worry of declinating further into poverty were exacerbated by the absence of a steady income and solid support networks. The interviews made clear the serious effects this insecurity has on people's mental health, sense of self, and general quality of life. The need for improved social safety nets and more comprehensive welfare programs that may offer a sense of stability and lessen their persistent sense of insecurity was raised by the participants.

Self-Blame

Another significant theme that emerged from the interviews was the tendency for individuals living in poverty to engage in self-blaming and internalize the stigma associated with their socio-economic status. Participants discussed their sentiments of guilt, humiliation, and self-doubt, frequently attributing their predicament to flaws or faults in themselves. Social judgments and poverty stereotypes in society have an impact on this self-blaming mindset. Participants discussed how this self-blame narrative affected their motivation to change their circumstances and sense of self-worth. The interviews made clear how crucial it is to combat the pervasive social stigma associated with poverty and to foster a more sympathetic and sympathetic understanding of the structural causes of inequality.

It is of importance to note that it was difficult in this research to keep the many themes separate since their contents either contradicted one another, reflected portions of another theme, or were the source or effect of another theme.

4.5 Validity and Reliability

Reliability refers to the level of consistency of the way a construct is measured (Bhattacherjee, 2012). We acknowledge the limitations with regards to the reliability of observation-based qualitative research as there is certainly a degree of the researchers' subjectivity which causes inconsistencies, as pointed out by Bhattacherjee (2012). However, we have made significant efforts in taking measures that would minimize further exacerbation of unreliability. This includes only asking questions that the participants know the answer to and within the realm of issues that are of interest to them, avoiding or eliminating questions that might be ambiguous, and simplifying the wording of each question to ensure the lowest probability of misinterpretation. We also presented our list of interview questions for an external opinion on the simplicity of wording and nuances of understanding before using them to conduct interviews. These measures will maximize our ability to assess the issues at hand in the most reliable manner, within the context of the given weaknesses of qualitative measurement techniques.

It is also worth noting that switching to other methods such as questionnaires and surveys, which from a quantitative methods perspective are considered more reliable measurements, was not an optimal solution for us. This would have severely limited our sample case, especially in Vietnam, since many of the poor people in rural areas of Vietnam lacked the basic abilities to read and write. Therefore, while doing the research design, we have taken all aspects into consideration and opted for doing an observation-based study with the intention of balancing between reliability and feasibility or possibility of gathering quality responses.

Our sample of interviewees is small, due to the short period of time available to make acquaintances with them, strengthen their trust towards the researchers, and eventually secure their agreement to participate. This limits the external validity of our research design, and we fully acknowledge that our sample is not representative of all poor people in Norway and Vietnam, and thus the results of the study should not be generalized to a national or cross-national level. However, since the design is interpretive, these results serve as important inputs to formulate a theory of the inter-dependence and relationship between the constructs of interest. They also provide a clear and thorough initial understanding of perceptions on poverty, inequality, welfare distribution, amongst other key issues from a variety of angles and viewpoints.

4.6 Ethical Considerations

Several ethical issues can arise in the conduct of scientific research. Examining potential ethical problems would clarify which factors could harm the research, the researchers, and the participants. In order to minimize the risks of these issues occurring, we predicted which ethical problems could arise before and during the research and will in this section describe what ethical issues we experienced through our fieldwork.

In the initial phase of conducting the research, there were three ethical principles to consider; voluntary participation, anonymity, and confidentiality of the participants included in the study (Bhattacherjee, 2012). To follow these ethical principles, we created an informative document about the study that could be distributed to organizations and an invitation letter to possible participants who considered participating. This letter included our purpose, information that the participation is voluntary, the privacy of the participants' information and their rights, how we will store and use their information, and the participants' rights.

This ethics self-assessment will operate with guidelines from The Norwegian National Research Ethics Committees (Etikkom) to establish which ethical problems may arise throughout our research. The inheritable norm to complete ethical research is the truth norm. The truth devotes to reliable research with high quality (Etikkom, 2022). As researchers, we are responsible for protecting participants, ourselves, and the research and, therefore, must be aware of common norms beyond the truth. As researchers, we are responsible for conducting ethical research on the participants' human dignity. Etikkom (2022) divides the basic norms with a focus on human dignity into respect, beneficence, and justice to impose responsible research . Furthermore, as researchers, we are responsible for strengthening the quality and reliability of research through the search for truth, objectivity, clarity, and consistency. Several ethical issues may arise before, during, and after; some of the most critical challenges we as researchers must be aware of are our impartiality, responsibility, and the quest for truthful research (Etikkom, 2022).

In order to carry out ethical research, these and other essential norms must be assessed before the research is carried out and can be divided into two general categories: internal and external ethical considerations.

4.6.1 Internal ethical considerations

Etikkom (2019) claims that internal ethical issues include difficulties with ethical principles intended to govern the research community and establish benchmarks for "good scientific practice." One of the key ethical issues we faced while working on our thesis was how to create and sustain a research process that is objective, transparent, reliable, and responsible, and also to maintain a consistent effort level throughout all interview efforts, as there were multiple factors arising which may cause us to stray away from performing as such, for instance:

- Interview length (one interview lasted 04 hours)
- Our personal evaluation and judgment of certain circumstances
- Our mental and physical health throughout the process

Following Ettikom's (2019) recommendations, we have handled these challenges by accepting that our social positions and values have influenced the study techniques and how we have evaluated the data gathered. Additionally, we have made sure that our study has not been influenced by outside political, religious, or cultural pressure by offering pertinent arguments, even when they would have run counter to, say, the policy directions of the national or local government. Similarly, we have done trustworthy and open research by disclosing all findings without bias and by refraining from withholding any pertinent data, as long as doing so did not break with any laws or moral principles that would have harmed our participants. Lastly, we made an effort to maintain our physical and mental health at the highest level possible throughout the interview process and abstained from expressing our personal opinions on any matters discussed or asking leading questions which might lead to the skewing of results in the direction we preferred.

4.6.2 External ethical considerations

As researchers, we have investigated areas of people's lives that have never been shared to that extent before, talked to unfamiliar people in unfamiliar surroundings, and prepared extensively to be as thorough and considerate as possible when phrasing our questions and raising topics for discussion. To be specific, we asked interviewees to share with us the darker parts of their life, including their financial status, daily struggles in the context of poverty, and information related to their professional work and family life. These are sensitive topics, which might have made them emotionally vulnerable during conversations. Thus, we tried to conduct ourselves with consideration and emotional intelligence to create a safe atmosphere for them to share their stories and insights.

Furthermore, we carefully formulated our question choices and explained to the participants the aim of our study and our intended use of the data they provided. Additionally, we developed a rapport and made efforts to get to know research subjects before interviewing them and avoided any generalization of them as a group. Finally, we evaluated the risk of damage to our participants, outlined the steps we took to obtain their informed consent, and established a strategy to retain and collect personal data in a secure manner.

4.7 Authors' Positionality

As Holmes (2020) and Bryman et al. (2021) argue, researchers should analyze their position when conducting social science research. Particularly emphasized by Holmes (2020), it is important to identify the researchers' positioning of the subject under investigation, the participants who are part of the research, and its context and process. With this in mind, this master's thesis is written by two authors living in two separate countries (the research geographical study areas, Norway and Vietnam), with different personal life-histories and experiences and fixed positionalities such as gender, race, and skin color. Hence, this research is influenced by the various personal views, values, and beliefs of the researchers.

While one of the authors has a previous academic background in international understanding, war, and conflict, the other has an economic background. However, we are both early in our academic careers, which implies that we have limited knowledge of executing data collection and analysis processes. The process of subject choosing was thereby influenced by personal positions regarding poverty and its many challenges. In contrast, the author from Norway has an insider positionality due to her life history and experience, while the author from Vietnam has an outsider positionality on the subject of investigation. However, the author from Vietnam has previously traveled to the geographical study area and had already gotten some impressions and developed personal positions without first-hand experience on the subject. Nevertheless, both authors had limited prior knowledge of the literary and theoretical reviews presented in this study.

Furthermore, acquiring participants for the research has been an important component. Early in preparing the study, we chose to carry out data collection separately on the two geographical study areas. The justifications for this were several; for practical reasons, we chose not to conduct the data collection together; the participants' language skills; and the cultural and social contexts that could arise from both researchers being present during all data collection. In Norway, participants were recruited mainly through social media and through acquaintances. This meant that the participants had the opportunity to create a first impression through social media before they chose to participate in the research. However, recruitment through social media does not necessarily carry negative components, as these people participate out of interest in the topic and see the importance of spreading knowledge about living in poverty in Drammen.

Nevertheless, the subject under investigation has thematics that can feel stigmatizing, judgmental, and vulnerable to many. On the other hand, the recruitment of participants in Vietnam was through government officials in Dong Luong. A consequence of this may have been that the author in Vietnam has had a less trustworthy relationship with the participants in Vietnam than the author in Norway. This applies in particular because the interviews were arranged in governmental buildings creating a lack of feeling of security. Furthermore, there is also a more apparent hierarchy system in Vietnam than in Norway. While the author in Norway is a white young woman who could relate to the participants from previous experiences, there are more significant social and cultural differences between the participants and the author in Vietnam. Therefore, the author from Vietnam could be seen as "the city man" with contacts high up in the government. This may have led to us getting less honest and trustworthy responses from the participants from Vietnam than Norway.

Undoubtedly, we have influenced the research context and process while writing our thesis. We quickly experienced that we developed several views and beliefs on the current welfare systems in developed and developing countries which influenced and partially changed the research context. Similar to our positionality towards the subject under investigation, our personal experiences through the data collection affected the research context. However, we believe that by being aware of our positionality in the research and the data processing, the thesis will not have a limited and judgmental view of the welfare system's limitations but rather its opportunities for improvement, which will be presented in Chapter 6.

4.8 Challenges Encountered in the Field

During fieldwork, unexpected obstacles may arise, which we, as researchers, can perceive as challenging. This can happen in the initial phase before the fieldwork is carried out, during and after the fieldwork has been carried out. We quickly discovered some similar and some different challenges in Drammen, Norway, and in Dong Duong, Vietnam.

From the start, the aim was to conduct a qualitative study with participants with first-hand knowledge of poverty and inequalities in Drammen and Dong Luong. This implies getting participants who live in poverty and experience inequalities up close; at the same time, we ought to talk to politicians and organizations who worked with the problem in the representative cities. In Norway, challenges quickly arose related to finding participants who desired, wanted, and could participate; this applied to those living in poverty and organizations. In order to reach as many people as possible, it was natural to go through social media (Facebook), specifically on groups close to the Drammen region and their residents. Here we received prompt responses from several potential participants; however, several were critical of the duration of the interviews (estimated at 30 minutes) and that it was challenging to get interviewed at a place where they both felt safe and away from other people.

Consequently, everyone chose to withdraw from participating in the study before signing the invitation letter. At this point, we were already contacting NGOs and other relevant meeting points in Drammen to establish contacts through them. Especially in Drammen, many people work with poverty issues and have various activities for those living in poverty. Nevertheless, several organizations raised concerns about sensitivity and the ethical framework around contacting potential participants. This led to less involvement from various NGOs and little or no response from some NGOs. Others had also previously experienced low participation from participants in such studies and refused to help.

However, several organizations helped participate in the study to give a holistic view of poverty and its challenges in Drammen and some participants who live in poverty in Drammen. Eventually, we managed to get a sufficient number of participants for our study, a slightly larger number in Dong Luong than in Drammen. The participants in Drammen were mainly obtained through social media, contacts of the researchers who referred to potential participants, and local NGOs. However, we do not believe the limited number of participants weakens the study. Primarily attributed to the fact that all the respondents showed a reflective and holistic view of poverty in both countries and that we were able to interview interesting points of view from NGO workers, politicians, and government officials. Finally, the interviews have helped build on what previous research has presented, which will be essential in later chapters.

Another problem that arose in Drammen and in Dong Luong was the logistics associated with planning and carrying out interviews. In Dong Luong, we were in close contact with Commune officials to plan the interviews, while in Drammen, it was more direct interview-making. Since one of us had to travel to Dong Luong, all the interviews had to be settled before arrival, and there were enough participants. This meant that the interviews were mainly conducted in a specific room over a few days, which led to fewer participant observations in Dong Luong than in Drammen. On the other hand, the interviews conducted in Drammen were mainly held in the participants' homes to gain an insight into how they lived; this made the participants safer and gave us a more comprehensive insight into how they lived. Nevertheless, several participants had a hectic life with doctor's appointments, physical ailments, and family to care for or work on the side, meaning several agreed interviews were rescheduled.

Moreover, we found it challenging to get several participants to feel safe and, therefore, to open up. This was particularly problematic in Dong Luong, where several participants feared their anonymity and the consequences of speaking about the poverty and discrimination they experienced. In Drammen, there were other reasons during the interviews. They seemed concise in their response without clearly seeming to be holding back, which led to some of the questions being briefly responded to without much elaboration on what, why, or how.

Lastly, in addition to conducting individual interviews, we desired to use the focus group method to increase the discussion about poverty, inequality, and possible solutions in Drammen and Dong Luong. The goal of using focus groups was to create an open and constructive conversation between participants affected by or working with poverty and social inequality to help understand the different thoughts and ideas to improve the life quality of those living in poverty. However, gathering participants to focus groups have been an issue, especially in Drammen. We assume this is because it has already been challenging to get hold of participants who want to be interviewed. Several have been afraid to participate, causing cancellations and withdrawals from the study. Therefore, conducting focus groups in Drammen has been impossible, and we have prioritized including previous interviews in the new ones. This implies that we have shared (anonymously) information from previous interviews to improve the discussions and reflections of those interviewed later. The result has led to a more in-depth discussion between the interviewees and the participant and set off a thought-provoking process for several citizens, politicians, and organizations working in Drammen. This was similar to the experience in Dong Luong as we needed first-hand contact with the participants before conducting the interviews; therefore, it was hard to know if they would want to talk to and discuss in focus groups. As many already during the interviews seemed to struggle to lower their barrier, we had to make an ethical choice as researchers to not ask them for more than they already were giving through individual interviews, which caused us to withdraw from conducting focus groups in both places.

4.9 Chapter Summary

Chapter Four describes the utilized research methods, considering the research inquiries and the theoretical structure implemented for this study. First, the research design and strategy were presented to explain its relevance to the study's implementation. Furthermore, the chapter highlighted the various categories within the target population and sampling techniques and why they were chosen. Subsequently, the data collection methods were presented with data analysis and the issues of reliability and validity and their relevance to this study. The coding process uncovered three main themes: feeling trapped, feeling insecure and unstable, and the tendency to self-blame among participants. Finally, in chapter four, ethical considerations were evaluated, including our positionality as researchers during the data collection and the challenges encountered in the field.

CHAPTER FIVE: PRESENTATION OF DATA

5.1 Introduction

Chapter Five will present the collected data gathered through interviews and observations. The study's primary research question is: *"How are individuals affected by living in poverty in developed and developing countries?"*

To facilitate this process, it was beneficial to utilize a variety of participants with different knowledge of poverty and inequality in Norway and Vietnam. The Data collected and presented in this chapter are based on 23 interviews where 19 participants were described as poor, 2 government officials or politicians, and 2 NGO workers having first-hand knowledge about poverty in the geographical areas of the study.

5.2 Socio-Demographic Characteristics of Respondents

This paragraph will present the socio-demographic characteristics of the respondents in Norway and Vietnam. To begin with, we will study some of the spectra of the essential socio-demographic characteristics of the respondents in Table 5.1 (Drammen, Norway) and Table 5.2 (Dong Luong, Vietnam). In order to get an overview of the various participants, the data will be presented in the section simultaneously in both areas within each section to get a broader overview of the respondents in the study. Following this approach, the presentation of the collected data provides the necessary information about who and what kind of participants were in the study and understand why the findings in this study diverged. Apart from the respondents in the tables below, the study also conducted interviews and collected data from professionals with first-hand knowledge of poverty at a local and national level in Norway and Vietnam.

Table 2: Socio-demographic characteristics of respondents in Drammen, Norway

Variable	Category	Frequency	Percentage
Gender	Female	6	85.7
	Male	1	14.3
Age	20 year or less	1	14.3

	21-30 years	1	14.3
	31-40 years	2	28.5
	40 years and above	3	42.9
Marital Status	Single	0	0
	Cohabiting	3	42.7
	Married	2	28.6
	Divorced/Separated	3	42.7
Family	No children	2	28.6
	1 to 2 children	1	14.2
	3 or more children	4	57.2
Accommodation	Renting	5	71.4
	Ownership	2	28.6
Education	Basic education	1	14.3
	Secondary education	6	85.7
	Tertiary education	0	0
Economic Status	Low-income	4	57.1
	Middle-income	3	42.9
	High-income	0	0

Source: Field Data from Drammen, 2023

Table 3: Socio-demographic characteristics of respondents in Dong Luong, Vietnam

Variable	Category	Frequency	Percentage
Gender	Female	11	91.7
	Male	1	8.3
Age	20 year or less	0	0
	21-30 years	0	0
	31-40 years	2	16.7
	40 years and above	10	83.3
Marital Status	Single	7	58.3
	Cohabiting	0	0
	Married	5	41.7

	Divorced/Separated	0	0
Family	No children	7	58.3
	1 to 2 children	2	16.7
	3 or more children	3	25
Accommodation	Renting	0	0
	Ownership	12	100
Education	Basic education	9	75
	Secondary education	2	16.7
	Tertiary education	1	8.3
Economic Status	Low-income	7	58.3
	Middle-income	5	41.7
	High-income	0	0

Source: Field Data from Dong Luong, 2023

Gender of respondents

The gender of the respondents can help determine if the expected and assumed social roles in society have an impact on poverty and inequality. There are often different expectations of responsibilities and roles in a family and society, depending on gender. During the interviews, it was quickly determined that several women had low education, held lower positions, and prioritized the family in various ways. The study in Norway showed that more women were willing to participate (85,7%) than men (14,3%). This may be because women often feel more comfortable discussing financial challenges than men. However, it may also be because they got a female researcher in Norway, which helped them feel safer.

Shifting our focus to Vietnam, the gender composition within the sample reveals a significant disparity. Out of the total sample size, it was found that the majority of the participants were female, comprising 91.7% of the respondents. In contrast, male respondents constituted a much smaller proportion, accounting for only 8.3% of the total. This gender imbalance within the sample is an important consideration in the analysis and interpretation of the study's findings, as it may impact the generalizability of the results and highlight potential gender-specific perspectives or experiences that could emerge from the data.

Age of respondents

Age is a vital variable in this study. With various ages, the study's respondents are people with different perspectives, experiences, and behaviors concerning the subject of matter; poverty and inequality. While the youngest respondents in Norway referred to their upbringing in poverty and how they continue to live in poverty, several of the more aged respondents had experiences of going in and out of poverty due to several major life transitions. This reflects that poverty can occur in different life phases and helps to shape different future perspectives and attitudes towards current welfare systems. The variety of respondents' ages was between 20 years or less (14,3%), between 21 and 30 years (14,3%), between 31-40 years (28,5%), and 40 years and above (42,9 %). This resulted in a gap of over 20 years between the youngest and oldest respondents from Norway. Understanding age-related differences such as health struggles, life transitions, and cultural and historical contexts is crucial when discussing the collected data later in this chapter.

In Vietnam, the age distribution presents a contrasting pattern. Interestingly, there were no respondents aged 20 years or younger or falling within the 21-30 age range. Instead, a noteworthy majority of 83.3% consisted of individuals aged 40 years and above. Additionally, 16.7% of the participants fell within the 31-40 age group. This skewed distribution suggests a concentration of older participants in the study, highlighting potential variations in life experiences, perspectives, and challenges related to poverty and inequality in Vietnam. The overrepresentation of older individuals in the sample may offer valuable insights into the long-term effects of poverty and the unique circumstances faced by this demographic group in the country.

By examining the age-based distributions in both Norway and Vietnam, it becomes evident that the study captures a diverse range of participants, representing various life stages and age groups. This broader representation facilitates a comprehensive understanding of poverty and inequality dynamics across different age cohorts, allowing for meaningful comparisons between the two countries. Such insights contribute to a more nuanced analysis of the findings, considering the potential influence of age-related factors on the experiences of poverty and inequality in Norway and Vietnam.

Marital status of respondents

The marital status of the respondents is very coherent with the socio-demographic characteristics that gender reveals, specifically the influence of social roles and expectations.

However, there are several other valuable insights into a respondent's marital status besides their expected social roles and other expectations. First, marital status can affect the respondent's financial situation. This includes income, consumption, public policy, and support through welfare systems like the Norwegian Labor and Welfare Administration, NAV, in Norway. Four (57,1%) respondents receive financial contributions or salaries through NAV and experience receiving more or less financial contributions depending on their marital status. Moreover, being in cohabitation or married means a higher income that can be shared, causing the expenses to be shared, compared to being single, where the person has sole responsibility for taking care of all the finances.

Nevertheless, four of the seven participants (57,1%) live with another with whom they share the financial expenses. However, only two have complete shared finances, the other two have limited shared finances. Another important indicator is that, even though there is a separate category for divorced or separated respondents, they are solely responsible for financial obligations.

Secondly, marital status can say something about consumer behavior. This can include shared interest with a cohabitant or spouse that costs a lot, it may be past consumer behavior that has changed present consumer behavior either to increasing expenses or that they have been lowered. Some respondents have active lifestyles with their partner or spouse, which entails a high purchase of equipment or subscriptions which can result in a high level of consumer behavior. This does not necessarily have to be negative; nevertheless, the replies from the respondents who have such common interests show that consumption is high in these areas.

Turning to Vietnam, when looking at the financial implications of marital status, we find distinct patterns among the respondents. The majority of participants, comprising 58.3%, identified themselves as single, implying that they bear the weight of managing their finances and expenses alone. These individuals face the daunting task of shouldering financial obligations and resource management without the support of a partner. Meanwhile, a significant 41.7% of participants reported being married. Within the context of Vietnamese society, marriage holds significant cultural significance, and it serves as a strong indicator of family formation and stability. One commonly associated benefit of marriage is the potential for a higher combined income. When both partners contribute to the household finances, there is an expectation that the economic burden will be shared, allowing for greater financial stability and improved living conditions. However, a closer examination of the family structure, which we will discuss further in the next part of this chapter, reveals a contrasting reality.

It is notable that many of these married couples have more than three children, with some even having as many as five children. This presents a significant financial burden for these families, which can challenge the notion that being married and having a combined income automatically guarantees a better life or stability. Raising multiple children requires substantial financial resources, including expenses for education, healthcare, and daily necessities. The costs associated with providing for a larger family can strain the financial capabilities of these married couples, potentially leading to increased vulnerability and a greater risk of poverty.

The data also revealed an absence of respondents who reported being in a cohabiting relationship. While cohabitation is a prevalent family structure in many societies, it seems less common among our surveyed individuals in Vietnam. Consequently, the shared financial responsibilities that typically accompany cohabitation, such as splitting utility bills and other household expenses, do not factor prominently among this group. Their financial journeys are distinct, and influenced by individual circumstances and choices.

Shifting our focus to divorced/ separated individuals, contrary to Norway, there were no respondents who identified as divorced or separated in the Vietnam sample. While this suggests potential differences in divorce rates or reporting tendencies compared to Norway, it also indicates that divorced or separated individuals were not included in the sample. As a result, the insights into the financial and consumer behavior of divorced or separated individuals in Vietnam remain limited.

By examining these aspects, researchers and policymakers can gain a deeper understanding of how marital status intersects with poverty and inequality in Vietnam and Norway. This knowledge can inform the development of targeted interventions, policies, and support systems aimed at addressing the diverse financial needs and challenges faced by individuals across different marital statuses.

Family structure of respondents

Viewing the family composition enables the study to go further than the marital status. Obtaining the family composition in the past and present gives a view and understanding of the social and economic situations of the respondents. This includes the respondents' income and expenditure, which is crucial to the study. There is a consensus that a divorced single parent will have more expenditures than a married couple without children. However, those married without children may have low education and little understanding of the personal economy, causing more economic struggle than those being single parents. The majority of the respondents from Norway have three or more children (57.2%), while there is only one who has two children (14.2%) and two who have no children (28.6%). This points to the possibility that most respondents have a high expense rate. Nevertheless, this can be misleading because two participants have only one child living at home, while the rest are grown up and moved out. Furthermore, two participants have shared custody of the children, meaning they do not stay with one parent 100%.

In Vietnam, the data on family structure presents a distinct pattern compared to Norway. The substantial majority of 57.8% reporting no children indicates a higher prevalence of childless individuals or couples within the sample. This finding could be attributed to various factors, including personal choices, cultural norms, economic considerations, and access to family planning resources. The decision to remain childless may have implications for individuals' economic situations, lifestyle choices, and social roles, which in turn can influence their experiences of poverty and inequality.

Additionally, the data reveals that 25% of Vietnamese respondents reported having three or more children, reflecting the presence of larger families similar to those observed in Norway. The challenges faced by these families may differ significantly from smaller households, as they must navigate the complexities of managing resources, ensuring adequate healthcare and education for multiple dependents, and addressing the associated financial burdens. The interplay between family size, resource availability, and access to social support networks can exacerbate or alleviate inequalities within these larger family structures.

Accommodation of respondents

The type of accommodation an individual has may give information about the respondents' housing situation and living conditions. The two main components of accommodation are renting or owning a home. There is often an association between more significant wealth and stability when owning a house versus renting. The collected data from Norway shows that most respondents rent (71,4%), while only 28,6% (2 respondents) own a house. Of the two owning a house, one is married, while the other scarcely managed to keep owning one after divorcing their partner. The accommodation also gives insight into housing conditions to illustrate; the divorced respondent owning a house shares a bedroom with one child. This is a notable example that the living conditions may need to be revised.

Moreover, those who rent have remarkably lower living standards and less central locations of their housing. One respondent shared a no-bedroom apartment with one; three respondents shared a one-bedroom apartment with one other; and one respondent lived in a two-bedroom apartment with two others. This indicates tight housing conditions with little to no private life for those living there. Lastly, by staying less central to the city of Drammen, several respondents experience less social interaction and inclusion than they have done in previous, more central accommodations.

In stark contrast to Norway, all respondents in Dong Luong, Vietnam reported homeownership, reflecting a 100% ownership rate. This disparity can be partially explained by the unique historical context and cultural norms prevalent in Vietnam, particularly in rural areas where the surveyed respondents reside. In rural Vietnam, homeownership rates remain high due to a combination of historical legacies and cultural values. Many houses in these areas have been passed down through generations, as they were provided to families by the government in the past. This historical context has ensured that families have their own houses, reducing the need for rental arrangements.

Additionally, traditional Vietnamese culture places significant importance on owning land and property as a symbol of stability, security, and social standing. Families often prioritize the acquisition of land and property, even in economically challenging situations, as it represents a valuable asset that can be passed down to future generations. Therefore, homeownership is deeply ingrained in the cultural fabric of Vietnam, leading to the absence of rental arrangements among respondents in this study.

The educational level of respondents

Education is an essential socio-demographic characteristic of the respondents to analyze, as it can impact several areas of life. As a socio-demographic characteristic, education can show two specific areas of the respondents' life.

First, it can indicate the respondent's financial security and opportunities in the labor market. Suppose a person has secondary (higher) education. In that case, it is also socially expected that the person can achieve more benefits, including a higher standard of living, such as accommodation, and access to more consumer goods and services. However, shortly into collecting data for the study, it was presented that it was not necessarily so in Drammen. While one respondent experienced little access to jobs within their professional field, another experienced that the salary was not good enough, two respondents had many problems with their health and few opportunities for accommodation in the job, which made it challenging to keep the work position, and two others experienced being completely unable to stand in a position for various reasons; one with higher education and the other with a variety of experience from different jobs. The last respondent was too young to have a higher education, again showing the limited labor market advantages.

Secondly, there is an expectation that higher education results in a broader understanding of the abundance of subjects and perspectives. This includes, in addition to other things, understanding why one ends up in given positions and seeing solutions to get out of them. When discussing the situation of living in poverty and experiencing inequality with the respondents in Drammen, all participants showed and gave an assortment of perspectives on why they were in the situation, how it was, and how they thought they could get out. Furthermore, they showed a political understanding of welfare issues and presented several potential solutions to improve current solutions. Nevertheless, some respondents showed a sense of hopelessness and a lack of interest in personal and political action. This is not necessarily because of their educational level but the surplus for extra work to receive support schemes they are entitled to or work towards changing policies at a local or national level. Reasons for this were rather linked to a lack of time in everyday life.

In the context of the Vietnamese respondents, the data reveals that the majority (75%) have acquired basic education, while a smaller percentage have secondary education (16.7%), and even fewer have tertiary education (8.3%).

The prevalence of relatively low levels of education among the respondents raises concerns about their prospects for securing stable and well-paying jobs in the future. Without proper education, individuals are often limited to engaging in manual labor work, which typically offers unstable income and limited opportunities for advancement. As a result, the cycle of poverty can persist, with their children growing up in impoverished conditions and facing similar limitations in accessing quality education. This creates a high possibility that these children will have to quit school at an early age to support their families financially, further perpetuating the intergenerational transmission of poverty.

This situation creates a poverty trap, where limited educational opportunities and unstable income lead to a cycle of poverty that is difficult to escape. Breaking this cycle requires recognizing the importance of education for the poor and implementing effective policies and interventions to address the barriers they face. Education can serve as a transformative tool, empowering individuals to acquire knowledge, skills, and opportunities for social and economic mobility.

The economic status of respondents

The economic status of the respondents assembles multiple of the socio-demographic characteristics presented above. Economic status illustrates a person's income, wealth, educational level, and occupation. As mentioned above, several respondents have tried to accomplish what is expected of society through higher education and the desire for a good occupation. However, they have yet to turn out as expected for various reasons. Of the seven respondents in Drammen, five (71,4%) are in the low-income column, while two are in the middle-income column (28,6%). While one of those in the middle-income column is there mainly because the spouse has a good occupation with several benefits causing their economic situation to be adequate, the other is a single parent to multiple children causing them to have higher expenses with sole responsibility.

In Vietnam, the economic landscape of the respondents portrays a mix of low-income and middle-income individuals. Approximately 58.3% of respondents reported a low-income status, while 41.7% fell within the middle-income bracket and none of the respondents had a high-income status.

Among the respondents identified as having a low-income status, the majority (6 out of 7) do not have any income source and rely solely on the support and generosity of others, such as governments or charity organizations, for their basic needs. However, this phenomenon can be partially attributed to the ill-health conditions resulting from the challenges of old age, rendering them unable to engage in gainful employment and secure a decent income. The only participant in the low-income category who reported having an income falling into the range of around 800k-900k VND per month has been facing significant challenges as this income level is incredibly low and insufficient to cover even basic necessities, let alone additional expenses such as healthcare costs. These respondents find themselves trapped in a cycle of financial insecurity, struggling to afford essential items and often having to prioritize immediate survival over long-term well-being.

For respondents identified as having a middle-income status, it is important to note that their reported income is calculated based on stable employment and regular work throughout the month. However, environmental factors and ill health can significantly impact their financial situation, causing their income to plummet to levels considered low-income for that particular month. This vulnerability exposes the limited financial resilience of individuals in the middle-income category in Dong Luong, Vietnam. While they may have relatively stable jobs and income streams under normal circumstances, external factors beyond their control, such as natural disasters or health issues, can have severe economic repercussions. This highlights the precarious nature of their financial stability, where a single event can push them into a low-income bracket, making it difficult to maintain a consistent standard of living.

5.3 Individual factors contribution to poverty

The collected data showed several factors contributing to poverty among the respondents. The data indicate that the factors vary somewhat between the two geographical study areas but also have some common denominators. The common denominators include; economic factors, health factors, family structures, lack of alternative solutions, migration & displacement, and personal choices & financial management. However, it is crucial to recognize that these factors, while distinct in nature, ultimately intersect with economic dynamics. Whether it is limited access to healthcare due to financial constraints, the burden of providing for a family as a single parent, the absence of viable employment opportunities, or the lack of resources for education and skill development, these factors all lead back to economic constraints and the resulting scarcity experienced by individuals and communities. By acknowledging the pervasive influence of economic factors on poverty, we gain a deeper understanding of why individuals in Drammen and Dong Luong face economic hardship, persistent inequality, and the associated challenges of limited resources and opportunities.

Economic factors

As presented in 5.2, economic status includes the person's income, wealth, level of education, and occupation. Nevertheless, economic factors are also strongly linked to emotions. At the same time, some feel joy and optimism, while others feel hopelessness, insecurity, and failure because the economy is insufficient in day-to-day life. While several of the respondents receive an income that is deemed acceptable, expenses are often more significant than what the income can substitute. During one of the interviews conducted in Norway, a respondent characterized their economic status as follows:

"The uncertainty of whether the income is enough is incredibly stressful. I can only focus on one month at a time and always have to think about what we can and cannot do. Even paying a bus ticket to pick up free food supplies from an NGO is a concern and makes us have to shelve other things we might be able to do together as a family". (Respondent, 32year)

For several respondents in Norway, accommodation is a component that can become less of a financial burden and uncertainty if several other components facilitate it. While one experienced that the former landlord demanded a significant rent increase, another experienced that less central locations offered cheaper rent but increased travel expenses. Therefore, both respondents moved accommodations to have fewer unforeseen expenses due to the chosen accommodation. The result was, however, that the economic factors came at the expense of living quality. The accommodations were available for a lower price, which gave less financial instability but led to smaller properties. One respondent said:
"The children share a room at the moment, but I think that from next year I will probably move my bed out into the living room, as it is relatively large so that they can each have their own bedroom." (Respondent, 32year)

Three respondents also experience a low income, making them dependent on other contributions. One has a spouse responsible for most and the most significant expenses and feels dependent on asking to spend money because it is not necessarily their money. At the same time, another respondent is dependent on their former spouse's financial contributions, which by definition is child support for their joint children. The respondent described it as: *"I am financially in my ex's pocket as he decides the amount of contributions. This means that every month is unpredictable."* (Respondent, 42 years)

Three respondents lack the ability to stay in work for various reasons that will be presented later in the chapter. When not capable of working, one can receive Work Assessment Allowance through NAV or Disability Pension. By receiving Work Assessment Allowance, the person is either in treatment, work-oriented measured, or awaiting clarification as to whether they are temporarily or permanently unable to work, while receipt of Disability

Pension has the status of being permanently unable to work by the Norwegian welfare state (Kann & Kristoffersen, 2014; NAV – Arbeids- og velferdsetaten, 2023). By receiving such schemes, all three respondents feel that their financial conditions are limited to increase, that their income increase does not correspond to the inflation rate in Norway, and causes limitations on their standard of living. One respondent particularly feels that the income does not correspond to the financial expenses of being social and says:
"I don't have the opportunities to participate in a lot of social activities that I want as the support I receive does not correspond with the high costs of being social. This makes me more isolated and less social because I have to say no to social gatherings." (Respondent, 25year)

Nestled within the borders of Dong Luong commune in Vietnam, the story of poverty unfolds with profound economic ramifications. One respondent in Dong Luong, Vietnam shared the same story about how the vicious circle of poverty has dragged her way from participating in any social activities:

" Every morning, I send my kids to school and head straight to work. My days are filled with tending to my children's needs, and I don't have time for socializing or any personal leisure. When evening arrives, I toil in the fields, planting crops to cut costs and sustain our daily lives." (Respondent 46 years)

It's not difficult to notice that whether it's in Drammen, Norway or Dong Luong, Vietnam, people who live in poverty all have to go through constant anxiety and uncertainty due to their lack of financial capacity. Month after month, they grapple with the haunting question of whether their meager income will prove sufficient to cover their basic needs. This pervasive sense of insecurity engenders a relentless state of worry, stifling their ability to plan for the future and inhibiting their economic mobility. As their dreams and aspirations are overshadowed by the ever-present concern for survival, the pursuit of financial stability becomes an elusive goal.

Unlike the majority of their counterparts in Drammen burdened by rental fees, the absence of this financial strain offers some respite. However, the apparent benefit of homeownership in Dong Luong is overshadowed by a different challenge—the lack of essential household facilities. While these individuals have the comfort of not having to pay rent, their living conditions are marred by the absence of basic amenities. This disparity highlights the pressing need for improved infrastructure and access to resources within the community, as it underscores the complex nature of poverty beyond mere shelter.

" Our whole family only has this old, nearly broken refrigerator that someone gave us, and my worn-out bicycle is what I use to get to work. My mom also gave my kid an old bicycle for school. But what I really need is an electric bike. It would make my life so much easier, getting to work and going to my mom's place whenever I need help with rice or when things get tough financially." (Respondent 46 years)

The impact of living in poverty even reverberates through every facet of the residents' economic and financial well-being. Within the tapestry of Dong Luong, the personal account of a female participant (42 years) unveils the profound consequences of poverty on individual lives. As the main income earner for her five-member family, she bears the immense weight of providing for their needs. However, her limited resources and the absence of financial independence force her to rely on the support of other family members, including her 70-year-old father-in-law, who continues to work as a security guard despite his advanced age. This interdependence within the family unit showcases the pervasive nature of poverty, where individual economic struggles intertwine and perpetuate a cycle of reliance and vulnerability. The lack of independence in financial management further hampers their ability to break free from the clutches of poverty, creating a persistent barrier to economic advancement.

Family Structure

The most apparent factor contributing to poverty among the respondents in Drammen is the family structure and the economic scarcity of having one or more children. 71.4% of the respondents have children, with several being partially or fully single parents. This increases the financial expenses considerably compared to those who do not have children. Nevertheless, the family structures are very different among the respondents; one has full financial responsibility for the children but has shared custody; another is dependent on financial contributions from their adult child, while another is married and lives with their joint children. The respondent, dependent on economic contribution from their adult child, said:

"If my adult child were not still living at home and helping with expenses, I would have had to sell the car and possibly move, again. I understand that she cannot live at home forever.

However, until we find a permanent solution that does not financially ruin me, I am completely dependent on my child to split the expenses I have each month." (Respondent, 57)

Regardless of their structure, several respondents experience higher expenses for leisure activities and other social events their children are expected to attend. This results in the financial choices and expenses being prioritized differently for those with children than those without children. While one respondent is grateful that the child has lost interest in a leisure activity that reduces expenses, another respondent arranges leisure activities for their child that are organized through voluntary organizations in Drammen to reduce expenses. Nevertheless, it can be difficult for children to understand that such activities have high costs, which results in respondents expressing that they do everything in their power to hide their financial struggle in front of the children and therefore prioritize arranging leisure activities over other activities such as traveling in school holidays, purchasing new clothes or equipment. This may entail day trips in the future, longer journeys during school holidays, the inheritance of clothes, and the borrowing of equipment such as cross-country skis or skates.

Now shifting our focus to Dong Luong commune, where the lives of the majority of respondents are marked by singlehood and the absence of children. However, despite their lack of dependents, these individuals find themselves grappling with significant financial struggles that hinder their ability to support themselves. This challenging reality is predominantly attributed to two key factors: the absence of family support whenever a financial crisis arises and prevalent health issues, which will be explored further in this chapter. Without a stable income, these people have to rely solely on the goodwill and support of others. Whether it be government assistance, aid from charitable organizations or individuals in the community, these external sources become their lifeline. It is important to recognize the strength and resilience exhibited by these individuals as they navigate a harsh financial landscape without the support of a spouse or children.

The absence of a familial safety net, particularly in a society that places high value on kinship and communal bonds, not only compounds their financial struggles but also intensifies feelings of loneliness and demotivation. Family members often serve as a source of motivation and inspiration, propelling individuals forward in their pursuit of a better life. The absence of blood-related relatives to live with leaves these individuals feeling isolated, with no one to share their burdens or provide emotional support. This profound sense of loneliness can be demoralizing and hinder their ability to find the strength to move forward and improve their circumstances.

Contrary to popular belief, marriage does not necessarily guarantee financial security for respondents in Dong Luong. An examination of Table 3 in this chapter reveals that even among the married respondents, challenges persist. Among the five married individuals, three are burdened with the responsibility of raising more than three children, while the remaining two have 1-2 children but have tragically lost their spouses. The loss of a partner leaves these individuals shouldering the sole financial responsibility of the family, forcing them to work tirelessly to provide for their children's needs.

"After my husband passed away, I found myself all alone, taking care of my kids and managing everything on my own. To be honest, with my limited education and being the only one responsible, it's hard for me to keep up with everything. All I want is for my children to go to school and have a life that's as fulfilling as their peers. That's what brings me satisfaction and keeps me going." (Respondent, 46 years).

For married respondents who are fortunate to live with their spouses and children, the financial strain revolves primarily around the costs of education and daily sustenance. Some respondents shared their struggles of being unable to seek employment due to the demands of caring for their infants, further exacerbating their financial predicament. These realities challenge the conventional notion that marriage inherently leads to an increase in total income and an improved quality of life.

Health factors

Good health is often taken for granted, it is something that is expected, yet it is not the case that everyone experiences it. Some struggle with mental health or physical injuries for part or all of their lives. A reduced state of health can affect a person in several areas, such as opportunities for higher education, social support networks, employment, and income.

Several respondents have health challenges affecting various areas of their lives and making them dependent on financial support from the Norwegian welfare system. Due to the challenges, some may be partially or entirely out of working life, temporarily or permanently. Health challenges can mainly be divided into two general categories; psychological and physical. One respondent has been severely troubled by physical pain after an accident for over twenty years. The respondent describes their physical pain as:

*"The pain feels constant; I have been through several operations and will soon undergo another one to hopefully reduce the pain somewhat. However, I know, after so long, that I will still have constant pain, which reduces my general condition". (*Respondent, 46year)

Another participant describes how their physical problems have taken hold in their body and how their living situation worsens their health problems:
"I can be awake after a bad night feeling "dark" and with pain that settles in my body—feeling that I can't bear to go for a walk. My head is filled with worries, for example, of a financial nature. Working to mobilize energy for daily tasks, such as housework, shopping, and cooking dinner. Have to hide from the outside world and not least the children how we feel." (Respondent, 42year)

Nevertheless, although the respondent has several health problems, they are worried about their financial situation if not employed and show concerns that the employer cannot facilitate work tasks. Therefore, instead of receiving sick leave for a given period, the respondent chooses to work despite the ailments. According to the respondent, the justifications are that they wish to manage life independently, and receiving financial support from the state will give them a lower income than what they receive from work. Moreover, the respondent indicated that they had developed a mindset of " I just have to manage" from how the mass media and various politicians describe people outside of working life and that they are seen as lazy or passive. The respondent with health challenges does not want to be given that "status" and therefore works as usual. The participant also sees several personal consequences if they do not get to be an active part of the labor market; one consequence is, among other things, that they may have to sell their house and switch to renting, which is seen as a massive downgrade.

The same pattern can be spotted in Dong Luong commune, revealing the impact of health on respondent's ability to work and provide for the family, as well as the reverse effect of living in poverty on their health conditions. It's crucial to recognize that the majority of surveyed respondents in Dong Luong commune (75%) have only completed basic education, which limits their employment opportunities and often confines them to physically demanding manual labor jobs. Such work requires good health and physical capability, leaving the impoverished population reliant on their health to generate income. This creates a cycle where individuals are compelled to work longer hours, exert greater effort, and earn more money, as their financial stability is directly tied to their physical well-being.

As for individuals who no longer have the ability to work and get paid because of old age, the high costs of medical care consume a substantial portion of their monthly expenses, leaving minimal funds available for other essential needs. One respondent revealed that the majority of their income is allocated to purchasing necessary medications. If any money is left after covering medical costs, it is typically allocated to basic sustenance such as food. However, given the exorbitant prices of meat, which are often beyond their financial reach, these individuals rely heavily on vegetables and, in some instances, even venture into the wild to forage for additional sustenance. This precarious financial situation underscores the magnitude of their struggle and the daily sacrifices they must make in order to survive.

"Usually, I just stick to vegetables with a simple seasoning of fish sauce and salt. When I have some money left from medicine, I'll buy them from the market. But when funds are tight, I head out to the fields or along the roadside to gather whatever I can find and bring it home to cook. As for meat, it's a rare treat and only comes my way if someone kindly offers it. I have diabetes, high blood pressure, and a persistent sore throat. Every penny I manage to save goes straight into purchasing the necessary medicines." (Respondent, 77 years)

The impact of illness even extends beyond the respondents themselves. In instances where family members become sick, it significantly affects their ability to work and further exacerbates their financial struggles. One respondent shared the story of her child's diagnosis with a heart disease, which compelled her to stay at home and provide care. Her sole desire is to witness her husband and children leading happy lives while maintaining good health. However, the lack of a stable income restricts her ability to seek proper medical treatment for her child, leaving her trapped in the constant fear of losing her beloved family member.

"*Both of my children are struggling to breathe. I desperately hope to have an extra 5 million VND every month, so I can take them to the doctor and provide the help they need to alleviate their pain. It breaks my heart to see them suffer, knowing that I am unable to ease their pain on my own."* (Respondent, 42 years)

These harrowing stories expose the intricate interplay between health and poverty in Dong Luong commune where poor health means a worse financial situation and the absence of financial means hinders access to essential healthcare services, leading to compromised well-being and perpetuating the cycle of poverty.

Lack of alternative solutions

Each respondent identifies multiple factors contributing to their living in poverty in Norway. Some partially blame themselves, while others emphasize more significant deficiencies in the Norwegian Welfare system and its generalization of considerable issues that require individual evaluation.

One of the younger respondents in Drammen highlights the lack of opportunities to facilitate schooling to complete higher education. Colleges and universities often have standard timetables students must follow, making studying at your own pace challenging or impossible. Suppose a person needs to get the opportunity for facilitation during studying. In that case, the respondent believes that a standard timetable omits people who do not have the expected surplus or capacity. Furthermore, the respondent elaborated that:
"There are so few opportunities I have with the education I have now. Even though I have a bachelor's degree, it gives me limited opportunities to work with what I want in the future. In Norway, more and more people are taking master's degrees, which is increasing the expectations when you are in the job search process as well, because those with higher education will be prioritized over those with lower education." (Respondent, 25year)

Another respondent in Drammen subsequently sees adapted education as a solution that could help reduce the pressure on receiving welfare schemes and increase workforce participation. This respondent believes that by allowing personalizing education, more people will have an increase in personal well-being, well-being in the study course, and, hopefully, increased well-being as labor engagement increases. Nevertheless, Several respondents also see the need to improve facilitation in the labor market. Even if it is stated in some job advertisements that accommodation is possible, they feel uncomfortable asking for this during a potential interview.

While several respondents are active participants in the job market, one has received Work Assessment Allowance from the Norwegian Welfare system over a long period. The respondent explained receiving this scheme as frustrating at times, where they are being evaluated by which capabilities they have to be in the labor market and if they are capable of working. Since this respondent has several physical injuries, they have been evaluated as being too ill to be at work, so the respondent should initially have moved over to receiving

Disability Pension. However, this participant is described as too healthy to be permanently out of the labor market. This indicates a need for more satisfactory solutions to define someone as capable or incapable of being in work and solutions within the labor market for those incapable of working full-time.

Insufficient individualization when receiving welfare schemes is also a highly discussed subject during the interviews. While some respondents believe that increased income from the welfare system is necessary, others do not require higher income but financial support sought at specific expenses they struggle to pay. In particular, activities for children and after-school programs are described as things in which children "must" be included based on societal expectations. Society is structured to a form where parents work longer than the children are in school, and parents are often dependent on after-school programs. "Everyone else" has children in extracurricular activities such as football, music, or art. When asked, "If you could ask for one thing from the government to help improve your life, what would you ask for?" one of the respondents answered without hesitation: *"Hmm, it has to be activities for the children. Something that brings them joy. They are my priority."*

In Dong Luong commune, Vietnam, the lack of opportunity to pursue higher education plays a pivotal role in perpetuating the cycle of poverty among its residents. This issue bears striking similarities to the prevailing belief in Norway regarding the significance of education. While high school students from poor families in Vietnam are exempted from tuition fees, this exemption does not extend to students attending vocational and higher education institutions, with additional conditions imposed on ethnic minorities. Consequently, economically disadvantaged students face significant financial barriers when it comes to pursuing further education.

Compounding the issue is the deeply ingrained belief among Vietnamese society that attending a top-ranked university is the only path to securing a good job with a decent salary. This mindset creates a stigma around attending lower-ranking universities or vocational colleges, leading many individuals to perceive it as a waste of money and time. As a result, a considerable number of students from impoverished backgrounds choose to enter the workforce directly after high school graduation, believing it to be a more practical option.

However, this limited perspective perpetuates the cycle of poverty within Dong Luong commune. By bypassing higher education, individuals miss out on the opportunity to acquire valuable skills and knowledge that would enhance their job prospects and enable them to break free from the poverty trap inherited from their parents. Without the necessary qualifications and competencies, they are often limited to low-paying jobs with limited prospects for growth.

Moreover, the scarcity of employment alternatives further worsens the issue. Dong Luong commune bears witness to a dearth of stable, well-paying jobs, as evidenced by the distressing reality that the majority of surveyed respondents earn a meager income below 6 million VND per month and the job they are currently doing: construction worker, farmer, janitor, welder,… and some individuals even struggle to secure any form of income, amplifying their financial woes to new heights.

The informal sector also plays a significant role in employment patterns in Dong Luong. Many individuals, particularly those in poverty, turn to informal work as a means of survival. This can include street vending, small-scale trade, or unregistered labor. While it provides a source of income, informal work is often unstable, offers low wages, lacks social protections, and has limited avenues for advancement. Reliance on the informal sector perpetuates vulnerability and hinders individuals from breaking free from poverty.

"I rely on whatever people give me for my meals. Every day, I go out to scavenge for discarded items that I can sell for some money, but the amount I collect is never enough to cover my daily expenses. Whenever I need to go to the hospital, I find myself without enough money to purchase the necessary medicine." (Respondent, 67 years)

Adding to this complexity is the rapid pace of technological advancements and transformations across industries, demanding a highly skilled workforce. However, individuals mired in poverty face an agonizing mismatch between the skills coveted by the job market and those they possess. This dissonance arises from the limited access to quality education and vocational training that plagues the community. As a result, their ability to meet the evolving demands of the job market is severely curtailed, plunging them deeper into the unrelenting cycle of poverty.

Recognizing the significance of these challenges, the head of Dong Luong commune expressed a desire for the government to develop alternative schemes to support students from impoverished backgrounds. By granting them the opportunity to access college or vocational education, these individuals can acquire the necessary skills and qualifications to improve their job prospects, ultimately leading to a better life for themselves and breaking the cycle of poverty in the commune.

Migration and Displacement

Migration and displacement have been significant factors contributing to poverty in Dong Luong commune, Vietnam. The allure of seeking new labor opportunities in more promising places, such as cities, is driven by the prevailing notion that "being a beggar in the city is even better than working in the countryside." This popular saying reflects the desperation and hope for improved living conditions and financial stability that push individuals to leave their hometowns.

However, the experience of rural-urban migration can present challenges for individuals in adapting to new environments and overcoming the structural barriers that perpetuate poverty. While the decision to migrate may initially hold the promise of escaping poverty, the reality can be more complex and uncertain.

One respondent, aged 39, recounted her journey of hardship that led her away from her hometown in Lang Son, a mountainous province in northern Vietnam. Faced with overwhelming financial struggles and the responsibility of caring for her two children from her previous marriage, she made the decision to leave her familiar surroundings behind and migrate to Dong Luong commune. It was in this new locale, in close proximity to her newfound employment at the VSIP industrial park, that she sought a glimmer of hope for a better life. However, the challenges persisted as her new husband's relentless back pain rendered him unable to continue working as a welder. With no alternative, she assumed the role of the family's primary breadwinner, shouldering the responsibility of providing for a household of five members. Yet, despite her resilience, her income remains meager, barely amounting to 6 million VND per month. Trapped once again within the clutches of poverty, she finds herself grappling with an all-too-familiar struggle.

This story exemplifies the difficulties that individuals encounter when seeking better opportunities through migration. Limited educational and employment prospects, coupled with the burden of financial responsibilities, can create a cycle of poverty that persists despite efforts to improve their circumstances. This raises an important question regarding the effectiveness of migration as a means to escape poverty. While migrating to a perceived promising land may provide temporary relief or marginal improvements, it does not guarantee a sustainable solution. The challenges of finding stable employment, accessing social support networks, and adapting to new environments can exacerbate vulnerabilities and perpetuate the cycle of poverty.

Moving for work is common in Norway. The big cities attract many, but many also move to medium-sized cities, such as Drammen, in search of work. One of the reasons for moving to a medium-sized rather than a large city is that the housing market is cheaper, which makes it easier to afford housing, and public transport is still a high priority as in the bigger cities making it easier to travel. Of all the participants in Drammen, only one has moved to Drammen in recent years. This was because Drammen offered more work opportunities, and the respondent sought a stable workplace. While managing to get an 8-16 job, the respondent experienced that after having children, the salary was not sufficient enough. In order to save expenses related to housing, the participant chose to move further outside the city center. However, as a consequence, the expenses associated with public transport became so increased that they saw themselves having to move after a short time to be closer to school and the workplace again.

Initially, the participant saw the positives in moving to Drammen because it got more work opportunities and generally more activities than where they were from. Nevertheless, the participant described life with a small social network in the immediate area, which made them particularly vulnerable to being socially excluded. If in need of help, they depended on gathering several services over a more extended period, and where family or friends would drive to Drammen to help. This could be that the participant saw a bed sold cheaply online or if they wanted to go on a short trip with the children.

Financial Management

Poverty in Dong Luong commune, Vietnam, is deeply influenced by financial management factors, which have profound implications for economic stability and the perpetuation of poverty within the community. The interplay of poor financial management practices, excessive debt, and limited financial literacy contributes to a persistent cycle of economic instability and hampers individuals' ability to improve their financial well-being.

One respondent, a 43-year-old woman living with her three children, highlighted her struggles with financial instability. Despite working diligently as a janitor, she laments the insufficiency of her income and expresses a lack of knowledge regarding strategies to enhance her family's financial situation. The weight of tuition fees for her children's education places immense strain on her already limited resources, leading her to resort to borrowing money from others whenever financial shortfalls arise. However, her approach to borrowing without considering the feasibility of repayment reflects a lack of financial awareness and responsible decision-making.

"I make too little as a janitor, only around 3 ~4 million VND a month and most of the money is used to pay for the tuition fee of my 3 children. As for our daily expenses, I either borrow from the bank or ask for the help from relatives but I'm uncertain if our family will be able to pay back the loan. At times, I find myself pushing this concern aside, telling myself that I'll worry about this later." (Respondent, 43 years)

In contrast, within the context of Drammen, several of the respondents express that they use different strategies with the little income they have. Mainly the income goes to the most significant monthly bills such as rent, electricity, and food. Nevertheless, several of the respondents feel that their income is insufficient, which means that they depend on charitable organizations for food or lending equipment. They express that poor financial management practice is difficult as a given amount each month goes to specific bills, and they only have a small amount to spend on other than what is necessary. Nevertheless, several of the respondents have student loans after finishing their studies, which helps to worsen the situation as it is a monthly expense that has not necessarily given them any benefits on the labor market and has therefore caused them to have high debt for "unnecessary" reasons. None of the participants presented that they had consumer loans, although this may also be something they held back because society has certain attitudes towards those who take out such loans. However, one pointed out that their cohabitant chose to take up a loan to buy a car which has given them more expenses than pleasure, and that it will take several years to pay the debt off, causing more considerable financial burdens than they are fitted to and comfortable having. One of the NGO workers pointed out debt and that more people find themselves in difficult financial positions because they take out loans to buy new clothes, a car, or something else that gives short-term pleasure but long-term problems if not able to pay off without getting extensive interest. The NGO worker highlighted that debt is a bigger problem than what can be seen from the outside because many people they have met in their work have been concerned with maintaining an appearance and fitting into a society based on expectations such as branded clothes, shoes, or aesthetic expressions such as hair color or make-up. These are all things that involve considerable expenditure and can cause people to be put in financial difficulties for long periods of time if they take out loans to be able to buy such services.

Summary of factors contributing to poverty

Poverty is a complex and interconnected issue influenced by various individual factors that interact and reinforce one another, creating a web of challenges for individuals in Drammen, Norway, and Dong Luong, Vietnam. These factors, including economic circumstances, family structure, health, lack of alternative solutions, migration and displacement, and financial management, intertwine to shape the experiences of poverty and its enduring effects on individuals and communities.

At the heart of the poverty issue in both Drammen and Dong Luong are economic factors. The constant anxiety and uncertainty surrounding monthly income permeate the lives of the poor, impeding their ability to meet basic needs and plan for the future. In both locations, respondents, regardless of their accommodation status, struggle with the absence of essential household facilities. The burden of high renting fees in Norway further compounds the financial hardships faced by the poor. In contrast, the majority of individuals in Dong Luong own their homes, but this does not alleviate the broader economic challenges they encounter.

Family structure emerges as a critical factor in the battle against poverty, as larger families grapple with heightened financial demands. The increasing costs of healthcare, education, and daily necessities put significant strain on limited resources, preventing families from breaking free from the shackles of poverty. The cycle perpetuates itself, trapping generations within its grasp and stifling the potential for socioeconomic advancement.

The intertwining relationship between health and poverty reveals a devastating cycle of adversity. Illness not only reduces income due to limited work capacity but also imposes additional medical expenses, deepening the financial chasm for the impoverished. Paradoxically, the lack of financial resources restricts access to adequate healthcare, exacerbating health conditions and cementing the ties between ill health and poverty. Escaping this vicious cycle becomes a daunting task, as health and income become entwined, stifling prospects for a better future.

The absence of alternative solutions compounds the persistence of poverty. Limited avenues for pursuing higher education and securing stable employment deprive individuals of the skills and qualifications needed for socioeconomic advancement. As a consequence, they find themselves confined to low-paying jobs with minimal prospects for growth. The scarcity of opportunities reinforces the cycle of poverty, entrenching social inequality and hampering upward mobility.

Migration and displacement, often seen as the gateway to improved circumstances, present a paradoxical reality. While individuals may seek refuge in new lands, hoping to leave behind the burdens of poverty, they often encounter unforeseen challenges. Disrupted social networks, severed access to familiar resources, and unfamiliar contexts hinder their ability to secure stable employment and establish sustainable livelihoods. In some instances, the struggles faced in new environments prove equally, if not more, arduous than those left behind, revealing the complexities of poverty and dispelling the notion of migration as a panacea.

Financial management, or the lack thereof, further entangles individuals in poverty's grasp. The constraints imposed by poverty compel individuals to borrow money, often without the means to repay their debts. This perpetuates their financial instability and exacerbates the cycle of poverty. Moreover, the absence of control over financial payments and spending undermines efforts to allocate resources effectively, deepening the entrenchment of poverty.

Understanding the intricate interplay between these individual factors provides valuable insights into the persistent nature of poverty in Drammen and Dong Luong. A comprehensive approach to poverty alleviation requires addressing these factors collectively and recognizing their interconnectedness. By implementing interventions that tackle economic disparities, support families, improve health access, expand educational and employment opportunities, foster inclusive migration policies, and promote financial literacy, societies can make significant strides toward breaking the cycle of poverty and creating more equitable and sustainable futures for individuals in these regions.

5.4 Perceptions of poverty

No one can know why one person lives in poverty and not another without having an in-depth conversation; even then, the answer is seldom straightforward. It is difficult for the respondents to know what is said about those living in poverty because it is often not talked about directly to those concerned. Nevertheless, several respondents have witnessed that numerous people have opinions in the public space and comment fields linked to news articles or news items on TV.

This is also something that the politician from Drammen and the various NGOs who were interviewed put forward as essential markers. People can experience living in or end up in poverty for various reasons; it is still rare that there is one specific cause, but usually several small ones. Everyone interviewed in this study has experienced or been close to experiencing poverty at close range. This can happen due to divorces, an injury, or poor financial choices. Nevertheless, one NGO working closely with poverty and inequality in Drammen clarifies the most worrying perception about poverty. This can lead to more significant societal inequalities:
"I have heard more than one say that "they are probably to blame for it themselves" towards those who struggle financially." (NGO worker)

The NGO worker continues by stating that perceptions like that create superficial thoughts about what, how, and why people are the way they are and the situation they live in. In order to reduce the shame of living in poverty, small and large communities must come together to increase acceptance and come up with potential solutions that can reduce the differences. This is also communicated during another interview with a different NGO in Drammen. Individualism is so central in Norway, but the hope is that through measures from NGOs and the local community, perceptions that people experiencing poverty are weak people with few resources and a lack of knowledge will be reduced. The NGOs continue to share each other's efforts and efforts by additional NGOs in Drammen to help families, former drug addicts, refugees, and others who have reduced finances to improve their everyday lives. This can include food distribution, gift collections, arranging birthdays for children or organizing day trips for families, and lending out different equipment. By taking such measures, NGOs contribute to reducing the inequalities that arise in everyday life; children can invite to birthday parties that are otherwise far too expensive, families get enough food during the week, or some have the opportunity to go on a cross-country trip even if they do not have their own skis.
The local politician correspondingly sees a recurrence of perceptions about people with low incomes in Drammen and describes the perceptions: *"Some sees poor people as people with few resources, but they are not. You never know what resources they actually have. The*

resources are just not used as they should or one might wish they were used." (Local politician)

In the case of Dong Luong, Vietnam, a profound observation emerges from the survey responses: the majority of individuals living in poverty tend to internalize the blame for their circumstances. One respondent (43 years)'s belief that poverty is an inherent condition resulting from inferiority reflects a mindset that profoundly impacts personal growth and financial empowerment. She attributes her financial struggles to a perceived lack of intelligence, impeding her ability to engage in business ventures and secure higher-paying employment opportunities. This self-defeating mindset perpetuates a sense of helplessness and further constraints her ability to overcome financial obstacles.

Another respondent shared her opinion on how she viewed poverty as follows: "*Money is the core of life. Everything in the world needs money to operate and a lack of financial capacity makes people inferior in all aspects"* (Respondent, 43 years)

This perspective on poverty extends far beyond the lack of financial resources and touches upon the very core of their identity and worth. Money, in their eyes, is not just a means of survival but a measure of their value in society. It breeds a complex tapestry of emotions and societal marginalization. These individuals perceive themselves as failures, living at the bottom of the social hierarchy. They carry the weight of their financial circumstances as a label of personal defeat, intertwining their self-worth with their perceived lack of financial worth.

This intricate web of emotions and beliefs creates significant barriers to their financial and personal growth. It hampers their ability to overcome obstacles, make transformative changes, and pursue opportunities for a better future. Breaking free from this relentless cycle requires a multi-faceted approach that addresses not only the financial aspects of poverty but also the deeply rooted beliefs and self-perceptions that perpetuate the sense of helplessness.

When asked about the underlying reasons why people fall into the trap of poverty, whether it is because of themselves or based on other external factors, the village head of Dong Luong provides a very interesting answer, where he highlights the prevalent lack of motivation and dependence of support among the impoverished population.

"When we talk about motivation, the thing is, poor households just don't seem to have it. If you ask them, they'll tell you that they're dealing with their own challenges. Maybe they're not in the best health or they haven't really put in the hard work like others have. They struggle to find jobs or come up with plans to start businesses, so there are definitely some limitations holding them back. And let's not forget, their knowledge is quite limited compared to others. So, it's not as simple as just lacking motivation which pushes these people further into the relentless circle of poverty". (Head of Dong Luong commune)

Despite the commune's proximity to Hanoi, a city teeming with job opportunities for economic advancement, he notes a striking absence of determination and industriousness among these people, who are not even trying to find new jobs to improve their living conditions. Many individuals within the community solely rely on government assistance and charitable organizations, demonstrating a lack of initiative and self-reliance.

5.5 Challenges of Living in Poverty

Above, we have presented factors contributing to poverty and perceptions of poverty. Already presented data reveal several of the challenges the respondents experience. Nevertheless, the challenges can be divided into similar and different categories than what has already been presented. This section will focus mainly on the challenging experience of economic and social inequality and the challenges associated with welfare distribution when living in poverty.

5.5.1 Inequality

Inequality can manifest in various forms among different groups and individuals. Some forms of inequality can be economic and social inequality; these are usually general areas that can be caused based on income, gender, race, education, or health, among others. All respondents from Drammen and Dong Luong experience inequality in several of the presented forms, having a negative impact on their lives.

Socio-economic inequality

The challenges of living in poverty associated with economic inequality vary. Mainly the respondents experience economic inequality because they have a lower income than expected in today's society, but also because of other financial expenses that not every individual has or is affected by at the same level. The data collection from Norway illustrates that economic inequality occurs when unplanned, unexpected, or unavoidable expenses or events affect differently depending on people's income and solvency. Moreover, social inequality can mean different things to different people depending on what people find important and what is being discussed. In this research context, social inequality is discussed when looking at the challenges of living in poverty. Economic inequality contributes to social inequality; however, other contributors to social inequality presented in the data collection include a lack of social networks, personal choice possibilities, and opportunities in various forms. This often refers to situations where individuals or groups in society experience a bias in the distribution of resources, opportunities, and power. In addition to experiencing economic inequality caused by a lack of financial capabilities, several respondents experienced a mix of economic and social inequality in societal settings by either their economic status or other social characteristics such as gender, race, or abilities.

Especially highlighted are the consequences of tax and events leading to economic fines. The politician interviewed believes that the policy must be changed so that the possibilities for a more progressive tax system will be available. The local politician emphasized that today's challenge is that all expenses are met equally regardless of whether the person has a high or low income. Several respondents strongly agree that the tax system and other economic burdens are challenging for impoverished people, and more progressive systems could be a potential solution to reduce economic inequalities. Another respondent also agrees with the politician when it comes to fines. The respondent has experienced getting a parking ticket because it has been parked too long or incorrectly. This has led to an enormous financial burden as the fine is often between NOK 600 and NOK 900 (55 to 84 dollars). The respondent acknowledges that it is their fault. However, a fine on that amount will have a more significant economic consequence for those living in poverty than those with a secure and higher income.

Another challenge of living in poverty that leads to economic inequality is health expenses. Several respondents are very critical of this and experience it as a significant challenge when living in poverty. While some have few health challenges, others have more, causing them to be dependent on help or various health examinations through the Norwegian healthcare system. At this juncture, Norway has received much recognition for its health coverage for mental and physical ailments that should not be a financial burden on the population.

Nevertheless, several respondents say several factors come into play when facing health challenges. One respondent deems that the healthcare service needs to be better at the local hospitals as one of their children to receive sufficient help from those with specialization in the field, they must travel to Oslo, the capital of Norway. Since the illness is not considered critical but needs follow-ups, the healthcare system does not economically cover the journey to and from the appointments - this helps to place an enormous financial burden on the family every time the child has to go in for check-ups or doctor's appointments.

The respondent continues by saying:
"What they [Government] also do not think about is that I always have to go in, a child can't travel to Oslo alone, which makes the expenses even greater for us. Train and bus to get us there and back. We are trying to make it as cheap as possible through packed lunches etc., but it's hard to keep the expenses down more than we already do." (Respondent, 32year)

Two other respondents also feel that, due to specific diagnoses, more areas of their lives have to be facilitated and that they incur more extraordinary financial expenses. One of them, in particular, feels that because of the child's diagnosis, clothes, especially shoes, quickly wear out. At the same time, another must pay more attention to what kind of food is prepared and purchased to reduce the child's ailments. These are expenses challenging to do anything about, and reducing or not accommodating the needs can lead to other challenges.

Moreover, the male respondent in the data collection from Norway experienced economic inequality based on gender when applying for child support through NAV. He was asked questioned several times over a period of time before he managed to receive the welfare benefit and said that:
"No, there was a lot of chaos because I, as the father, received full care, and a lot of questions were asked about it. Feel like you're almost being accused of things. I have been a single father for several years now, and that questions are asked, and it is a struggle to get the help I need. It feels painful. I used so much unnecessary energy." (Respondent, 32year)

He continued by saying that even though he now has shared custody with the mother of the children, she still has some issues to solve, giving him sole economic responsibilities. However, as soon as they began with shared custody, the child support from NAV stopped, not considering his economic status and sole economic responsibilities for the children. In comparison, one of the NGO workers interviewed, a female, felt no struggle when applying for child support when becoming a single parent.

Another respondent expresses that lack of financial resources means that he or the children sometimes have to decline invitations to, for example, birthdays. The respondent says:
"While other parents can buy gifts for birthdays, I sometimes have to come up with excuses as to why my children cannot go to a birthday party because we do not have the money." (Respondent, 42 years old)

The respondent makes reference to a social expectation that not everyone shares: providing gifts with monetary worth. They have a fear of social exclusion, which can both temporarily and permanently limit their social networks. Because it is part of the social expectation that everyone should give money or gifts that are higher than many have the means to give, declining invitations over a longer period of time causes fewer people to want to invite them or their children. Without transparency and understanding surrounding the subject, many people experience social exclusion. Another respondent is clear that a lack of social networks can quickly arise when living in poverty because several people living in poverty do not have the opportunity to study or work for various reasons; there is a lack of understanding of economic status, and those living in poverty have limited with free choices. An example a respondent describes is:
"I managed to save enough and get enough help so my child could participate in an activity with their sports team. We got to travel, but we quickly felt a growing social inequality where some had the financial resources to buy food in food stalls every day while others had opportunities for other activities while we were on the trip. We had just enough money for the trip and had to prioritize buying cheap food at the grocery store to be able to manage also when we got home from the trip." (Respondent, 46year)

One of the most significant burdens repeated throughout the interviews in Norway, which many respondents indicate are of society's standards, is the opportunity to participate in social gatherings with cultural opportunities such as cinema, theater, museum, or sports events. Several participants are rarely or never at events with cultural opportunities. Several highlights that this increases the social inequalities between "those" who cannot and "those" who can and do so regularly. This also includes the ability to subscribe to a streaming subscription, such as Netflix, HBO, or Disney+. Not having the option of having multiple subscriptions means that some respondents feel excluded from social conversations about "the latest" that take place on various social channels that require subscriptions.

In addition to the challenges related to the lack of social networks and personal choices as discussed in the case of Drammen, a different form of socio-economic inequality can be recognized between poor people living in Dong Luong commune, Vietnam. It is the limited social protection. To be specific, people in Dong Luong often lack adequate social protection measures to cushion against economic shocks and vulnerabilities. Social safety nets, such as unemployment benefits, healthcare coverage, and pension schemes, are not always comprehensive, leaving many individuals and families without a safety net in times of need.

In Vietnam, the requirement to apply for unemployment insurance for at least 12 months poses a significant challenge for individuals seeking unemployment benefits. This policy creates a paradoxical situation, particularly for those living in poverty, where setting money aside for insurance payments is a luxury they cannot afford. The harsh reality is that many individuals are solely focused on making ends meet on a day-to-day basis, leaving them unable to save or pay for unemployment insurance.

"My husband, he's a welder. He used to make around 7 million VND per month, that's if he worked full-time. But lately, he's been struggling with his health, constantly falling sick and needing more time off from work. Now he's left with no income at all." (Respondent, 42 years).

For these vulnerable individuals, the absence of unemployment benefits can lead to a genuine financial crisis. The story of the respondent's husband illustrates the harsh consequences of this system. Forced to leave his welding job due to ill health, he found himself without any safety net to fall back on. Without the support of unemployment benefits, the respondent was burdened with the entire financial responsibility of their household. Such circumstances place immense strain on families already struggling to make ends meet, perpetuating a cycle of poverty and hardship.

The case of this husband is not an isolated incident. There are countless others facing similar challenges. They might be victims of company closures, technological disruptions, or economic downturns. For these individuals, the lack of a safety net exacerbates their already precarious situation, making it incredibly difficult to recover from job loss and find alternative means of livelihood.

It is crucial to recognize that unemployment benefits should not be a privilege accessible only to those who can afford insurance payments. Rather, they should serve as a fundamental support system for all members of society, especially the most vulnerable. By imposing strict prerequisites for eligibility, the current system inadvertently excludes those who are most in need of assistance.

Another important aspect that reflects the limited social protection for poor people in Dong Luong is pension schemes. In fact, the availability and effectiveness of pension schemes for the poor in Vietnam remain distressingly limited, compounding the challenges faced by those in low-income jobs, particularly those in the informal sector. It's critical to understand that many individuals in low-income jobs are part of the informal sector, which encompasses unregulated and often temporary or unstable work arrangements. Due to the nature of their employment, they may not have access to formal contracts, workplace benefits, or employer-based pension contributions. This lack of formal employment leads to a systemic barrier that prevents them from participating in formal pension plans and accruing retirement benefits.

Consider the story of a 72-year-old respondent who has spent her life toiling as a farmer. Despite dedicating her years to agricultural labor, her twilight years are marred by the absence of a pension. Instead of enjoying the fruits of her labor in a well-deserved retirement, she finds herself caught in the grueling cycle of continuing farm work solely to make ends meet. This predicament is particularly arduous for someone of her age, when physical exertion becomes increasingly challenging.

"I'm really concerned about my financial situation. Every day, my health keeps deteriorating, and it's taking a toll on my ability to work. I have no income coming in, and on top of that, I don't have any pension to rely on. The hardest part is that I have to buy medicine for my illness, and it's putting a strain on my finances". (Respondent, 72 years)

While Vietnam has social security programs in place, the coverage and effectiveness of these programs may not be sufficient to address the needs of the poor. Social security benefits, including old-age pensions, are typically modest, and the criteria for eligibility may not adequately consider the circumstances of individuals engaged in low-income or informal sector work. As a result, many are left without reliable financial support in their retirement years.

The absence of access to formal pension plans and social security benefits exacerbates financial insecurity for those in low-income jobs. Without a sustainable income stream during retirement, individuals face a heightened risk of poverty, especially as they age and become more vulnerable to health issues and other expenses. This can result in a continued reliance on work well beyond retirement age, as seen in the example of the elderly farmer mentioned earlier.

5.5.2 Welfare distribution

One of the respondents acknowledges that inflation in society means that more and more people they know are more dependent on a partner to have sufficient income. This helps because when there are two, the expenses are shared, such as food, accommodation, car, electricity bill, and other relevant bills. The same respondent submits that when having a partner, there can be challenges living in poverty when accessing welfare distribution, especially when the source of income is from welfare distribution. The respondent says that the system then puts a different amount on their income if they live with a partner and places restrictions on the person's financial independence.
"I have also investigated what I will get extra from the house bank [financial support when renting] because of that, and it is also not enough to pay the general prices for rent per month in Drammen. Meaning that my partner will have the sole financial expense when renting". (Respondent, 25year)

Moreover, another respondent experienced that the mother received less from the welfare state when she came of age (In Norway, this is at the latest when the child finishes upper secondary school)—resulting in the respondent having to start working to help the parent with the financial expenses. The respondent said:
"I had no choice but to make sure my mom and I could continue staying at our apartment. There was no choice in moving as where we live is one of the cheapest places we have stayed at." (Respondent, 20years)

However, what repeats throughout most of the interviews is that those partially or wholly dependent on welfare distributions experience partial or constant hardship. They experience that it is difficult to receive the distributions they are entitled to and spend an extended time finding out all the different schemes they can actually apply for. This applies, for example, to financial support related to health challenges, leisure activities for children, lack of necessary material benefits, or other financial benefits that can be received through welfare schemes in Norway. Nevertheless, several distributions previously existed, which are no longer possible to receive. This has affected several of the respondents in various areas. One of the previous distributions of financial support was aimed at activities for children, distributed directly from Drammen Commune.

"When we received this support, including my children in activities was less of a concern. I knew that I received financial support and helped me make their everyday life a little more 'normal' and like everyone else's because they got to participate in what other children were doing." (Respondent, 32year)

When this arrangement disappeared, this was a significant upheaval for the respondent, and the respondent showed gratitude that the children lost interest in the activities. The consequence could be taking the children out of an activity they would otherwise have enjoyed because the financial burdens were too significant to cope with without the financial distributions.

Many respondents in Dong Luong commune expressed skepticism about the effectiveness of cash support policies, suggesting that the money does not always reach those who truly need it. Respondents cited administrative reasons as a barrier, as some impoverished individuals lacked the necessary documentation, such as identity cards or birth certificates, to qualify for the support. Some people are so poor that they can't even afford to obtain the required paperwork. Thus, it creates a sense of unfairness and frustration, as those who are most in need are left without the support they desperately require. This highlights a gap in reaching the most vulnerable populations.

This skepticism is further compounded by the observation that younger individuals face substantial challenges in gaining admission to the program, despite facing equally difficult circumstances. The disparity in treatment between age groups when it comes to cash support raises valid concerns about fairness and inclusivity. Poverty affects individuals across various age groups, and it is crucial for support programs to reflect this reality. Excluding younger individuals from accessing much-needed assistance based solely on their age can perpetuate inequality and exacerbate the hardships they face.

Challenges related to the limitations imposed by welfare distribution systems, and exclusionary eligibility criteria reveal the complex interplay between personal circumstances, social policies, and poverty outcomes. Recognizing and addressing these individual-level factors, while also advocating for inclusive and fair social support programs, can help ensure that assistance reaches those who truly need it, regardless of age or administrative barriers.

However, it's important to note that the cash support policy has inadvertently led to a sense of dependency among its recipients, diverting their attention away from pursuing meaningful work and employment opportunities. Instead of focusing on how to increase their income through productive means, individuals often find themselves centered around managing their lives based on the fixed amount provided by the policy (approximately 2 million VND/ month).

"When the government provides excessive support, you'll find some households that just don't feel motivated to break free from poverty. They become reliant on the state. There are instances where receiving those subsidies creates a bit of dependence. But honestly, that's more of an exception than the norm. It usually applies to folks who can't work anymore or have limited abilities. For the majority, though, they're determined to improve their situation and not rely solely on handouts." (Government official)

These unintended consequences of the cash support policy, where recipients may develop a reliance on the provided amount rather than focusing on improving their financial situation through meaningful work and employment, is detrimental to the government's effort in reducing poverty in the nation. It is important for policymakers to take these dynamics into consideration when designing and implementing support programs. Balancing the provision of assistance with measures that promote self-sufficiency and empower individuals to seek gainful employment can help break the cycle of dependency and foster long-term economic stability among the recipients.

5.6 Effects of Living in Poverty

The data collected from Drammen shows a complex picture of the effect of living in poverty. It consists of a variety of challenges, actions, and feelings. Most respondents describe their lives as challenging on several levels, some feel powerless, and some feel endless hopelessness in achieving specific goals for the future. Even those who have set themselves goals have had to draw up a long-term plan to have a greater chance of success. This is also something that worries one of the NGO workers who was interviewed. The welfare state, voluntary organizations, and private individuals who want to help impoverished people have several offers. However, they offer short-term solutions when there is a need for long-term solutions to reduce persistent poverty.

The respondents described a life that goes from paycheck to paycheck every 14 days or 30 days. The lack of looking forward to holidays or being able to plan something without the everyday days is limited, and the most important thing is to survive in the chaotic everyday life that is life. The fear of disappointing the children for another year of holidays at home and without extraordinary experiences. These are all thoughts that the respondents reflect around. A participant also talks about how she has to give ultimatums to the children and said:

"I had to tell my daughter that either we can celebrate your birthday with some of your friends, or you can get a birthday present from me. I can't give it both. " (Respondent, 46 years)

All respondents describe life with some extent of psychological burdens and provisions that will negatively affect them or others. Limitations in opportunities, resources, and the lack of power to change a society lead to many restrictions to escape poverty.

Living in poverty in Dong Luong commune has a profound and far-reaching impact on individuals and their families, particularly children who bear the brunt of this challenging situation. One devastating consequence of poverty is the disruption of education, as impoverished parents often find themselves unable to afford school fees, uniforms, and other educational expenses. Consequently, children are forced to abandon their studies and seek employment at an early age to contribute to the family's financial condition. This unfortunate reality perpetuates a cycle of limited opportunities and limited social mobility, as these children are deprived of the transformative power of education.

One respondent, a 42-year-old parent, shared the heart-wrenching story of her oldest child who had to quit school to work as a cashier at a small clothes shop because she couldn’t see her mom struggle to provide for the 7-membered family anymore. This child's potential and aspirations are hindered, as they are thrust into adulthood prematurely, sacrificing their education and the chance to develop essential skills and knowledge. The burden of supporting the family financially falls on their young shoulders, depriving them of the carefree innocence and joyful experiences that should be part of their childhood.

The impact of poverty extends beyond the realm of education and seeps into all aspects of life. Families living in poverty constantly grapple with the overwhelming worry and anxiety associated with their precarious financial situation.

" I never have time to rest. If I'm not working at the construction site, I'll stay at home to take care of my children who are diagnosed with down disease and respiratory failure. At night and on the weekend, I go to the field to collect freshwater crabs and winkles and sell them for some money." (Respondent, 42 years)

Each day becomes a battle to make ends meet, leaving little room for leisure activities or recreational pursuits. The respondent's account of their daily routine paints a bleak picture of unrelenting toil: working tirelessly from early morning to late at night, including weekends, all while shouldering the responsibility of caring for ill family members. The weight of these combined responsibilities creates an environment of perpetual exhaustion and deprivation, where even the simplest moments of respite are a luxury that remains out of reach.

This chronic state of deprivation, stress, and unmet needs takes a toll on the physical and mental well-being of individuals and families. Lack of access to proper healthcare and the inability to afford essential medications or treatments exacerbate existing health conditions and contribute to a deteriorating state of health. The respondent's situation, where they must sacrifice their own well-being to care for their ailing children, underscores the heartbreaking choices that poverty forces upon families. The constant struggle to provide for basic necessities and navigate life's challenges without adequate support systems or resources creates a sense of hopelessness and despair that permeates every aspect of their existence.

The effects of poverty in Dong Luong commune are not isolated incidents; they represent a systemic issue that perpetuates a cycle of deprivation and limited opportunities. Breaking free from this cycle requires comprehensive interventions that address the multifaceted challenges faced by individuals and communities living in poverty. It necessitates a holistic approach that includes improving access to quality education, providing vocational training and employment opportunities, and establishing social safety nets and support systems that alleviate the burdens borne by impoverished families.

5.6 Chapter Summary

The data presented in this chapter offers a comprehensive view of poverty and inequality based on surveys conducted in Dong Luong commune, Vietnam, and Drammen, Norway. It reveals a diverse spectrum of how poverty is perceived and experienced by different individuals in different parts of the world. Examining these data grants us a closer understanding of the survival strategies employed by impoverished individuals, enabling us to develop more targeted and effective solutions that cater to their specific needs. The findings underscore the urgent need to address systemic factors that perpetuate poverty and inequality. It highlights the importance of evaluating and improving welfare systems, fostering inclusive societies, and implementing targeted interventions to alleviate the hardships faced by the poor. By leveraging the insights gained from this data, we can shape comprehensive solutions that bring us closer to a future where poverty and inequality are significantly reduced. Specific examples from the survey data can be incorporated to illustrate the challenges faced by individuals in Dong Luong commune and Drammen, making the findings more relatable and tangible.

CHAPTER SIX: ANALYSIS AND DISCUSSION OF FINDINGS

6.1 Introduction

In order to facilitate a comprehensive examination of the research questions, we shall delineate the ensuing four principal subsections for each question in this chapter. Before delving into the analysis and discussion of our findings, it would be pertinent to reiterate our research questions:

1. How are individuals affected by living in poverty in developed and developing countries?
2. How is poverty viewed, understood, and experienced by poor people and government officials in a developed country and a developing country?
3. Are the existing solutions to reduce poverty and inequality in developing and developed countries sufficient?
4. What are other potential welfare proposals with greater potential to reduce poverty?

6.2 Effects of living in poverty

In this section, we argue that living in poverty affects people psychologically and physically, in line with Bourdieu's Habitus theory and Sen's capability approach. We found several similarities between the respondents in Norway and Vietnam. The noticeable variations between the countries were mostly seen when assessing Bourdieu's cultural and social capital and the analytical concepts of vulnerability and dependency.

Poverty and inequality can be experienced differently by the individual respondents and can affect their lives, well-being, opportunities, and attitudes - positively and negatively. In Chapter Five, the most prominent individual factors that contribute to poverty among the respondents were presented. These factors can significantly affect individuals and are often connected in different ways and can be caused by a single event or several components at once. Living in poverty and experiencing inequality, the factors can be seen as the influential components causing these experiences for individuals. Regarding the matter of how individuals are affected by living in poverty and experiencing inequality, with particular emphasis on the influencing factors contributing to poverty, this study examines the impacts, consequences, and outcomes of the respondents individually and collectively. A particularly prominent factor besides the economic factors is the individuals' holistic well-being, hence their mental and physical health. However, their health can also be affected when living in poverty.

Psychological impacts

Primarily, the respondents in both Norway and Vietnam contend with the burden of financial strain and limited choices. They present a somewhat defeated mindset where the majority of the participants feel like they are in a poverty trap where they have to make difficult choices that can affect themselves or others negatively without having the opportunity to extricate themselves from such circumstances. One respondent from Norway narrated:

"After all, I have been evaluated as unfit to work by NAV. This means that NAV has given me a fixed monthly income based on various factors which mean that they believe this is the right amount for me to live on. To be honest, I feel like I am, I'm alive, but I'm just here. I cannot go to an employer to ask for a higher salary, and I cannot reduce my expenses any more than I do. This is how my life will be. Forever." (Respondent, 57 years old)

This comment points to the invisible power that organizations such as NAV exerts upon poor people, and it is hidden within the existing structures of the welfare system, which highlights Gidden's (1984) conclusion that agency is constrained by laws and institutions.

And a respondent from Vietnam said:

"With my current job, our monthly income is unstable to be honest. There are months when nobody hires me for work, so I have to plant many types of seeds to have something to eat. I am constantly in a state of worry about my family's and my own financial status. My child depends solely on my income." (Respondent, 46 years old, female)

From the data presented in chapter five, the respondents describe a life focusing on short-term needs, where the paramount consideration resides in having the basic necessities such as housing, electricity in the home, and food for themselves and their families. However, one respondent experienced not having adequate finances to pay for the electricity bill during winter in Norway, causing the electricity to be turned off in their home. The respondent expressed that not having sufficient income to pay the electricity bills was particularly burdensome because it was winter and made it impossible to live in the apartment without heat. Further measures when the power was turned off were to salvage the food and not incur even greater expenses. This meant that the respondent had to ask for help, depending on neighbors and acquaintances for housing and their fridge, and ensure that their expenses did not increase until the bills were paid.

Analytically, Proag's (2014) description of vulnerability is particularly relevant to this specific event, but also the defeated mindset the respondents express in the feeling of living in a poverty trap with limited opportunities and being exposed to unforeseen events. Being deprived of electricity in one's own house due to limited ability to pay essential expenses indicates an economic and social vulnerability that leads to an experience of inequality (Bourdieu, 1984; Proag, 2014). The rationale behind this can be ascribed to the respondents' need to save the food from the fridge and freezer, caused by lack of electricity, and the respondent's need to borrow space in the fridge and freezer from neighbors and ask for accommodations until the electricity is turned back on. While the respondent looked at a darkened apartment, they were allowed to go into somebody's housing that had sufficient economic capital to pay the electricity bills on time - creating an economic capital gap between them (Hillier & Rooksby, 2016). Being then vulnerable to financial expenses and at the same time showing vulnerability to others in society around one's financial challenges can lead to greater transparency about the challenges that arise, where showing vulnerability when needed increases the person's resilience (Proag, 2014).

The findings also correspond strongly with Bourdieu's Habitus theory when considering the economic view of a person's economic capital, as mentioned above. The respondent presented experiences of a lack of financial resources and access to wealth while at the same time living close to someone with higher economic capital. Nevertheless, the respondent receives help from someone with more resources displaying that the respondent has access to social capital (Bourdieu, 1984; Hillier & Rooksby, 2016). This may indicate that a person may possess and lack different resources, where placing the individual in a specific class in society is difficult.

Nevertheless, this is only the circumstance for some of the respondents. While another respondent from Norway has to gather several services, they require help with, showing that they have somewhat social capital but not in instant proximity, several of the respondents from Vietnam experience an absence in a family safety net which is of high value in their culture. Consequently, this engenders a sense of feeling alone and isolated from society and lacking social capital without the opportunity to express and share their burdens while also lacking economic capital to improve their living situation (Bourdieu, 1984). What nevertheless stands out between the respondents in Norway and Vietnam is their dependency on their social circle. In contrast, several of the respondents from Norway have a network they depend on, giving them a higher social capital, while the respondents from Vietnam feel immensely alone and lack opportunities to depend on others with limited access to financial and emotional support, giving them a lower social capital.

What has been presented so far and evidently expressed in chapter five is how individuals are affected by living in poverty. They express the psychological burden of living in poverty, where they enter a negative spiral and are particularly worried about their financial situation. This is similar regardless of whether the respondent is from Norway or Vietnam.

Physical impacts

However, how individuals are affected by living in poverty is not only the component of psychological impact but the physical impact - especially among the respondents in Vietnam. The underlying rationale stems from the fact that more people have more physically demanding jobs that strain the body more than in other occupations. Being physically affected by poverty means a person's physical health and well-being are negatively affected due to their life in poverty. Nevertheless, the physical impact described by the respondents can be divided into four main categories:

1. Physical ailments that lead to limited opportunities
2. Mental ailments settle physically in the body
3. The available occupations have a high physical load
4. Illness in a close family or circle of friends

Briefly presented, this section will present four examples described by the respondents where they have experienced that physical strain has contributed to affecting individuals in poverty.

First, a respondent from Norway has clearly expressed through interviews that they have experienced a previous injury that has been a factor contributing to poverty. This injury also affects the individual's ability to complete education and opportunities for stable employment, and the respondent expresses that they have not received sufficient help through the NAV system to find solutions to their physical ailments. The respondent experience not gaining more financial security or less physical pain after the accident since becoming dependent on welfare schemes.

"Because of the injury I sustained, I ended up needing financial support from NAV. However, I have a strong desire to work or study, but NAV is struggling to find solutions to help me. It makes me continue to walk at home even though I know that my head could be used for something sensible. I could be used for something sensible, as long as I was given some accommodation based on the injuries I have." (Respondent, 46 years)

Secondly, a respondent from Norway described that the psychological strain of living in poverty has led to experiencing severe pain in the body. For the respondent in question, who experiences poverty, the body is affected by having physical reactions to worries, uncertainty, and thoughts about how to meet the children's daily needs and activities and pay necessary bills.
Thirdly, several of the respondents in Vietnam exhibit exceedingly limited education and have therefore affected the opportunities in the labor market. These are occupations with low wages and long working days where the respondents from Vietnam describe worn-out bodies and injuries at an earlier age than others they meet. In light of this, many people are in a profession that requires a lot of very high physical strain, which is only possible over a certain period of time before the body becomes exceptionally exhausted.

Lastly, a respondent in Vietnam said that because their child suffered from a severe illness, she had to stay home to take care of the child:
"Our total income is not enough because my child is suffering from Down's Syndrome and heart disease at the same time so he has to visit the hospital quite often. He suffers from so much pain. My only wish is for him to be healthy." (Respondent, 42 years old, female)

Accordingly, the husband evolved to have the sole responsibility for the income in the family, which led to them lacking enough financial resources to seek proper medical treatment for their child. This leaves the family in a poverty trap and a financial trap they depend on getting out of to provide the necessary medical treatment. Consequently, the child who is ill is affected by poverty by not receiving the necessary health care because the parents do not receive sufficient income when one has to be present and at home to take care of the child.

The findings correspond strongly with Amartya Sen's Capability approach. The capability approach considers the individuals' capabilities not only measured by income but their well-being (Robeyns, 2009). The examples presented describe lives with limited capabilities to live without physical burdens or to be affected by the physical burdens of others. Some respondents lack the capabilities to improve their physical ailments, while others lack the capabilities to access higher education, which leads to physically demanding occupations where individuals experience a perceived misalignment between their ambitions and desire to extricate themselves from poverty (Laderchi, 2008). Furthermore, a respondent feels that their capabilities are reduced and affected by the well-being of others.

As a result of having limited capabilities caused by economic factors to maintain good physical well-being, the respondents describe a lower quality of life with significant physical strain where they are trapped in unwanted occupations or a position without the possibility of working. Moreover, their physical health is particularly vulnerable, and it can take longer to recover as the occupation is more physically demanding (Proag, 2014). This leads to an increased feeling of inequality and persistent poverty. However, it is essential to state that even if the respondents feel that they are not satisfied with their current living, particularly due to physically demanding work, other respondents are entirely out of working life due to physical constraints. Illustrating that their capabilities to withhold in the labor market vary between the respondents.

By examining how individuals are affected by living in poverty in a developed and developing country through the capability approach, one can underscore the significance of poverty as a multidimensional phenomenon affecting people's freedom and opportunities. Particularly focused on the capability approach is whether individuals live a life they value and experience the freedom of choice and opportunities (Laderchi, 2008; Sen, 1993).

The data findings and the discussion highlighted how individuals are affected by living in poverty in a developed and developing country. It emphasizes that poverty and inequality have diverse impacts on individuals, positively and negatively influencing their lives, well-being, opportunities, and attitudes. The respondents from Norway and Vietnam face financial strains, limited choices, and a defeated mindset, and are often trapped in a cycle of poverty. The analysis also examines how individuals' holistic well-being affects living in poverty, such as physical ailments, mental health issues, physically demanding occupations, and the illness of close family members or friends. The findings align with concepts like vulnerability, dependency, and Bourdieu's Habitus theory, illustrating the complex interplay of economic, social, and physical factors in the experience of poverty. Additionally, the discussion on how individuals are affected by poverty relates the findings to Amartya Sen's Capability approach, emphasizing the importance of individuals' well-being, capabilities, and freedom of choice in assessing the effects of poverty. Overall, the research delves into the multidimensional nature of poverty, illuminating the challenges individuals face and their limited opportunities for improvement.

Similarities

Reiterating certain aspects previously addressed with an emphasis on the theoretical framework, the respondents in Vietnam and Norway experience a shortage of economic capital. Bourdieu’s Habitus theory states that a person with high economic capital has resources, possibilities, and opportunities that can benefit their position in society (Hillier & Rooksby, 2016). However, great mental strain is expressed due to an insufficient financial capacity to pay necessary expenses and negative feelings such as uncertainty and the feeling of not being sufficient. Because of low economic capital, several respondents are particularly vulnerable when anticipated financially burdensome events occur. Nevertheless, multiple respondents in Norway and Vietnam express an attitude of soft resilience (Proag, 2014). Even if they experience events that can be disruptive or challenging, they show flexibility and adaptability to current events. This is particularly important to highlight in the analysis as most respondents have lived in poverty for a long time. Moreover, they do not have the capabilities to take strengthening measures to reduce the chances of it recurring or to increase their well-being and opportunities primarily due to the lack of economic capital (Hillier & Rooksby, 2016; Laderchi, 2008; Proag, 2014; Sen, 1993; Webb et al., 2002).

Differences

While the respondents from both countries share several similarities in how they are affected by living in poverty, they also have some differences. Bourdieu's theory also focuses on cultural capital. The lack of access to the job market is particularly relevant, affected by the respondents' cultural (educational) capital (Hiller & Rooksby, 2016). Economic, cultural, and social capital will all overlap in specific domains. If someone has the capabilities to acquire higher education, their social capital will also have the opportunity to increase because they access new social networks and possible connections (Bourdieu, 1984; Hillier & Rooksby, 2016; Robeyns, 2009; Sen, 1992).

However, there is an evident disparity in educational level between the respondents from Norway and Vietnam. The most significant proportion of the respondents from Vietnam has had to resort to physically demanding jobs or be entirely out of work due to their limited education and knowledge. In Norway, on the other hand, several respondents have higher education. However, they find that the labor market is challenging, or they have physical or physical ailments and express the need for adaptations to work.

Another distinction between the respondents in Norway and Vietnam is who and what they depend on. It can be argued that dependency emerges on three levels: individual, networks or collective, and structural (Adams, 1996; Bourdieu, 1984; Comim et al., 2008; Hillier & Rooksby, 2016). While the respondents from Norway present a dependency on their social networks for emotional and labor support and structural dependency through welfare schemes and contributions, the respondents from Vietnam show dependency on themselves and their capabilities. This may indicate that the respondents from Vietnam are more independent but live more isolated lives than those from Norway.

6.3 Viewed, understood, and experienced

In the following segment, we shall examine in-depth how those living in poverty and government officials view, understand, and experience poverty in a developed and developing country - simultaneously looking at similarities and differences between the respondents' replies.

Viewed

Poverty is most often associated with a lack of financial resources. This is likewise reflective of what government officials and NGOs interviewed stated about how others in society view poverty and those living in poverty. Examining Bourdieu's theory, which places an emphasis on determining which class people belong to, this continues the discussion of how people's economic capital influences their ability to escape poverty and elevate their positions in social hierarchies (Hillier & Rooksby, 2016). However, several respondents show that a network of friends, family, and acquaintances that increases their social capital has little benefit in increasing their class in society. Others also have a higher education which gives them cultural capital but struggles to get work after finishing their education because they lack the necessary networks in the labor market or there is much competition among a few positions (Bourdieu, 1984; Hillier & Rooksby, 2016; Webb et al., 2002). Consequently, their cultural capital does not increase their capabilities to use their education in the labor market.

One respondent from Vietnam expresses their views on why they live in poverty by saying: *"Being poor is a result of God giving us lower capability than others. Lower intelligence makes us make all the wrong decisions in business and life, which leads to poverty. We are not lazy."* (Respondent, 43 years)

This respondent expresses that poverty is not necessarily self-sufficient but something that has been assigned to their lives. What makes this statement particularly interesting is that the respondent expresses that reduced capabilities help to reduce the possibility of changing the current and future living situation. This may indicate that the respondent has lived a life of poverty for an extended period and abandoned the hope of escaping poverty. The findings correspond strongly with Sen's capability approach (Robeyns, 2009; Sen, 1993). The respondent has expressed that their capabilities do not increase but are misused due to their lack of knowledge and intelligence. Consequently, this implies that the respondent does not use the available resources, which leads to an unfulfilled life and a reduced quality of life (Sen, 1993).

A respondent from Norway, however, express that the factors contributing to poverty have led them to be unable to use their capabilities and say:
"I have so much knowledge through education and because I have to spend my days doing something sensible when I just sit at home. I could have done so much if only I had the opportunity to work". (Respondent 46 years)

The respondent continues by saying that due to the factors that have led them into poverty and the lack of support from the welfare state and others who are supposed to help individuals to work, the respondent does not get to use their educational capability and capacity, which they believe could be of great asset to those who would hire them.

What are recurring views on poverty by government officials, NGOs, and those living in poverty is that poverty leads to limitations or lack of resources. Some try but fail, while others retain more remarkable capabilities that are not utilized. In numerous respects, the underlying cause resides in financial limitations and the lack of networks across multiple tiers that can help and contribute to getting individuals out of poverty.

Understood

One of the NGO workers from Norway stated:

"I think everyone needs to work together; it's a bit about cutting down on our individualism in Norway and that we see each other. When we see the one in the class that never makes it to a birthday party, dare to make that contact and make sure to include them. However, I also believe that people must dare to stand up for themselves and show their situation."

From a theoretical perspective, the NGO worker recognizes that there are inequalities between people also within society in Norway, where children and young people still in school see that there are varieties in who has access to resources. This means that individuals who socialize can be in distinct classes in society (Bourdieu, 1984; Hillier & Rooksby, 2016; Webb et al., 2002). Nevertheless, the NGO worker rotates Bourdieu's theory and Sen's approach about how people should use their resources accurately to have opportunities and take advantage. The NGO worker believes that having the resources to understand poverty and inequality can increase social inclusion if those with resources help those with fewer resources.

The current dilemma is that society is very individualistic, with a society that thinks about itself and its own and not the needs of others. Assembling connections across classes helps bring openness and transparency that there is a difference between people, which can create the desire to improve everyone's position, not just those who already have opportunities and advantages in society. Seeing and enabling others to include them will reduce the differences in society and the vulnerability of individuals. Vulnerability can be reduced, especially social vulnerability, because society increasingly understands that not everyone has the same amount of resources (Proag, 2014).

In Norway and Vietnam, the implementation of increasing individuals' resources has already been done at a structural level, where NGOs arrange social events, food distribution, and financial contributions to individuals in society who struggle financially, culturally, and socially - and financial contributions through welfare schemes on a governmental and local governmental level. The structures understand that individuals living in poverty need access to and help to reduce the impacts of living in poverty. Nevertheless, the respondents with financial challenges and those living in poverty express that feeling alone and afraid to show it in society is the most challenging part of living in poverty. By creating awareness and openness around the subject matter, society would reduce individualism and increase collective responsibility for reducing poverty.

Experienced

How poverty is experienced by those who live in poverty and bystanders such as NGO workers and government officials reiterates much of what has already been presented in the analysis. However, dividing it into five comprehensive categories can give a more significant overview of the respondents' experience of poverty:

1. Financial insecurity
2. Lack of access to basic needs
3. Limited opportunities
4. Emotional stress
5. Social exclusion

What is a recurring struggle the respondents express is that they experience constantly thinking about how the days, weeks, and the current month they are in will be. They experience that living in poverty is a daily struggle, making it difficult to plan far into the future. While some receive income once a month, others receive it twice a month. One respondent in Norway, in particular, describes the day the salary comes in and says:

"Then we sit down, look at what has come in and what has to be paid that month. The most important thing is to pay for the house, then the electricity and other monthly bills which can vary in size, but which must be paid for us to have a roof over our heads. Furthermore, expenses that come from having children must be paid and we must see how much we have left for food after that." (Respondent, 33 years)

While this respondent barely has enough income to cover basic needs, other participants in Norway and Vietnam express that they have to grow their own food, eat food that has expired or get contributions from local organizations to have enough nourishment. This is also something that NGO workers and government officials specify in the interviews, where they see an increase in the need for supplementary food items. They also describe desperate calls where individuals call for help with equipment or clothes for themselves or their families. In

Norway, this is a persistent problem as there is a more remarkable seasonal shift that requires clothing to have different functions throughout the year. A respondent from Vietnam made the following remark:

“With our current income, we struggle to manage our daily lives. I have to ask for farmland from my neighbor, and plant peanuts, potatoes, and some vegetables to help in case I cannot earn enough money to buy food.” (Respondent, 46 years old)

From the analytical concepts, the concepts of dependency and vulnerability are helpful to assess the experience of poverty by those living in poverty and government officials (Adams, 1996; Bourdieu, 1984; Hillier & Rooksby, 2016). Individuals depend on basic needs such as housing, food, and clothing to stay safe and healthy; without basic needs, individuals' health is particularly vulnerable. Nevertheless, a politician clarifies how society, particularly in Norway, is structured. The poor live among the rich, which can make individuals especially try to hide their poverty. Nevertheless, society in Norway has had an increase in trendsetting and fashion, where individuals of all ages can stand out depending on their appearance. This signifies that people who are already financially vulnerable can make financial choices that put them further into financial difficulties or become socially vulnerable because their appearance can give an impression of the individual's lack of access to resources.

While all respondents in Norway and Vietnam experience having limited opportunities for education or on the labor market, the respondents in Norway express the lack of opportunities for experiences and trips that they believe "everyone else" has the opportunity to partake in.
"The school holidays are long. We have to do something, but we really cannot afford it. While others at the start of school share memories of their summer holidays where they have been abroad, been to the zoo, and done many other things, while we may have traveled for a week to my parents and maybe gone on a day trip or two." (Respondent, 32 years)

Another respondent from Norway expresses similar experiences and says:
"Holidays are always the most difficult. We go on day trips and walk a lot in forests or mountains, but it can't be compared to what everyone else does on their holidays."
(Respondent, 42 years)

At the same time, respondents in Vietnam generally share the common opinion that they are always stressed and cannot afford to take a day off of work, since they would lose valuable income to support themselves and their families.

Additionally, this aspect is recognized by NGOs locally in Drammen as a factor that gives limited opportunities, emotional stress, and social exclusion. In order to support families and individuals in poverty, several NGOs in Drammen have therefore chosen to develop activities and excursions for children and their families, which can lead to increasing social inclusion and more shared experiences as a family. In line with Gidden's (1984) theory, these activities create social structures that did not exist previously, which can serve as healthy enablers to direct poor people towards a more positive mindset of realizing they have agency. Participating in voluntary initiatives from NGOs and getting more opportunities to travel and experience, either locally or nationally, expands individuals' capabilities to increase their cultural capital and can contribute to enriching the understanding of various subjects that might occur in such experiences (Bourdieu, 1984; Comim et al., 2008; Hillier & Rooksby, 2016; Robeyns, 2009).

6.4 Existing solutions

The opinions of respondents in Norway and Vietnam shed light on the complexities of the existing welfare systems in these countries. In Vietnam, the primary system actively providing support to most of the respondents is SAP, yet contrary to the findings of the literature, most of the participants received monthly cash support and minimal assistance in education and healthcare. In terms of healthcare, most respondents were under the support of the Social Health Insurance program, which has nationwide coverage and is evaluated by the respondents to be performing well in helping them reduce basic healthcare expenses. Shifting the focus towards Norway, some of the respondents from Norway receive Work Assessment Allowance, while others receive Disability Pension. While all respondents have benefited from The Kindergarten Act (Borge et al., 2004), in divergence from the literature review, other respondents receive other schemes depending on their living situation. Some receive child support as a benefit for being a single parent, while others receive schemes to help parents who have several children in an extended school day program (sometimes called SFO or AKS) where the contribution is that if you have several children in the program, they have a reduced cost per additional child in the program. Child support and after-school financial assistance programs have helped reduce the participants' financial burden on their children's expenses.

While the respondents acknowledge the assistance provided by these systems, there is a common theme of dependency on welfare income, which restricts their financial freedom and discourages them from seeking employment or pursuing entrepreneurial opportunities. These viewpoints emerge most prominently when the support is provided in the form of cash, which aligns with the concepts of safety net and dependency theory.

In both Norway and Vietnam, the welfare systems aim to provide a financial cushion to those in need, offering a fixed monthly income to support their livelihoods. The respondents recognize the role of these systems in providing them with a stable income and meeting their immediate needs. However, it could be observed among participants that relying solely on welfare support can create a sense of dependency and complacency on this “safety net”, discouraging them from actively seeking employment or exploring other avenues for income generation.

The concept of dependency theory further illuminates the respondents' perspectives. According to dependency theory (Baran, 1957), individuals who become reliant on welfare support may experience a sense of entrapment, where they become accustomed to and dependent on the fixed monthly income provided by the welfare system. This perceived dependency can limit their motivation to seek alternative sources of income, pursue education or training, or engage in entrepreneurial activities. The respondents' expressed preference for other forms of welfare support suggests their desire for assistance that promotes self-sufficiency and enables them to break free from the cycle of dependency.

These viewpoints emphasize the need for welfare systems to strike a delicate balance between providing immediate support and promoting individual agency and self-reliance. While cash transfers can alleviate immediate financial burdens, they may inadvertently contribute to a sense of dependency among some recipients. In response to these concerns, policymakers, as we will further evaluate in 6.5, could explore innovative approaches that go beyond cash transfers, such as targeted training programs, business development support, or access to education and healthcare services. By offering a comprehensive safety net that encompasses not only financial assistance but also opportunities for personal and professional growth, welfare systems can empower individuals to overcome poverty and achieve self-sufficiency.

In conclusion, the opinions of respondents in Norway and Vietnam reflect the multifaceted nature of welfare systems. While recognizing the benefits of existing welfare support, some individuals express concerns about feeling dependent on the fixed monthly income, which restricts their economic mobility and hinders their aspirations for economic advancement. This perspective aligns with a safety net and dependency theory, highlighting the importance of designing welfare systems that not only provide immediate relief but also empower individuals to overcome poverty and achieve self-sufficiency through comprehensive support mechanisms.

Education and skills

The opinions expressed by poor individuals in Norway and Vietnam highlight the impact of poverty on their educational experiences and the importance of welfare support in addressing this issue. In both contexts, poverty is identified as a significant barrier to obtaining quality education for themselves and their children.

In Norway, respondents highlight the direct link between poverty and limited educational opportunities. They express concerns about lacking financial resources to pursue higher education or access educational resources and the limited facilitation to achieve higher education. Additionally, they underscore the intergenerational transmission of poverty, as their children face similar educational challenges due to the lack of financial support. These perspectives align with the Habitus theory, as the experiences of poverty shape individuals' perceptions, aspirations, and abilities to navigate the educational system.

Similarly, in Vietnam, poor individuals stress the critical role of welfare support in breaking the cycle of poverty and improving educational outcomes. They discuss their difficulties in affording educational expenses, such as school fees, books, and transportation, which hinder their own and their children's educational advancement. A Vietnamese respondent proposed that they would rather receive welfare state support in the form of direct support for their children to pursue education, such as uniforms, stationery, and books, rather than cash so that their kids do not feel inferior compared to their peers. By connecting these perspectives to the

Habitus theory, we can understand that poverty-induced habitus restricts their agency in pursuing educational opportunities, perpetuating a cycle of disadvantage.

One significant difference is that, while education is largely provided for free by the public sector in Vietnam for all levels, higher education is frequently provided at a high individual loan rate in Norway, which puts people under an additional financial strain, keeps them in poverty, or discourages them from pursuing higher education.

Drawing on Bourdieu's (1984) theory, it becomes evident that the experiences of poverty influence individuals' habitus, creating structural barriers to education. Poor individuals in both Norway and Vietnam face limited access to educational resources, reduced aspirations, and constrained agency due to their economic circumstances. Welfare support is identified as a crucial mechanism to address these challenges and empower individuals to overcome educational inequalities.

Health and social services

The perspectives expressed by poor individuals in Norway and Vietnam shed light on how poverty affects their access to healthcare, their ability to purchase medicines and the subsequent impact on their labor work. In both contexts, poverty is identified as a significant barrier to obtaining adequate healthcare and leads to challenges in engaging in meaningful employment. In this analysis, it is worth noting that the healthcare systems in Norway and Vietnam exhibit significant differences in terms of organization, financing, and accessibility. Norway boasts a universal healthcare system that is publicly funded and emphasizes equity and accessibility (World Health Organization, 2006). It provides comprehensive coverage for its citizens, offering a wide range of healthcare services and prioritizing primary care. The system relies on taxation for financing and places a strong emphasis on patient rights and participation. In contrast, as analyzed by Le et al. (2010), Vietnam has a mixed healthcare system, with both public and private providers. While the government plays a significant role in regulating and subsidizing healthcare, out-of-pocket payments from individuals also contribute to financing. Vietnam has made strides in expanding healthcare coverage and improving access to services, but challenges remain, including regional disparities and limited resources. The Vietnamese system focuses on primary healthcare and preventive services to achieve universal health coverage. Nonetheless, the challenges faced by the poor in accessing these healthcare services are highly alike.

In Norway, respondents highlight the difficulties they face in accessing healthcare services due to financial constraints. They express concerns about the lack of sufficient accessibility to medical consultations and treatments and extended waiting periods, as some specialists are located elsewhere than in their city, limiting their ability to maintain their health and well-being. This lack of access to healthcare has a direct impact on their labor work, as health issues undermine their productivity and ability to secure stable employment. These perspectives align with the capability approach, as poverty constrains individuals' capabilities to achieve good health and engage in fulfilling work.

Similarly, in Vietnam, poor individuals emphasize the financial burdens associated with healthcare and the inability to afford necessary medicines. They discuss the adverse consequences of untreated or unmanaged health conditions on their labor productivity, leading to reduced earning potential and limited job opportunities. These experiences resonate with the capability approach, highlighting the deprivation of health-related capabilities that hinder their ability to engage in meaningful and remunerative labor.

Drawing on the capability approach (Sen, 1999; Nussbaum, 2011), it becomes evident that poverty hampers individuals' capabilities to access healthcare and secure adequate medicines, subsequently affecting their labor work. The lack of resources restricts their agency and limits their freedom to pursue and achieve essential functionings related to health and work. Welfare support emerges as a vital mechanism to address these challenges and empower individuals to enhance their capabilities.

Cultural and social factors

The respondents express concerns about the potential negative social consequences associated with receiving monetary assistance, including a loss of dignity and an increased sense of social exclusion. One respondent from Norway articulated the fear that receiving monetary assistance could affect how people looked at them as a parent and stated:
"I want to manage to stay in work, I am afraid of what others will think and say about me, as a single parent and having to receive welfare schemes. What if they then think I am not able to take care of my children too?" (Respondent, 42 years)

These sentiments are particularly salient in the context of Vietnamese culture, where the concept of "losing face" holds significant importance. The discussion of social capital further elucidates the dynamics at play in relation to the respondents' perspectives.

In Vietnamese culture, the notion of "losing face" is deeply ingrained and refers to the loss of social status, respect, or honor. The respondents from Vietnam express a concern that relying on welfare support may lead to a perceived loss of dignity and a diminished social standing within their communities. The need to maintain a positive image and avoid shame or stigma plays a crucial role in shaping their perceptions of receiving assistance. Consequently, the respondents may experience a sense of social exclusion as they grapple with the negative perceptions and judgments of others, which can further contribute to their feelings of marginalization.

The concept of social capital provides a theoretical framework for understanding the dynamics of social relationships and the associated resources available to individuals within their social networks. Social capital encompasses trust, norms, and social connections that can facilitate access to opportunities and resources. In the case of welfare recipients, social capital plays a significant role in shaping their experiences. The respondents from both Norway and Vietnam highlight how receiving welfare support can negatively impact their social capital. They express concerns that relying on monetary assistance may erode their social networks, as it can be perceived as a sign of personal failure or incompetence. This, in turn, can limit their access to social support, employment opportunities, and other forms of assistance.

Moreover, the respondents in Norway and Vietnam highlight the importance of social connections in improving their circumstances and breaking free from the cycle of poverty. They express a desire for support mechanisms that go beyond financial assistance and focus on fostering social connections, such as mentorship programs, community initiatives, and skill-building activities. By enhancing social capital through these initiatives, welfare recipients can rebuild their networks, gain support from their communities, and regain a sense of dignity and social inclusion.

Most notably, as stated in chapter 5, a male respondent from Norway indicated a sense of confusion and being the target of inquiries and reproaches because of his position as the main caretaker. This story serves as a good example of societal conventions and expectations that often place caring duties on moms as opposed to men. The respontent's mention of feeling accused and having trouble getting the aid he needs highlights the difficulties and unfairness he encounters from a perspective of gender inequality when utilizing welfare support networks.

This conflict is a reflection of the gendered norms that still assign mothers the primary responsibility of providing care, which leaves fathers in these roles without recognition or support. The respondent's reference to wasteful energy use serves to illustrate the additional strain and emotional cost that societal expectations and the system's failure to take into account different family configurations have placed on him.

This situation is consistent with theories of social inequality, notably feminist views that criticize the unequal allocation of caregiving tasks and the gendered division of work (England, 2010; Harrington, 1999; McKeown, 1998). It emphasizes how gender inequality is sustained by society conventions and preconceptions, which puts some people at a disadvantage when looking for help and support.

The experiences and perspectives shared by the respondents from both countries underscore the need for welfare systems to consider the social dimensions of poverty and assistance. It is crucial to address the potential loss of dignity and social exclusion associated with receiving welfare support. Policymakers should emphasize strategies that promote empowerment, participation, and the cultivation of social capital. By focusing on building networks, fostering supportive communities, and preserving individuals' dignity, welfare systems can mitigate the negative consequences often associated with assistance programs and contribute to more inclusive and empowering social environments.

6.5 Potential Welfare Proposals

In this section, we explore various viewpoints on how to improve the already-existing welfare systems being implemented in Norway and Vietnam, as well as propose alternative solutions that might alleviate the structural issues within each welfare state and contribute to solving poverty and inequality.

Within already existing welfare states

This following comment made by a poor person residing in Drammen, Norway offers valuable insights into the welfare policies implemented in the country:

"If you compare it to other countries, it works quite well, but if you only look inside Norway, I thought it was fine, but it could have worked better in some areas. For example, that they looked more at the individual family and not the average, or that they believe that everyone is in the same situation and treat them accordingly. There are so many different needs."
(Respondent, 32 years)

Echoing the sentiments of most of the other participants from Norway, this individual acknowledges that Norway's welfare system performs comparatively well when viewed in relation to other countries. This view is also highlighting the notion of *relative poverty*, as perhaps the poor population in Norway is faring much better compared to other countries and the welfare amount provided by the state supports this point. In Vietnam, respondents have mentioned a range of values from 500,000 to 2,000,000 VND (20 - 80 USD) per month being provided to them as support, whereas in Norway this amount could be from 1000 to 18 000KR (90 - 1,600 USD). However, it is crucial to clarify that the notable distinction in the allocation of welfare observed in Norway depends remarkably on the respondents' ability to work and family structure.

However, despite acknowledging that the Norwegian system is performing better, upon closer examination of the system from an internal perspective, the commenter believes that certain areas could have been improved to better address the diverse needs of individuals and families.

One area of improvement highlighted by the commenter is the need for a more individualized approach to welfare policies, rather than relying solely on average or generalized assessments. It is essential to recognize that each family or individual may have unique circumstances, requiring tailored support and assistance. By adopting a more personalized approach, welfare policies could better address the specific needs of those who require assistance. Such an approach would acknowledge the inherent diversity within the population and provide targeted support accordingly.

"It goes without saying that it costs more to live in Drammen than in a village far out in the countryside in Norway. Nevertheless, you receive the same regardless of where you are located." (Norwegian politician)

Furthermore, the commenter emphasizes the importance of acknowledging and catering to the different needs of individuals and families. This sentiment resonates with the understanding that people face varying challenges and circumstances, and a one-size-fits-all approach may not effectively address their specific situations. By recognizing the heterogeneity of needs within the population, welfare policies could be designed to be more flexible and adaptable, ensuring that support is provided where it is most required.

In considering the comment, it becomes evident that welfare policies in Norway have achieved notable success when compared to other countries. The country has established a comprehensive and inclusive system that provides a safety net for its citizens. However, the comment draws attention to the potential limitations of the system, suggesting that there is room for improvement.

To enhance the effectiveness of welfare policies in Norway, policymakers could consider implementing measures that foster a more individual-focused approach. This could involve conducting thorough assessments of each family or individual's circumstances to determine their specific needs and providing support accordingly. By tailoring assistance, the welfare system would be better equipped to address the diverse challenges faced by individuals and families, ultimately leading to improved outcomes.

Additionally, it is crucial for policymakers to embrace the concept of diversity within the population and acknowledge that different individuals and families have distinct needs. This recognition should be reflected in the design and implementation of welfare policies, ensuring that they are responsive and flexible enough to accommodate the diverse range of circumstances encountered by citizens. Emphasizing the importance of flexibility and adaptability would allow the system to effectively respond to the evolving needs of individuals and families, providing targeted support and assistance where it is most needed.

In short, the comment made by a poor person living in Norway and the politician highlights both the strengths and potential areas of improvement within the country's welfare policies.

While Norway's welfare system performs well in comparison to other countries, the comment draws attention to the need for a more individualized approach that considers the diverse needs of families and individuals. By adopting personalized assessments and fostering flexibility, policymakers can enhance the efficacy of welfare policies, ensuring that support is tailored to address the unique circumstances of each recipient. Taking these considerations into account can contribute to the ongoing development and refinement of Norway's welfare system, ultimately promoting improved outcomes for all citizens.

For Vietnam, the respondents express regret over the arbitrary nature of the selection process for cash welfare support and highlight administrative challenges, such as the requirement for identification documents. They emphasize the need for a more efficient and undiscriminating welfare solution. These findings are aligned with the consensus of the literature that welfare programs in developing countries are more fragmented and unequal. One of the respondents from Vietnam (female, 77 years old) also highlighted that she would feel less vulnerable if welfare support from the state was more available to her, especially physical vulnerability (Proag, 2014):

"If we got monthly support from the state, we would feel safe and comfortable. If we get that support, we will spend it wisely and have the ability to purchase more medicines for ourselves."

To comprehend the comments of the respondents and provide a theoretical foundation for the analysis, two relevant theories related to the welfare state, which we have not examined in the literature review, will be explored: 1) the categorization theory, and 2) the administrative burden theory.

The categorization theory posits that welfare states often employ categorization mechanisms to identify and provide assistance to specific target groups (Bambra, 2007b; Esping-Andersen, 1990). This theory helps to explain the respondents' perception of an arbitrary selection process for cash welfare support. Their regret may stem from experiencing a lack of transparent criteria or inconsistent decision-making, leading to feelings of unfairness and exclusion.

Moreover, the administrative burden theory suggests that the bureaucratic processes involved in accessing welfare benefits can create challenges for individuals, particularly those facing socio-economic hardships (Howard, 2017; Power, 1997). The respondents' mention of administrative challenges, such as the requirement for identification documents, aligns with this theory. It highlights the difficulties faced by poor individuals in meeting the administrative requirements, often due to limited access to official identification documents like IDs or birth certificates. These challenges further reinforce the respondents' call for a more efficient welfare solution that takes into account their specific circumstances.

The respondents express regret and dissatisfaction with the existing welfare solution in Vietnam, primarily due to the arbitrary nature of the selection process and administrative challenges. Their regret suggests a desire for a more inclusive and equitable welfare system that prioritizes transparency and fairness. The arbitrary selection process undermines the welfare state's objective to provide social protection to those in need (Esping-Andersen, 1990). This sentiment highlights the importance of clear and consistent criteria in determining eligibility for welfare benefits, ensuring that support reaches those who genuinely require it.

Furthermore, the administrative challenges identified by the respondents indicate the presence of administrative barriers that hinder access to welfare benefits. These challenges disproportionately affect poor individuals who may lack official identification documents, a common issue among marginalized populations (Howard, 2017). The administrative burden experienced by the respondents reflects a need for a more streamlined and accessible welfare solution, one that does not place excessive bureaucratic requirements on individuals already facing socio-economic hardships.

Based on the analysis of the respondents' comments and the theoretical framework, several recommendations can be made to improve the welfare solution in Vietnam. Firstly, there should be transparent and standardized criteria for determining eligibility for cash welfare support to minimize arbitrariness and ensure fairness. Secondly, administrative processes should be simplified and made more accessible, taking into account the specific challenges faced by poor individuals, such as the lack of identification documents. Utilizing alternative methods for verification and expanding the documentation options could enhance efficiency and reduce administrative burdens.

Other potential welfare proposals

One potential welfare solution to tackle the issues of poverty and unequal welfare distribution is UBI, short for Universal Basic Income, which has been discussed by the literature on a more theoretical level since it has never been deployed on a national scale anywhere in the world to date. This policy entails providing an unconditional amount of cash to every individual citizen, irrespective of their status, income, or assets (Scialabba, 2017; Van Parijs, 1991, 1992, 2005). Extensive literature research demonstrates that UBI has been thoroughly developed as a theoretical concept, with comprehensive arguments both for and against its implementation as a radical policy innovation. The primary aim of UBI is to combat poverty by lifting segments of the population out of the poverty trap, while simultaneously mitigating stigmatization and unfair judgment that recipients of social assistance often face (ibid).

By offering a stable and regular source of income, UBI empowers recipients to make various choices and solves numerous issues raised by the interview participants of both countries. Most notably, because UBI is provided in the form of unconditional cash, it removes all administrative hurdles and unintentional discriminations in the process of receiving welfare support. Furthermore, the same amount is given to all individuals in a population, regardless of job status, age, gender or income level. It could be viewed as a fair, transparent, and efficient welfare policy.

With the stable income guaranteed by UBI, the poor can invest in micro-entrepreneurship ventures, achieve a smoother consumption pattern, or even leave low-paying jobs to pursue personal growth and explore more lucrative opportunities. In essence, UBI respects individual freedoms by providing a cushion to those who are temporarily jobless or unable to work, thus reducing their mental stress. Furthermore, the implementation of UBI would substantially decrease the administrative costs associated with supporting the poor. Governments would no longer need to maintain expensive operating systems like food stamps or unemployment forms; instead, a straightforward and uncomplicated cash transfer system could be adopted (Jenkins, 2019; Tomlinson, 1991).

UBI has already been piloted in several trial projects on a small scale across the globe. Countries such as Finland, Kenya, India, Switzerland, Canada, and Uganda, among others, have experimented with UBI, with initial results showing promise and positive reception within the communities directly benefiting from the programs (Savchuk, 2019). Extensive documentation of these experiments exists in the literature, most notably the summary of six UBI case studies conducted in different countries by Sadiq and Preez (2021). Additionally, numerous studies adopt a more theoretical approach, engaging in conceptual discussions concerning the feasibility of implementing UBI in new contexts. For instance, Sadiq and Preez (2021) analyze the potential application of UBI in South Africa. However, to date, no studies have explored the application of this concept specifically in Norway or Vietnam.

Despite its robust theoretical foundations, UBI does face criticism and raises concerns regarding potential negative consequences. One primary argument against UBI is that it may discourage individuals from actively participating in the workforce, as they would already receive a fixed income unconditionally (Lacey, 2017). This also perhaps creates another type of dependency, in which the recipients rely solely on the monthly income from UBI and manage their life around this income, without pursuing an income-generating job or entrepreneurship. This pattern has already been shown in some of the participants from Vietnam. Furthermore, the funding required to sustain a UBI program on a large scale is substantial, and fears exist that relying on tax revenues to support such programs may render them financially unsustainable (Sadiq & Preez, 2021). These criticisms highlight the challenges and complexities associated with UBI, and it cannot be assumed that UBI would be universally embraced as a progressive approach to poverty reduction worldwide.

6.6 Chapter Summary

This chapter analyzes and discusses findings presented in Chapter Five under the lens of theoretical perspectives employed in Chapter Three. Overall, the findings are consistent with major theories discussed within this thesis, albeit with noteworthy differences between the Norwegian and Vietnamese contexts regarding how poverty is perceived, comprehended and experienced by the poor populations in both countries. The next section of the chapter analyzes the current welfare systems in the two nations and identifies areas for improvement as well as prospective new approaches.

CHAPTER SEVEN: SUMMARY, RECOMMENDATIONS, AND CONCLUSION

7.1 Introduction

The study has now presented, analyzed, and discussed the data findings. The last chapter gives an executive summary of the findings, an assessment of the study's limitations and recommendations for future research and policy-making, and final conclusions to the study.

7.2 Summary of findings

This study explored how poverty and inequality affect and are experienced by those living in poverty, simultaneously augmenting with observers' views on the subject, such as NGO workers, politicians, and government officials, facilitating a holistic view of poverty and inequality in a developed country and developing country. The study highlights with precision the individual factors contributing to poverty, the perceptions of poverty, how poverty increases the sense of inequality, and the effects of living in poverty. By examining these areas, the study revealed why those living in poverty struggle to retrieve from poverty and that a set of levels and layers restricts their escape. To overcome the challenges of living in poverty, the majority strive to direct their attention toward a day-to-day life with limited opportunities and goals. The subsequent segment will be divided into the micro and macro levels to summarise the findings.

7.2.1 Micro-level

Micro-level looks at the individual perspective and characteristics of poverty and inequality. In relation to the first and second research questions, "How are individuals affected by living in poverty in developed and developing countries?" and "How is poverty viewed, understood, and experienced by poor people and government officials in a developed country and a developing country?" the respondents presented a comprehensive evaluation of how they are affected. The findings indicate several similarities between the respondents' responses on how poverty affects those living in poverty. Moreover, in relation to the second research question they evaluate how poverty is viewed, understood and experienced at a micro-level.

First, regardless of whether the respondent lived in relative or extreme poverty, they expressed a shortage of economic capital and surplus. They experienced a persistent vulnerability while at the same time expressing resilience. Nevertheless, the respondents' resilience to unexpected changes was higher among the respondents in Norway than in

Vietnam. The most apparent rationales were that the respondents in Norway had more extensive social networks that provided particular support during difficult economic times. However, the respondents expressing resilience also showed increased dependency, either on networks or structures. These findings suggest that the respondents from Vietnam are more independent than those from Norway.

Secondly, the findings show that regardless of their socio-demographic characteristics, such as family structure, age, and economic status, they struggle with escaping poverty. However, respondents with children expressed that they had fewer concerns related to their own experience and living in poverty. Above all, they showed concern about their children's access to necessary resources such as food, education, and social interactions.

Thirdly, the findings showed a unanimous opinion on how the externals perceived and viewed poverty. The respondents expressed that they were seen as lazy or that others thought they could blame themselves. Nevertheless, through the data collection, the respondents expressed a reflection on life in poverty, possible solutions, and wishes for a future with hope and joy. While they may lack the expected resources to get out of poverty, everyone has reflections and personal resources that could be made use of - both through education possibilities and work.

Lastly, at the individual level, the respondents, those living in poverty, and observers express the psychological burdens of poverty - a persistent feeling of inequality within society and access to resources. The description "the lack of" is repeated throughout the study and in the respondents' explanations of the effects, the view of, understanding, and experience of poverty. The lack of access to resources, lack of capital(s), and the lack of capabilities to utilize those resources available to improve life fulfillment and psychological and physical well-being.

7.2.2 Macro-level

The research findings reveal a striking commonality between the two countries, namely the inefficiency of their welfare systems despite the application of different structures and models. This indicates a need for a critical evaluation and reformulation of existing policies to better address the challenges faced by marginalized communities.

Furthermore, the study uncovers the presence of hidden structures of power, including various organizations and the state, which act as significant barriers between poor individuals and their agency. These structures create a system where the voices of the impoverished are often unheard and their needs remain unmet. Consequently, this perpetuates a cycle of poverty and exacerbates the existing inequalities in society.

An important revelation from the research is the isolation experienced by the poor, who find themselves excluded from larger societal structures. They are often marginalized, lacking the necessary access to resources, opportunities, and social networks that could aid in their upward mobility. This isolation not only deepens their economic struggles but also restricts their ability to participate fully in social, cultural, and political spheres.

The findings of this study have important implications for policymakers, researchers, and civil society organizations. It emphasizes the need for a comprehensive and multifaceted approach to tackling poverty and inequality. Efforts should go beyond the mere provision of financial support, focusing on empowering marginalized individuals and communities by fostering inclusive participation and creating platforms for their voices to be heard.

In short, our findings underscore the ineffective nature of welfare systems in both Norway and Vietnam, despite their differing structures and models. Thus, the research highlights the presence of hidden structures of power that impede the agency of the poor and their integration into larger societal structures. Our findings stress the urgency of addressing these issues through comprehensive policy reforms and initiatives that prioritize inclusivity and empowerment. By doing so, it is possible to make significant strides towards reducing poverty and inequality and creating a more equitable society for all.

7.3. Limitations and Recommendations for further research

As previously discussed, our study faces numerous limitations due to the limited time frame of the research as well as other logistical and geographical constraints, including traveling to the site (especially in the case of Vietnam), organizing interviews, and securing accommodation at the location where interviews are conducted since the researchers are stationed there for a few days. A longer time frame would have indeed enabled us to further employ a variety of research techniques, such as focus groups and ethnography, which would have provided even more valuable insights into the daily lives and struggles of the study participants. Such methodologies would have also allowed us to explore the social aspects of the life of these participants (e.g. their relationships with those around them in the community, how discussions of finances and poverty are brought up) and thus add another layer of depth to our analysis by investigating more under the lens of sociability, social networks, social capital, and related constructs. At the same time, more time could also have provided us with a larger sample size, which would contribute immensely to identifying patterns and generating higher confidence in the generalizability of the study.

Furthermore, the nature of our research is exploratory, thus we have opted for a qualitative method with as much of an open and curious mind as possible. However, due to our limited experience in academia and specifically in conducting semi-structured interviews with a group of unfamiliar participants, there are indeed areas in which we could have employed more advanced skills and techniques in order to acquire even more meaningful and extensive insights from the opportunities of speaking to these communities. As with any other qualitative studies, our research is limited by our own positionality as researchers, our background, prior knowledge of the issues being studied, and our own opinions on the matter, despite our best efforts to minimize the effects of these on the objectivity of the results obtained.

Finally, as identified in Chapter 6, the majority of our research participants in both Norway and Vietnam were of the female gender. A more gender-diverse pool would have granted us the opportunity to explore further into the gender issues of poverty and inequality, by highlighting the differences in the realities of the different genders as they experience poverty.

Nonetheless, our research revealed some trends and patterns that were consistent with existing literature on poverty and inequality, but also highlighted notable differences between the perspectives of people who are experiencing poverty daily in two different countries. We recommend future research efforts to examine a larger number of national contexts using comparative methods to construct a comprehensive global understanding of poverty, inequality, and welfare, as experienced by poor people around the world. Such an effort would also be a substantial contribution to the theories of poverty, as our study has clearly demonstrated that the concept itself is understood and defined in divergent ways by communities in different geographies. Additionally, further efforts could employ a quantitative approach with larger sample sizes in order to statistically identify the causal relationships of various factors contributing to poverty, thus being able to outline more concrete policy recommendations and effective solutions to one of the most pressing issues of today's world.

7.4 Policy Recommendations

This study examines how individuals are affected by living in poverty, simultaneously considering existing and potential solutions to reduce poverty. In that context, reflecting on some potential policy recommendations may be appropriate, drawing upon the literature review, theoretical framework, and data collection.

Collectively, in Norway and Vietnam, there is a need to generate a better recognition of societal disparities - creating transparency and recognition to increase policy implementations to combat socio-economic deprivations. One viable trajectory could be to implement new welfare solutions such as UBI, which guarantees an unconditional monthly income for every individual in a certain community, as it would alleviate issues of biased and bureaucratic cash-giving welfare programs that impose numerous conditions upon recipients.

At a national level, with an emphasis on Norway, there exists a necessity for policymakers and welfare policies to transition towards a progressively individual-focused approach. Facilitating tailoring assistance and expanding the scope of individuals' perception of being acknowledged and validated are believed to hold the potential to increase the overall well-being of those who use welfare policies.

Lastly, with an emphasis on Vietnam, there exists a necessity for eloquent enhanced accessibility to already existing welfare policies. This encompasses reducing administrative challenges, simplifying the selection process, and standardizing criteria.

7.5 Conclusions

In conclusion, this thesis explored the diverse perceptions and experiences of poverty in Norway and Vietnam, shedding light on the complex nature of this construct and its impact on individuals and societies. By employing a comparative research design, qualitative research techniques centered around semi-structured interviews and observation, and utilizing renowned theoretical frameworks in the literature of poverty and welfare, this study uncovered valuable insights from the perspectives of people living in poverty, as well as those of NGOs and government officials.

The findings revealed several common themes across the two countries, demonstrating that poverty is experienced as a state of financial instability, inadequacy, stress, inescapability, degradation, and social exclusion. Moreover, it became evident that existing welfare structures in both Norway and Vietnam are unintentionally discriminatory, inefficient, and ineffective in addressing the multifaceted challenges faced by the poor.

However, significant differences emerged between the two national contexts, rooted in their distinct socio-cultural, economic, and regulatory environments. These disparities highlight the concept of "relative poverty" and emphasize the need for tailored approaches to poverty alleviation and social welfare programs in each country.

This study urges a critical examination of the current support systems, notably the social welfare systems in Norway and Vietnam, in light of the observations made. It is crucial to pinpoint areas that need development and create suggestions that deal with the discovered issues. The effectiveness of measures to reduce poverty should also be improved, and durable exits from poverty should be established for both individuals and communities.

By better understanding the perceptions and experiences of poverty and critically assessing existing welfare structures, policymakers, practitioners, and stakeholders can work towards developing comprehensive strategies that promote social equity, empower individuals, and mitigate the adverse effects of poverty in Norway, Vietnam, and beyond.

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APPENDIX 1: INTERVIEW GUIDE FOR CITIZENS

Part 1

5 minutes

- Simple conversation to create some common ground and make the participant feel safe

10-15 minutes

- Give more information about the project and purpose behind the project.
- Provide information about consent and privacy.
- Inform about our duty of confidentiality.
- Clarification of any concerns or questions that they still might have.
- Start recording.

Part 2 **(Introductory questions);**

1. Your age?
2. Your occupation?
3. Your level of education?
4. Do you live alone or with your family? How is your family constructed and which family members are you living with?
5. Are you from this city or have you moved here in the last 5 years?
    - If so, why did you move here?

Part 3 **(*Everyday life):***

Questions 1

Can you describe a typical day for you/you and your family?

- Do you have any obligation throughout the day? Work, school, kindergarten?

Question 2

Are there any expenses that you have to pay for your kids' school/kindergarten?

Question 3

How is a bad day and how is a good day for you?

Questions about economics:

Question 1

What is your occupation and how do you make your living?

Question 2

How much money are you and your household making per month in total? Is that amount sufficient, in your opinion? (You do not need to answer the exact amount of income if that's unformattable)

Question 3

How do you feel about your/your family's financial situation?

Question 4

How do you spend your monthly income? Which expenses do you think create the most pressure for you?

Question 5

What is your opinion on money? Can you describe in detail your relationship with money?

Question 6

What do you believe defines poverty? Do you think poverty is common among the communities around you?

Question 7

Does your financial situation lead to limitations in everyday life?

- Or on holidays, birthdays and so on?

Material benefits/general benefits:

Question 1

Do you experience owning necessary equipment?

- Cellphone, TV, furniture, clothing etc.

Question 2

Are there any consumables you are missing?

- Fridge, washing machine, oven etc.

Question 3

Compared to others, do you believe you have equipment others have access to?

- For activities such as: skiing, football, handball etc.

Question 4

Do you have vacations? If so, do you travel somewhere? If so, where?

Personal thoughts:

Question 1

How would you evaluate your current quality of life? Do you have any wishes or ways you believe would make your life better?

Question 2

Do you feel safe and secure at the moment with your situation and circumstances? If not, what would make you feel safe and secure

Question 3

How much income per month would you need in order to feel safe and secure?

Help/Accessibility:

Question 1

Do you believe you get sufficient help when needed?

- If so, from where?
- If not, from where would you want to get help?

Question 2

How is the government helping you? Are there any policies that support your and your family's life financially and in other ways? How easy is it to access / receive such benefits?

Question 3

Do you see an improvement in the country's welfare system?

- If yes, in which way?
- If not, why not?

Question 4

What do you think the public sector can contribute to families living in poverty?

Question 5

In your opinion, how can poverty be reduced in your city and country?

Question 6

If you can ask one thing from the government to help improve your life, what would you ask for?

APPENDIX 2: INTERVIEW GUIDE FOR NGOs AND POLITICIANS

Part 1:

5 minutes

- Simple conversation to create some common ground and make the participant feel safe.

10-15 minutes

- Give more information about the project and purpose behind the project.
- Provide information about consent and privacy.
- Inform about our duty of confidentiality.
- Clarification of any concerns or questions that they still might have.
- Start recording.

Part 2 (for both politicians and NGOs):

Introductory questions

1. When did you start working as a politician/in a NGO?
2. In what department do you work in?
3. Have you worked specifically with poverty or is it one of many?
    - If so what?
4. Why did you want to participate in this research?
5. Do you identify with those in poverty, or have you not experienced yourself?

***Part 3* (NGOs/political thoughts):**

Question 1

What is your definition of poverty? What do you have to say about the situation of poverty in this city/village?

Question 2

What does your political party/your NGO do for poverty in this city/village?

Question 3

What policies/programs are being implemented at the moment to support the poor in this area? How effective are they in your opinion, what are the key results?

- What resources are needed to carry out these programs? Is there a lack of resources in your opinion?

Question 4

What do you think the poor need the most? What is your organization's role in helping them meet those needs?

Question 5

What are some of the issues with the existing solutions to help the poor? What are the future plans/suggestions to improve these solutions?

- Do you see any inequality, if lack of solutions to reduce poverty?

Question 6

What are the biggest challenges you see when solving the issue of poverty in this city/village?

- Housing, school, work, equipment etc?

Question 7

Do you see any prejudices about poverty in this city/village?

- If so what?

Question 8

What do you see can be done to reduce poverty?

APPENDIX 3: INVITATION LETTER AND LETTER OF CONSENT

Do you want to participate in the research project?

Poverty, inequality, and potential solutions: A comparative study between Norway and Vietnam

This is an invitation for you to participate in a research project to investigate perceptions of poverty and how those with low-income experience living in Drammen, Norway, and Dong Luong, Vietnam. This invitation will give you more information about the project and what it will mean for you as a participant.

The thesis purpose:

Our project aims to determine how individuals living in poverty are affected, how they manage their everyday lives, what perceptions exist about poverty, and whether existing welfare policies are sufficient. Next, we will see how newly debated potential welfare policy solutions can help to improve the situation.

Why are you being asked to participate?

You are asked to participate because you come from Drammen/Dong Luong, and you think you fit into the target group as a person with little financial room for maneuver and constantly struggling to make ends meet. 20-35 people will also be part of the research project.

What does participating mean for you?

By participating in our research project, we will conduct interviews about the participant's perceptions and effects of poverty and inequality in the representative cities. Go further into income and personal financial management, which helps shape the participants' everyday lives. Furthermore, the participants will examine perceptions of existing welfare policy. The information obtained through the interviews will be collected through note-taking and audio recording. The interviews will take between 20 and 30 minutes.

Participation is voluntary:

Being part of the research is voluntary, and participants can always choose to withdraw their consent. Interviewees can withdraw their consent by writing and signing a feedback letter.

There is no need for justification to withdraw from the study, and all information that has been obtained will then be deleted

- All information will be kept confidential and will follow the privacy legislation (General Data Protection Regulation and the Personal Data Act)

- Those who will have access to and process your personal data will be the master's students, Annikken Nygård and Duc Hieu Nguyen, and the advisor for the research, Dr. Astrid Bredholt Stensrud.

What happens to your information when we end the research project?
The research project is scheduled to end **on 15 June 2023**. All personal data, notes, and audio recordings will be deleted when the task is completed.

Your rights:
As long as the collected data can identify you, you have the right to:

- Get access to the personal data processed about you
- Request that your personal data be deleted
- Request that incorrect personal information about you be rectified/rectified
- Receive a copy of your personal data, and
- Send a complaint to the data protection officer or the Norwegian Data Protection Authority regarding the processing of your personal data

More information:

- If you have more questions about your rights, the project, or anything else, you can contact:
- University of Agder: +47 970 546 200
- Dr. Astrid Bredholt Stensrud
- Annikken Nygård (annikkenn@student.uia.no)
- Duc Hieu Nguyen (duchn@student.uia.no)
- UiA Data Protection Officer: Ina Danielsen (personvernombud@uia.no)

- Data Protection Services, email: (personverntjenester@sikt.no) or telephone: +47532115 00

Yours sincerely,

Supervisor,

Astrid Bredholt Stensrud

Students,

Duc Hieu Nguyen

Annikken Nygård

Consent form

I have received and understood information about the project on “Poverty, inequality, and potential solutions: A comparative study between Norway and Vietnam” and have been given the opportunity to ask questions. I give consent:

☐ To participate in the interview

☐ That information about me is collected through "participant observation"

I give consent for my data to be processed until the end date of the project, which is approximately 15.06.2023.

---(Signed by participant, date)