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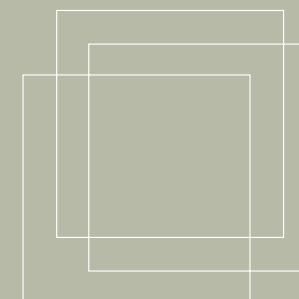


International  
Labour  
Organization  
in Vietnam

## Women's Entrepreneurship Development in Vietnam



The Vietnam Women Entrepreneurs Council (VWEC)



September 2007

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The Vietnam Women Entrepreneurs Council (VWEC)  
September 2007

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Women's Entrepreneurship Development in Vietnam

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## Foreword

The International Labour Organization (ILO) is committed to decent work for everyone and pays special attention to promoting gender equality in the world of work. In this context, the ILO's Enterprise Department and in particular its team working on Women's Entrepreneurship Development and Gender Equality (WEDGE) have made equal opportunities for men and women in enterprise development the focus of a series of studies undertaken in recent years. This particular study looks at the development patterns of women- and men-owned businesses in Vietnam. It focuses on the needs amongst women- and men-owned businesses for business development services and on the role of business associations. The report identifies recommendations to improve access to effective business development services for women entrepreneurs and to strengthen their representation.

The ILO is actively involved in promoting small enterprise development as a means of job creation and poverty reduction in Vietnam. It works closely with the Vietnam Chamber of Commerce and Industry (VCCI) on a wide range of small enterprise development strategies, including value chain upgrading, public private partnerships and business development service delivery. The ILO in Vietnam promotes women's economic empowerment and supports the implementation of the Gender Equality Law (2007) within the framework of the “One UN” approach. It has introduced a number of gender equality tools, including the training package on GET Ahead for Women in Enterprise, and provided training for many women and community leaders.

The ILO would like to thank the Vietnam Women Entrepreneurs Council for the excellent cooperation during the research. We are grateful to Irish Aid and SIDA for their support to women entrepreneurship development in general and this study in particular.

**Rie Vejs-Kjeldgaard**  
Director  
ILO Office in Vietnam

## Foreword

Women entrepreneurs in the world and in Vietnam in particular are creative, active and self-confident. They are facing a lot of gender constraints, but the spirit of Vietnamese women entrepreneurs has been highly appreciated since Vietnam has the new reform policy.

Over the last few years, the Vietnam Chamber of Commerce and Industry (VCCI) together with the International Labour Organization (ILO) have committed themselves to the promotion of women's economic empowerment and entrepreneurship. The overall business development conditions for women entrepreneurs will be better if their activities can be compared to those of men from the gender angle, so that supporting services can be designed to be more appropriate for women.

The VCCI and the ILO introduced the research on “Women entrepreneurs development in Vietnam” as a contribution to the implementation of gender equality in doing business. The research also helps in capacity building for business development service providers.

The research was made possible through the support of Irish Aid and SIDA, for which the ILO and VCCI are extremely grateful.

**Vu Tien Loc**  
President  
Vietnam Chamber of  
Commerce and Industry

## Acknowledgements

The study on “Women’s Entrepreneurship Development in Vietnam” was conducted by the Vietnam Women Entrepreneurs Council (VWEC) of the Vietnam Chamber of Commerce and Industry, with valuable support of the International Labour Organisation. We are greatly indebted to a large number of people who assisted in carrying out the field research and drafting the report.

This report was written by a group of experts headed by Ms. Pham Thi Thu Hang. We would like to sincerely thank all members of VWEC, especially Ms. Le Thi Thu Thuy and Ms. Vu Thuy Huong. We are grateful for the assistance of the Vocational Training Center of the Thai Binh Women's Union, the Can Tho Business Association and the Job Promotion Center for Youth in Quang Ngai.

We would like to give special thanks to Ms. Nelien Haspels, Ms. Linda Deelen, Ms. Do Thanh Binh and Ms. Aya Matsuura of the ILO, who have actively supported the team technically throughout the research and provided comments on various drafts of the report.

We are most grateful to all the women and men entrepreneurs who participated in interviews and focus group discussions in 4 provinces. Managers and staff of business associations and business development services providers in the same provinces generously gave their time and provided useful insights in their operations. Special gratitude goes to the staff of the General Statistics Office for the useful data made available on business development in Vietnam.

## Abbreviations

ADB	Asian Development Bank
APWINC	Asian Pacific Women's Information Network Center
BA	Business Association
BDS	Business Development Service
CPRGS	Comprehensive Poverty Reduction and Growth Strategy
IFC	International Finance Corporation
ILO	International Labour Organization
GEM	Gender Entrepreneurship Market Initiative
GOE	Growth-oriented Entrepreneurs
GTZ	German Development Cooperation
LOE	Livelihood-Oriented Entrepreneurs
MOLISA	Ministry of Labour, Invalids and Social Affairs
MPDF	Mekong Private Sector Development Facility
MSM	Maastricht School of Management
NGO	Non-Governmental Organization
PRISED	Poverty Reduction through Integrated Small Enterprise Development
SIDA	Swedish International Development cooperation Agency
SME	Small and Medium Enterprise
USD	US Dollar
VND	Vietnam Dong
VCCI	Vietnam Chamber of Commerce and Industry
VWU	Vietnam Women Union
VWEC	Vietnam Women Entrepreneurs Council
WB	World Bank
WLB	Women Led Business

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## Executive summary

This report is the result of the cooperation between the Vietnam Women Entrepreneurs Council (VWEC) of the Vietnam Chamber of Commerce and Industry (VCCI) and the International Labour Organisation. The research underlying this report aimed to assess the development patterns of women- and men-owned enterprises in Vietnam. It identified the constraints and opportunities faced by male and female entrepreneurs as well as their needs with emphasis on the demands for business development services and representation.

The research underlying this report included a desk review of existing literature and secondary data. The desk review was followed by 140 interviews with entrepreneurs (90 women and 50 men), 12 focus group discussions and 20 interviews with business development service providers and business associations. The entrepreneurs represented SMEs as well as household enterprises in both urban and rural areas in 4 provinces, but household enterprises were underrepresented as compared to their representation in the overall business community.

Over the last few years, a number of studies on the development of women entrepreneurs were undertaken, mainly focussing on their difficulties in doing business. However, it is hard to find data on gender obstacles that women face as compared to men in doing business. At the macro level there is no information on the contribution of women and women-owned enterprises to the national economy. At the micro level, the shortage of gender analysis makes it difficult for business support organisations to design appropriate programmes for women entrepreneurs. This shortage became clear when Vietnam promulgated documents guiding the implementation of the 2006 Gender Equality Law.

Recently a number of legal documents were issued supporting women's entrepreneurship development, such as the Gender Equality Law and the Directive No. 10/2007/CT-TTg of the Prime Minister guiding the implementation of the Gender Equality Law. Other policy documents explicitly mentioning the need to promote women's entrepreneurship development are the Comprehensive Poverty Reduction and Growth

Strategy (2002), Decree No 90/2001/ND-CP on “SME Development” (2001) and Resolution 11/NQ/TW on “Policy for women in the period of industrialisation and modernisation” (2007).

Two thirds of interviewed women in the research indicated that there were differences in the constraints faced by female and male entrepreneurs, while three quarters of the male entrepreneurs recognized this. 80% of women entrepreneurs mentioned that high pressure from work and family and lack of time is a constraint for their business. The next important constraint of women entrepreneurs is a perceived weakness in establishing social relations and communication, followed by low educational attainments.

In the informal economy, household enterprises owned by women do not develop as fast as those owned by men. Household responsibilities, still largely shouldered by women, are the main constraint. According to the criteria used in the research, more women entrepreneurs are “livelihood-oriented” rather than “growth-oriented” not only because of women's own preferences but also due to the attitudes of the community. Women don't feel encouraged to broaden their social networks and expand their business activities.

Over the past decade, the Vietnam Women Union and others have supported women entrepreneurs to establish women business clubs. Women entrepreneurs find these clubs useful to share information and establish social and/or business networks. At the same time, women entrepreneurs need business development services that require a level of professional service delivery beyond what these clubs can offer. The more professional and specialized sector-based business associations, however, remain largely male dominated and have not adapted their operations and service delivery to the needs of women entrepreneurs.

The study confirmed that business development services, overall, are equally accessible to both female and male entrepreneurs. There is however a difference in (1) the type of services used by men and women, (2) the providers that serve men and women and (3) the appreciation of men and women regarding the services provided. Women were generally less satisfied with training and more satisfied with advisory services and IT services received. Even though over 95% of male and female entrepreneurs prefer business training in mixed groups, most of the training to women is

provided by business clubs affiliated to the Women Union while more training to men is provided by government and private BDS providers.

Most of the BDS providers that do not explicitly and/or exclusively target women, service a low percentage of women entrepreneurs or sometimes none at all. Half of the BDS providers are aware that male and female clients have different requirements in service delivery. Most providers do not have time to pay attention to these issues, consider that the number of female clients is too small to pay special attention, or consider that women have to solve their own problems.

While most entrepreneurs expressed a need for business development services, the number of entrepreneurs actually using these services was considerably lower. 59% of women and 86% of men entrepreneurs had ever paid for training. This is not only because men are more willing/able to pay for training, but also because women seem to be less satisfied with training services than men. Women (83%) are ready to pay if there are suitable course on business management training as compared to 78% for men.

The recommendations from the study are:

1. The VCCI and its VWEC together with international organizations should build the capacity of women business clubs and associations with a view to professionalize their service delivery. They should facilitate linkages between women's business clubs and specialized business development service providers in order to create synergies and build on the strengths of both types of organizations.
2. The VCCI and its VWEC together with international organizations should strengthen the role of women entrepreneurs in mixed business associations with a view to a) make their services more relevant for women entrepreneurs and b) ensure that the associations represent men and women entrepreneurs equally. Integrating gender equality concerns into training and support programmes for business associations would be the main strategy.
3. The VWEC should continue and scale up its social marketing campaign for women entrepreneurs. While some of the present campaigns primarily target relatively well developed women-led businesses in urban areas, new social marketing approaches need to be developed to change gender

perceptions amongst low-income groups in rural areas. The “Gender Equality Smart Economics” can be a slogan for the social marketing programme.

4. Gender equality issues need to be integrated into the programmes delivered to entrepreneurs by business associations, BDS providers and NGOs. Business training programmes, for instance, should pay attention to equal distribution of workload in the family, decision-making in the family and business, mobility and networking issues. Services designed need to be simple, encouraging women entrepreneurship and building confidence.

5. The VWEC should provide guidance to women operating informal businesses on business registration. Women entrepreneurs need information about the advantages and the potential drawbacks of formalization as well as guidance on the registration process. Information about the possibilities to have land titles registered in both the husband's and the wife's name, needs to be disseminated for women to gain equal access to financial services.

## I. Introduction

### I.1 Background

Women play a very important role in the economic development of Vietnam. They are involved in business activities at all levels, making important contributions to economic growth. Nowadays, Vietnamese women are increasingly active in parts of the economy that were previously considered male domain. Women entrepreneurs also create jobs. By December 2005, it was estimated that 24% of the 113,352 incorporated enterprises were owned by women. On top of that, an estimated 27% of 3 million household businesses are owned by women<sup>1</sup>.

While many women are succeeding in business, they are still constrained by the gender values, norms and stereotypes in the environment in which they operate. Because of their reproductive roles they tend to be responsible for business as well as for most of the unpaid work in the household (domestic responsibilities such as cooking, cleaning and caring for children and other household members). They have less time to devote to their work and they are less mobile. Women also face social and cultural barriers, because the overall perception in society is that a woman's main duty is to be a good housewife and mother. Women are also often perceived as weak, passive and irrational.

Several studies on women's enterprise development in Vietnam have been undertaken in recent years, focusing mostly on women's constraints in doing business<sup>2</sup>. Data on the gender constraints that women entrepreneurs face IN COMPARISON to male entrepreneurs, however, are hard to find. At the macro level there is no information on the growth and development of women-and men-owned enterprises. At the micro level a shortage of gender analysis prevents SME support organizations from designing appropriate programs to counter gender problems. Some of these shortcomings became obvious when Vietnam was preparing the implementation guidelines of the Gender Equality Law. Many heated discussions took place but remained inconclusive due to lack of data and

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<sup>1</sup> The estimation comes from GSO data in 2000. The ratio of women owned enterprise is around 25% of total operating enterprises.

<sup>2</sup> See for example: Women Business Owners in Vietnam: A national survey. MPDF and IFC, 2006

scientific evidence.

In this context, the Vietnam Women Entrepreneurs Council (VWEC) of the Vietnam Chamber of Commerce and Industry (VCCI) carried out a gender analysis of the roles, constraints, obstacles, opportunities and development of women entrepreneurs in Vietnam with support of the International Labour Organization (ILO). This study aims to present information on the development of women's businesses in Vietnam, and support business development service providers and SME support organizations including the VCCI in improving the design and implementation of women-owned enterprise development programs.

The scope of the research was:

- To assess the development patterns of women and men-owned enterprises in Vietnam;
- To identify the constraints and opportunities faced by male and female entrepreneurs as well as their needs and their perspectives on business development;
- To analyze the difficulties female entrepreneurs are facing in the economy in comparison to male entrepreneurs with an emphasis on the demands for business development services (BDS);
- To identify solutions, and provide recommendations to assist women to integrate into the local, national and global business environment and to design appropriate support programs for women entrepreneurs.

## 1.2 Key research questions

The main research questions for the entrepreneurs were:

1. Do women and men operating small businesses have different needs and views in terms of BDS and representation?
2. Do women and men operating small business have access to BDS and representation, which are relevant and suitable for them?
3. Do livelihood-oriented versus growth-oriented women owned enterprises have different needs and views in terms of BDS and representation?
4. Do both livelihood-oriented and growth-oriented women entrepreneurs have access to BDS and representation, which are relevant and suitable for them?

The main research questions for BDS providers and business associations were:

1. What is the capacity and interest to address the practical and strategic needs of women entrepreneurs?
2. What measures need to be taken to support BDS providers and business associations in responding to the needs of women entrepreneurs

## 1.3 Methodology

With the mandate and commitment to continue to provide support to women entrepreneurs, the Vietnam Women Entrepreneurs Council of the VCCI conducted the survey on women entrepreneurs in Vietnam. The research was carried out by a team of researchers within the VWEC, with the technical guide and assistance from the ILO Offices in Bangkok and Hanoi. The research included a desk review of existing and secondary data, and interviews with entrepreneurs.

a. The desk review included:

- Existing literature (relevant studies and reports by research and development organization such as the Vietnam Women Union (VWU), the VCCI, the ILO, the Mekong Private Sector Development Facility (MPDF), the World Bank (WB) and the Asian Development Bank (ADB);
- Secondary gender data from the General Statistics Office of Vietnam to analyze the role and contribution of women entrepreneurs to the Vietnamese economy.

b. The desk review was followed by interviews and focus group discussions:

- Interviews with 140 entrepreneurs (90 women and 50 men) in rural and urban areas in 4 provinces;
- Focus Group Discussions (FGD) in 4 provinces with male entrepreneurs, female entrepreneurs and members of business associations (12 in total);
- Interviews with 20 BDS providers and business associations in 4 provinces.

The results from the interviews were analyzed, and the report was finalized by the group of VWEC researchers with the support of the ILO.

The research was carried out in Hanoi, Thai Binh Province (North), Quang Ngai Province (Centre) and Can Tho Province (South).

Sample selection was in first instance done on the basis of VCCI's database of women entrepreneurs and databases of women business clubs. Since only an estimated 38% of all household businesses have been registered, part of the sample was selected via the 'snowball' method of personal contacts.

As shown in tables 1a and 1b, around two-thirds of the interviewed entrepreneurs operate in urban areas and one-third in rural areas. In both urban and rural areas there was a cross-section of well-established medium and large enterprises and micro and small enterprises.

**Table 1a:** Distribution of the interview sample by sex and provinces

	Hanoi		Thai Binh		Quang Ngai		Can Tho		Total
	Male	Female	Male	Female	Male	Female	Male	Female	
Urban	14	20	9	1	5	13	14	23	99
Rural	1	5	1	19	5	7	1	2	41
Total	15	25	10	20	10	20	15	25	140

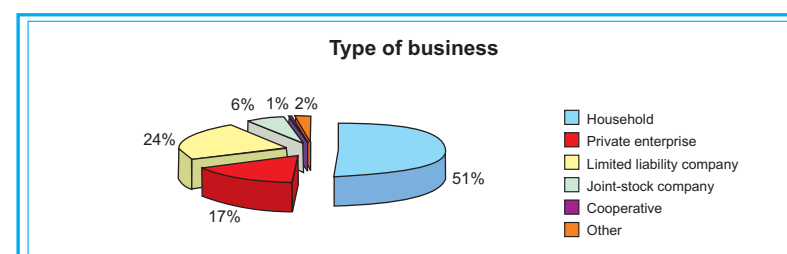
**Table 1b:** Distribution of the interview sample by sex and location

	Male	Female
Urban	42 (84%)	57 (63%)
Rural	8 (16%)	33 (37%)
Total	50 (100%)	90 (100%)

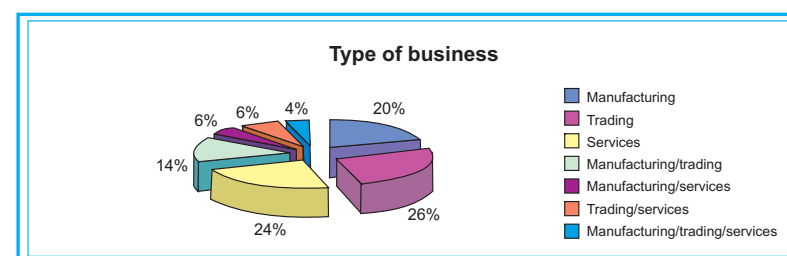
#### I.4 General profile of interviewed enterprises

Figures 1 and 2 show the profile of interviewed entrepreneurs in terms of the legal status of their enterprise and the products and services they provide. Half of the interviewed enterprises manage household businesses, the other half representing private enterprises, limited liability companies, joint-stock companies and cooperatives. The main sectors are manufacturing, trade and services.

**Figure 1.** Legal status of businesses of interviewed entrepreneurs



**Figure 2.** Main products and services of enterprises



#### I.5 Limitations of the research

Since the scope of the research was quite large with only limited time duration and resources, there is a number of limitations. Looking at the conclusions from the research, the readers need to pay attention to the following points:

- The interviewees were either enterprise/household business owners or members of business associations and business networks. The interviewees were not women who are self employed, or street vendors (having no workers).
- Due to the selection methodology as described before, the sample was not fully random, with quite a small number of questionnaires, so the representation is somewhat limited. Large corporations and state-owned enterprises were not included in this research.
- Some new qualitative concepts are included (e.g. GOE and LOE). The research group should apply indirect indicators, thus the conclusions of the research are general oriented.

## II General Information on the Policy Environment for Women Entrepreneurship in Vietnam

### II.1 The concept of women-led businesses and female entrepreneurs

The members of VVEC/VCCI are enterprises that are owned or managed by women. They are also called “**women-led businesses**”. Women who own or manage businesses are called “**female entrepreneurs**”. In other words, women-led business indicates the business entity while female entrepreneur indicates the personal entity. The concept of “**women-led businesses**” and “**female entrepreneurs**” should not be confused with the types of enterprises employing many women workers, as is sometimes done in policy documents in Vietnam.

### II.2 Gender statistics

According to “*Vietnam Gender statistics in the early years of the 21 century*”<sup>3</sup> the percentage of economically active women was 69% as compared to 76% for men, with more economically active women in the northern mountainous area and the central highlands. The official unemployment rate of women is higher than of men (7% and 4% respectively in 2003). On average in 2004, a woman in Vietnam earned 83% of a man's wage in urban areas and 85% in rural areas<sup>4</sup>. The concentration of female workforce is higher in agriculture and trade, while more men are working in fisheries and construction. In 2002, of every 100 female workers, 60 were working in agriculture, 2 in fisheries; 13 in trade and 1 in construction. Of every 100 male workers, 52 are working in agriculture, 5 in fisheries, 8 in trade and 8 in construction. The average hours spent per day on production and business by women in the working age is about the same as men<sup>5</sup> but when household work is included, women work on average 13 hours per day compared to 9 hours for men<sup>6</sup>.

The percentage of female national assembly deputies increased to 27% in the 11th term (2004-07) and remained stagnant for the 12th term (2008-2011) at 26%.

<sup>3</sup> GSO, 2005

<sup>4</sup> Vietnam Country Gender Assessment, 2006

<sup>5</sup> GSO, 2005

<sup>6</sup> Vietnam Country Gender Assessment, 2006

There are three managerial levels of local government: province, district, and commune. Women's participation is lower at the local levels of government. But even in central government, very few women are in leadership positions. In 2005, only 6 percent and 14 percent respectively of department directors and deputies were women. At local levels, women are rarely visible in leading positions. In some areas the situation has deteriorated over the past decade, such as in the judiciary, where the number of women at district level fell by 13 percent between 2001 and 2003<sup>7</sup>.

The educational and training levels of women workers are lower than those of men. The percentage of women with degrees and diplomas stands at 10%, as compared to 16% for men. At the intermediate level, 24% of women and 28% of men have degrees. Fourteen per cent of women as compared to 5% of men work without any certified skills<sup>8</sup>.

The percentage of women employed in enterprises that have not had access to training is 14%. On-the-job training has been provided to 71% of women working in enterprises, and to 30% of women working in cooperatives. Labour and safety protection is provided to 74% of male and 63% of female workers<sup>9</sup>.

Existing gender literature in Vietnam mostly refers employment related issues such as working hours, employment rates, income gaps etc. It is rare to see gender disaggregated data on women as business owners and managers.

According to the data from the General Statistic Office (GSO) provided on special request, the number of female owner-managers of incorporated enterprises in Vietnam amounted to 10,302 in December 2000, or about 25% of the total number of enterprises. The sectors with high percentages of female entrepreneurs are: education-related services (56%) and hotels and restaurants (47%). In the wholesale, retail trade, vehicle repairs, personal services, fishing and manufacturing sectors almost every fifth enterprise is owned by a woman (18 to 20%) while less than one of every 20 enterprises in the agriculture and forestry industry is owned by a woman (4%)<sup>10</sup>. Besides incorporated enterprises, Vietnam has about 3 million household enterprises (GSO, 2006). Women-led enterprises in this category are estimated at about 28% to 30% of the total.

<sup>7</sup> Ibid

<sup>8</sup> GSO, 2005

<sup>9</sup> Ibid

<sup>10</sup> Data provided by the General Statistic Office by special request

## II.3 Policy and legal framework for enterprise development and gender equality

### The Gender Equality Law

A Gender Equality Law was passed by the National Assembly of Vietnam in 2006 to be effective from July, 2007. This law is an important step forwards in building an equal society, covering political, economic and social issues. The law emphasizes the need to improve public awareness on gender equality and to change attitudes in society that discriminate against women. It lays the foundation to build a legal system and develop policies that ensure gender equality. It assigns responsibilities to all organizations in society to work on gender equality promotion and intensify supervision of the implementation of laws and policies on gender equality, including regular supervision by the National Assembly, the People's Councils and other political organizations at all levels.

Important provisions in the law in relation to women entrepreneurship are "Article 12: Gender equality in the economy"; "Article 13: Gender Equality in employment" and "Article 18: Gender Equality in the family". Article 12 specifies that "women and men are equal in establishing enterprises, conducting production and business activities, managing enterprises as well as in accessing information, capital, markets and human resources". Article 12 also indicates under "measures to promote gender equality in the economy" that (a) enterprises employing many female workers shall be given preferential treatment in terms of finance and taxation in according to legal regulations and (b) rural female workers shall benefit from improved access to credit and support programmes on agriculture, forestry and fishing. The article has not yet mentioned any special measure to address the gender issues faced by female entrepreneurs.

In May 2007, The Prime Minister promulgated Directive No.10/2007/CT-TTg "On the Implementation of the Gender Equality Law", indicating the need for awareness raising and education on the Gender Equality Law. It also announces that all effective legal documents are to be scanned and amended in conformity to the Gender Equality Law.

### The Labour Code

The Vietnamese laws and regulations related to employment, social security and working conditions are laid down in the Labour Code<sup>11</sup> and related regulations, decrees and directives.

Vietnam's Labour Code (2002) prescribes a fairly good set of entitlements for workers, particularly women. It has a separate chapter with provisions related to female employees (Chapter 10). Amongst others, it provides for positive discrimination in favour of women. When there is a vacant position suitable for both men and women, employers are to give preference to women. Women workers are entitled to four to six months maternity leave. It has been suggested that the entitlements accorded to women may sometimes act as a disincentive to hiring and promoting women.<sup>12</sup>

The Labour Code emphasises the responsibility of enterprises to recruit women workers, but does not refer to any benefits enterprises are entitled to for creating employment opportunities for women. The Labour Code states that national policies on preferential treatment will be formulated and that tax reductions will be considered for enterprises employing a high number of female employees (Article 110). While these provisions have been reaffirmed in the new Gender Equality Law, to date enterprises with large numbers of women workers have not received any priority and the policies have not been implemented in practice. Because of lack of guidance and supervision on the implementation of the Labour Code, the preferential treatment of enterprises employing high numbers of women exists on paper only.

The newly adopted Gender Law is more progressive on the retirement age and pension benefits for men and women, than the Labour Code. While the Gender Equality Law states that men and women should be treated equally with regard to social insurance, and are equal in terms of qualifications and age in promotion and recruitment (Article 13), the Labour Code sets the retirement age for women at 55 years and for men at 60 years. The latter is understood as compulsory rather than a free choice for women at the end of their working life<sup>13</sup>.

<sup>11</sup> Labour Code of the Socialist Republic of Vietnam (Amended and supplemented in 2002), Labour and Social Affairs Publishing House, Hanoi 2002

<sup>12</sup> See "The Labour Code: Helping or hindering women workers?" ADB, 2005

<sup>13</sup> A 2002 Amendment to the Labour Code stipulates that women at age 55 who have contributed to the social insurance fund for 25 years will receive the same pension entitlement as men at age 60 who have contributed for 30 years (Article 145). However this still discriminates against women as they miss out on senior jobs at the end of their careers and discriminates against men who have to contribute 5 years longer for the same pension benefit.

### The Comprehensive Poverty Reduction and Growth Strategy

The Comprehensive Poverty Reduction and Growth Strategy (approved by the Prime Minister in May 2002) addresses gender equality and women's empowerment and recommends to "Improve the quality of women's spiritual and material lives; improve their professional skills; create conditions for women to participate in and benefit fully and equally in all aspects of life: political, economic, cultural and social. It sets a target to "increase the participation of women in agencies, sectors and enterprises at all levels by more than 3-5% in the next 10 years"<sup>14</sup>.

The CPRGS specifically mentions the need to "develop programs to support SMEs that are managed by women"<sup>15</sup>. These programs should:

- Provide information and support to enterprises, especially those managed by women, in developing business strategies that fit with the integration process, to help increase their competitiveness in domestic and international markets<sup>16</sup>.
- Create a legal environment to conduct business on equal, competitive terms<sup>17</sup>.
- Improve women's access credit funds, such as the Fund for Hunger Eradication, the Poverty Reduction Programme, and provide the conditions for women to use these funds.<sup>18</sup>

According to the CPRGS the rate of women business owners is considered an important indicator for poverty reduction.

### The Decree on "SME Development Policy"

Decree No 90/2001/ND-CP on "SME development policy" was promulgated in 2001 to encourage and create favourable conditions for the development of small and medium-sized enterprises. The decree gives priority and "attaches special importance to support programmes for

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<sup>14</sup> CPRGS, 2002 page 44

<sup>15</sup> Ibid, page 53

<sup>16</sup> Ibid, page 65-66

<sup>17</sup> Ibid, page 77

<sup>18</sup> Ibid, page 100

enterprises that are managed by women" but does not elaborate further on these support programmes.

### Central Party Resolution on "Policy for women in the period of industrialization and modernization"

Resolution 11/ NQ/ TW on "Policy for women in the period of industrialization and modernization" was promulgated by the Central Party Committee in April 2007. The Vietnam Communist Party pays special attention to women empowerment, in order to confront the demands for national industrialization and modernization and international economic integration. The Resolution guides governmental and political organizations in "promoting small businesses owned by women" and calls for favourable policies to support women in the development of small and medium businesses<sup>19</sup>.

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<sup>19</sup> Resolution 11-NQ/TW of the Political Bureau of the Communist Party of Vietnam dated 27 April 2007 on the Work of Women in the Period of Accelerating Industrialization and Modernization (copy the source in the Biblio)

### III. Gender Perceptions of Entrepreneurs

#### III.1 Growth-oriented versus livelihood-oriented female and male entrepreneurs

Many research papers on gender in business and trade, refer to the concept of Growth Oriented Entrepreneurs (GOE) versus Livelihood Oriented Entrepreneurs (LOE). A tendency has been observed for women to become LOEs, while men become more GOEs. This research verifies this hypothesis.

Many criteria are applied to assess whether entrepreneurs would be so-called “growth-oriented entrepreneurs” or “livelihood-oriented entrepreneurs”. Within this research, we used the following criteria<sup>20</sup>:

1. Do you have any other economic activity from which you earn income?  
① Yes; ② No.
2. Why did you start your business? ① Unemployed/lost my job/too little income and needed income/ traditional family business/ others advised me/employment for my children; ② I saw a good opportunity/I have good skills for the job.
3. If you could get a permanent job with the government or in a private company, with the same kind of work and same level of income, would you take it? ① Yes; ② No.
4. Does your business has a business licence? ① No; ② Yes.
5. Are you willing to pay VND 10,0000 - 20,000 per day for small business management training on marketing, financial management and business planning? ① No; ② Yes.
6. Do you want to develop your business? ① No expansion, maybe operating at higher efficiency, resulting in higher production, profit and income; ② Expansion of existing business or opening other business, more equipment, more staff, production and income increase.
7. Do you have regular paid staff? ① No; ② Yes.
8. If you make good monthly profit of say twice as much as normal, what would you do? ① Use all or most profit for domestic consumption and savings; ② Invest all or most of profit in new equipment, hire more paid staff and let the business expand.
9. Are your business finances separated from the family finances? ① No; ② Yes.
10. Does your business keep records of its business transactions? ① No; ② Yes.

<sup>20</sup> From: Criteria to define women entrepreneurs who own and manage micro and small enterprises, in the framework of the project “Training for Women in Micro and Small Enterprises, phase 2” (TWMSE2), Jaap Voeten, Senior Advisor, Maastricht School of Management, Hanoi,

While Livelihood-oriented Entrepreneurs (LOE) are motivated to start a business to escape from unemployment and to keep their traditional family business, Growth-oriented Entrepreneurs (GOE) run their business because they grasp good business opportunities and have entrepreneurial skills. LOEs often stay informal, semi-informal or small-scale while GOEs would have the potential and intention to grow into larger businesses. They have clear a clear investment direction for both financial and human resources.

Table 2 shows the differences in the motivation for starting a business amongst male and female entrepreneurs. 28% of the female entrepreneurs and 20% of the male entrepreneurs stated that they are running the business to make a living and to escape from unemployment, because they had no job or too little income. Meanwhile, 72% of the female and 80% of male entrepreneurs affirmed that they had identified good opportunities to start a business and had good skills to do so.

**Table 2:** Motivation for starting a business

	Percentage of interviewed Female	Percentage of interviewed Male
Unemployed/lost my job/too little income and needed income/ traditional family business/ others advised me/ employment for my children	28%	20%
I saw a good opportunity/I have a good skill for a job	72%	80%

Among the interviewees, 70% of male and 64% of female entrepreneurs said they have registered according to the Enterprise Law. This shows that business people understand that registration creates better conditions for their operations. However, the ratio of registered women-led enterprises is lower than that of men-led enterprises. This may be explained by limited awareness of women entrepreneurs about the registration process or it may be that women plan to keep their business small (see table 3).

**Table 3:** Business licensed or not?

	Percentage of interviewed Female	Percentage of interviewed Male
Business has a license	64%	70%
Business doesn't have a license	36%	30%

Once entrepreneurs start a business, they tend to commit to it rather than abandon it. But women tend to be somewhat less committed than men: 21% of female and 17% of male interviewed entrepreneurs said they may quit the business if being offered a permanent job with the government or in a private enterprise, in the same kind of work or with a similar level of income (see table 4).

**Table 4:** Commitment to the business

	Percentage of interviewed Female	Percentage of interviewed Male
Committed to the business even when there are other opportunities	79%	83%
Would abandon the business for a permanent job with the same level of income	21%	12%

Both male and female entrepreneurs had a clear direction and goal for their business for the next 2 years. Very few of them (15% of women but only 10% of men) want to maintain the present size and level of activity, while the overall majority (84% of women and 90% of men) said they plan to expand their business by penetrating new markets, investing in new equipment or employing more staff (see table 5). This is evidence of a more general trend in society that both men and women are moving from livelihood enterprises to growth oriented businesses, nonetheless this trend is still stronger among men entrepreneurs.

**Table 5:** Business strategy over the next 2 years

	Female	Male
To maintain the present size and level of activity	15%	10%
To expand the business by expanding into new market	84%	90%
Other plans	1%	0%
Total	100%	100%

12% of the women entrepreneurs and 6% of the male entrepreneurs said they would use all or most of the profit for savings or domestic consumption. This shows that women entrepreneurs often keep their business closely linked to their family's livelihood. More men have the tendency to invest this money into the business, in purchasing new equipment, hiring more staff to expand the business.

**Table 6:** Difference in using profit of the business between men and women

	Feedback from female entrepreneurs	Feedback from male entrepreneurs
Use all or most profit for savings or domestic consumption	12%	6%
Invest all or most profit in new equipment, hire more workers	88%	94%
Total	100%	100%

Book keeping was done to the same extend by both sexes. About 90% of interviewed men and women recorded their business transactions. Most entrepreneurs keep the business finances separate from the family finance. However, it is interesting to note that 28% of the male and only 21% of the female interviewees mix the money for business with the family finances.

The above result show that, as compared to men, women have a tendency to be LOEs rather than to be GOEs. However, the percentage of this group is not high, so we assume that the business will of women entrepreneurs in Vietnam is strong enough

### III.2 Priorities, needs and perspectives of female and male entrepreneurs

During the focus group discussions, both men and women had outspoken views on how female and male characteristics would help or hinder in business management. It was mentioned that women have different ways of managing a business, specifically in human resource management. Both men and women thought that women are better in handling people while male business owners would be more decisive and rigid. Women were seen to have certain limitations in terms of competency and knowledge, and these perceptions were stronger in the rural areas.

### Box 1: General obstacles for women entrepreneurs

General obstacles for small enterprises are weaknesses in management, foreign language and IT, limited human resources, high competition, troublesome business procedures, and lack of capital. Women seem to have more difficulties such as time limitations and the balance between work and family. Women have a narrower business environment and fewer opportunities. Women are also too careful and are afraid to take risk, whereas men are sometimes too flexible, too rigid or too hot-tempered. Men are under the pressure of being considered as “money makers”, otherwise society considers them “unsuccessful”. People often question whether successful business women are able to spend enough time with their family and make sure that they have a happy family life.

It was interesting to note that none of the respondents questioned whether men invested enough in their family's happiness.

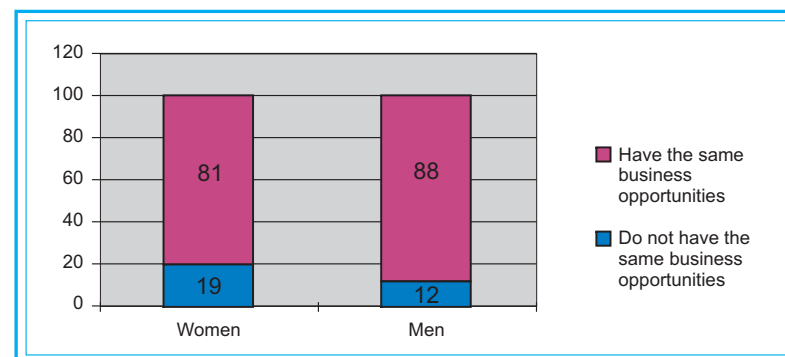
*Focus Group Discussion in Ha Tay, Thai Binh, Can Tho and Hanoi*

Asked whether there are differences in the constraints faced by female and male entrepreneurs, 65% of interviewed women indicated that there were differences, while 75% of the male entrepreneurs recognized this. In the view of the research team, obviously, running a business is more difficult for women because they do not have enough time for the business due to their family responsibilities. Women have less education and training in competencies such as management, communication and decision making skills. They also face social prejudices as people tend not to believe in the talents of women entrepreneurs.

Looking at opportunities to get into business, women respondents were a little more sceptic. Nineteen per cent of women consider that men and women do not have the same opportunities to get into business when only 13% of the interviewed men considered this to be the case (see Figure 3).

During some of the focus group discussions men claimed that women receive priority from government and NGO support programs. In reality, these support programs are very small in size and reach only a small number of women (for example, micro-credit programs for poor women). The establishment of women's business clubs and associations over the past years, however, is an important step in creating more opportunities for women in businesses.

**Figure 3:** Perception of women and men about business opportunities



### Box 2: Opportunities for women entrepreneurs

While opportunities are the same and equally available to both sexes in principle, there are still differences in practice. Men feel free to participate in all social and business activities, while Vietnamese women still stay with their family. In the past and present time, men have always been respected by their families. They are not afraid of taking risks, while women are careful and reluctant.

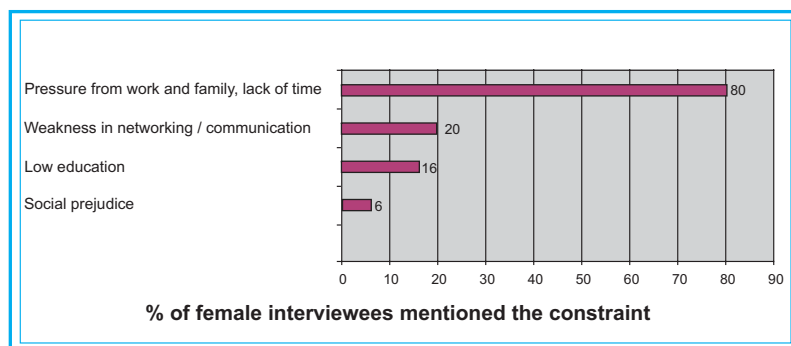
More chances are now provided to women in Vietnam through the new Gender Equality Law, government policies and support programs of the Women's Union, business clubs, and NGOs. Women now have higher levels of education and competencies. Many famous entrepreneurs and leaders in the country are women. One of the reasons of their success is often that they are single.

*Focus Group Discussions in all 4 provinces*

Balancing business and family life is a “traditional problem” for women everywhere in the world. But in Vietnam, this matter is more difficult because social services are not available as in the developed countries, where women have more time for themselves and for their business. Awareness of this problem was higher among women (34%), who are faced with this problem in every day life. Only 22% of men were of the opinion that women face more difficulties in balancing business and family life.

80% of female interviewees mentioned that high pressure from work and family and lack of time is a constraint for their business. The next important constraint of women entrepreneurs is a perceived weakness in establishing networks and communication (20% of women entrepreneurs). Low educational attainments were mentioned by 16% of the female interviewees.

**Figure 4:** Constraints of women entrepreneurs



The result of the focus groups revealed openness to discuss gender issues amongst both male and female entrepreneurs. The position and role of entrepreneurs have changed with the development of society. Female entrepreneurs now are recognized, because they have created wealth and employment for the society. Just like their male counterparts, Vietnamese entrepreneurs have actively contributed to the economic and social development of the country and in principle women now are equal to men in the modern Vietnamese society.

Changed attitudes on the role of women did not only prevail in the cities but in the provinces too. However, in the semi-informal economic sector, household enterprises owned by women do not develop as fast as those owned by men because women have to take time to do housework and look after children.

**Box 3: Respect for women entrepreneurs**

Some male entrepreneurs consider that women entrepreneurs now are more respected than men. Women create a friendlier working environment and get more sympathy from workers than men do. However, the percentage of male entrepreneurs is still larger and enterprises owned by men are bigger in size. Male entrepreneurs have more chances to contribute to society. Compared to men, the ratio of women, who obtain a high position in society, is low. Women entrepreneurs still face many difficulties and obstacles.

*Focus group discussion among men in Can Tho*

More women entrepreneurs are livelihood-oriented not only because of women's own preferences but also due to the attitudes in the community, which doesn't encourage women to broaden their social networks and expand their business activities.

**Box 4: Position of women entrepreneurs in the rural areas**

In the rural areas, people do not encourage women to expand their social networks, not even for business purposes. It is felt that women should stay behind their husband. It is also hard for people to accept that some women may be more successful than men.

*Focus group discussion among women in Thai Binh*

Perception, attitude and prejudice for women entrepreneurs were openly discussed in the focus group discussions. The results show that society appreciates the role of women entrepreneurs. Focus group discussions also mention the strengths and weaknesses of women in business. There is still prejudice on women in the rural area. It is noticed that female entrepreneurs have less concern for themselves, they do not recognize the difference between men and women in doing business, and do not see that combining family responsibilities with managing a business can affect their health.

## IV Business Development Services

### IV.1 Access to business development services

Business Development Services (BDS) refers to any non-financial service used by an enterprise to assist its business functioning or growth, provided in a formal or informal manner. A few examples of BDS are training, consultancy, management services, marketing, packaging, product design, quality assurance, distribution logistics, information, internet, IT and computer services, business linkage promotion, accounting services, courier and advertising. “BDS markets” encompass providers of business services, both commercial and publicly funded, businesses who use BDS and the actual provision of services.

In Vietnam business development services are provided by the Vietnam Chamber of Commerce and Industry, business associations, NGOs, institutes and universities, state owned enterprises and private companies. The BDS market in Vietnam offers diversified services, including but not limited to business training, marketing support, technology transfer, information services, legal advice, and IT services. The VCCI-ILO “Start and Improve your Business” (SIYB), is a well-known training program, from which more than 25,000 entrepreneurs (50% women) have benefited.

In 2002, VCCI, GTZ and SWISSCONTACT conducted a survey on the BDS market in Vietnam<sup>21</sup>. The survey assessed the demand and usage of BDS among 1200 enterprises in Hanoi, Ho Chi Minh City, Danang, Hai Phong, Dong Nai and Binh Duong. The study showed that the average private enterprise had used on average 2.5 types of business development services. The study drew two important conclusions: (1) Smaller enterprises are more reluctant to try business services and are more cost-conscious than larger enterprises and (2) Enterprises represented by women and by men in the survey showed similar BDS purchasing habits. Our study confirms the VCCI, GTZ and SWISSCONTACT results that BDS, overall, are equally accessible to both female and male entrepreneurs.

Table 7 shows the general picture on access to business development services amongst female and male entrepreneurs, which helps to identify future needs.

<sup>21</sup> VCCI, GTZ and SwissContact, 2002

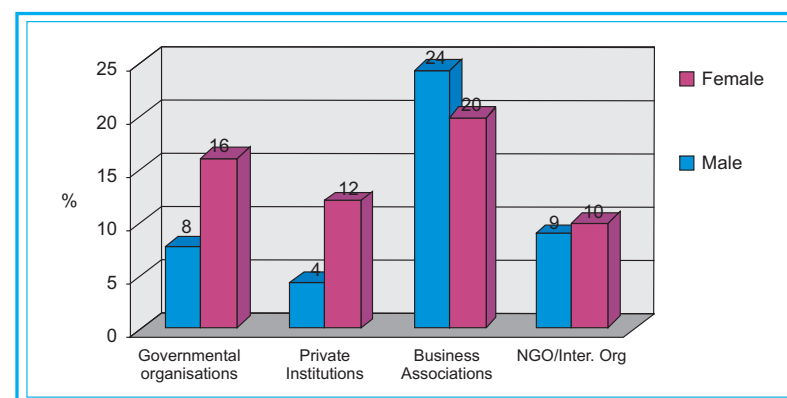
**Table 7:** Demand for and usage of BDS and readiness to pay

BDS	Demand for BDS (%)		Used BDS (%)		Paid the fee (%)		Satisfied with the services (%)	
	Female	Male	Female	Male	Female	Male	Female	Male
Training (business training)	83	78	37	40	59	86	88	91
Advice on legal, financial or taxation issues	72	78	30	26	56	43	89	85
Support with computer access, internet access	61	68	32	37	65	90	90	72

There is however a difference in the type of BDS used by men and women, the providers that serve men and women and the appreciation of men and women regarding the services provided.

**Training services:** The survey showed that there is no big difference between women and men in accessing training services: 37% of female interviewees and 40% of male interviewees have attended training on business management and administration. Business associations and NGOs are the main providers for both sexes. But, as shown in Figure 5 below, women seem to benefit less from training offered by governmental organizations and private BDS providers and more from training organised by business associations.

**Figure 5:** Women and men entrepreneurs receiving training from different institutions



**Financial services:** Both men and women have the same views on the difficulties of women in accessing loans: Most women (86%) and men (88%) (see table 9) do not consider it to be more difficult for women entrepreneurs to access credit. Those who think it is more difficult, mentioned women's lack of collateral (22%) as the main reason. Half of the interviewees of this group thought that women are not taken seriously by banks and credit institutions. While some women mentioned complicated credit application procedures, men didn't mention this. Traditionally, land titles are in the name of men and husbands. Recently, the government has stipulated that the wife's name can be included on land certificates but this can be applied to newly issued land certificates only.

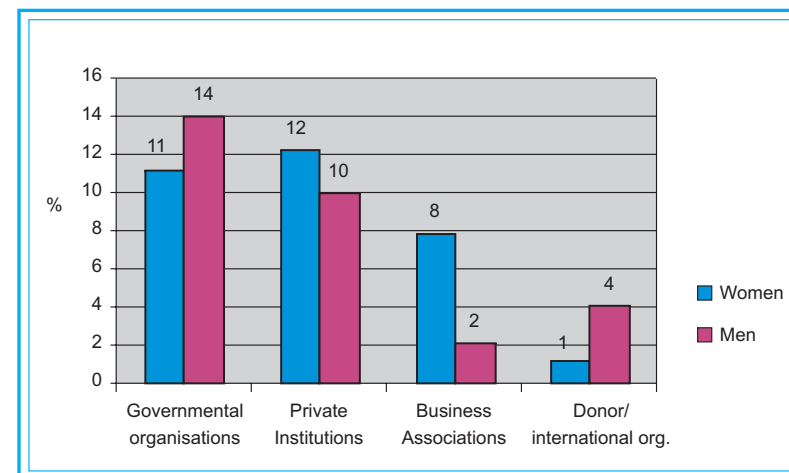
The ratio of men and women with access to bank loans was quite high for both sexes. The survey data show that 49% of women as compared to 42% of the men had received a business loan.

**Business counselling:** Around three-quarters of the respondents (72% of the women and 78% of the men) mentioned that they needed legal advice, and information on financial and taxation issues for their business. However, only about 30% of female and 26% of male interviewees had ever received such advice, mostly from the government and from NGOs.

Only 25% of the interviewees were satisfied with the quality of the advisory services received. Business advisory services are important but difficult to deliver. Small business associations and clubs provide simple advice and guidance but not consultancies which require high staff competency. Business association staff does not have strong experience and expertise to work as business consultants. 26% of the interviewees did not see the need for advice, and 14% complained that the fee for advisory services was too expensive.

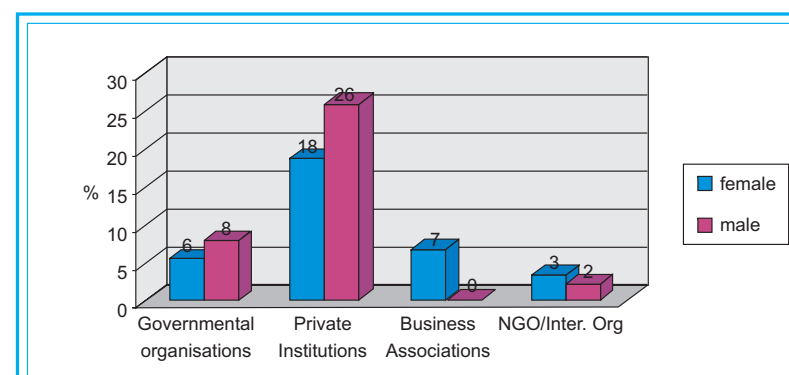
As shown in figure 6, women and men receive advisory services from different organizations. More men than women are serviced by governmental organizations, donors and international NGOs, while women are provided with services from private institutions and business associations. This confirms the abovementioned weakness of women entrepreneurs to access services offered by governmental organizations.

**Figure 6:** Women and men entrepreneurs receiving advisory services from different organisations



**Information technology:** IT services were in high demand among both women (61%) and men (68%). Around one-third of the women (32%) and slightly more men (37%) had received IT services. Men receive more IT support from the government and from private firms, while more women rely on support from their business association (see figure 7). This may partially be a result of the recently launched VWEC-VCCI project supporting a number of women business clubs on “Women and the Digital Economy”.

**Figure 7:** Women and men entrepreneurs receiving IT services from different organisations



The overall majority of respondents (86% of women and 83% of men) considered IT support to be equally relevant and accessible for male and female entrepreneurs. 83% of the interviewees were satisfied with the quality of the support. More women now use computers and other IT services. Table 8 shows the difference between household enterprises and fully registered enterprises. Household enterprises expressed less demand and have received less support.

**Table 8:** Use of IT services by household and incorporated enterprises

	% of household Enterprises	% of registered enterprises
In need of support with computer access/Internet services	40	75
Has received support on computer access / internet services	12	23

Among the interviewees, 59% of female and 38% of male entrepreneurs mentioned that the existing training programmes deal with specific needs of women such as balancing work-life balance, business opportunities and education. The rate of women is higher because in reality, gender issues are only mentioned in training programs for women only. However, in access to other services such as credit, consultancy, information, information, the gender perception of female and male entrepreneurs is similar (see table 8)

**Table 9.** Gender perception of female and male entrepreneurs in access of BDS services

BDS	Female	Male
Training programs dealing with gender issues	59%	38%
Difficulties of women in credit access	86%	88%
Difficulties of women in getting advisory services	82%	85%
Difficulties of women in getting IT support	86%	83%

## IV.2 Future needs for business development services

The basic conditions for an enterprise to demand a business development service are:

- The entrepreneur knows the service exists;
- The entrepreneur has a basic understanding of the service;
- The entrepreneur concretely understands the specific benefits that the service can provide for his/her business;
- The entrepreneur sees that these benefits are applicable and useful for his/her business as well as address a priority issue in his/her business;
- The entrepreneur is willing to pay an outsider to deliver the benefits to his/her business;
- The entrepreneur is convinced that suppliers can deliver the promised benefits;
- The entrepreneur feels that the potential value of the benefits are worth whatever risks s/he perceives in purchasing the services;

The following conditions are necessary for a transaction to actually take place:

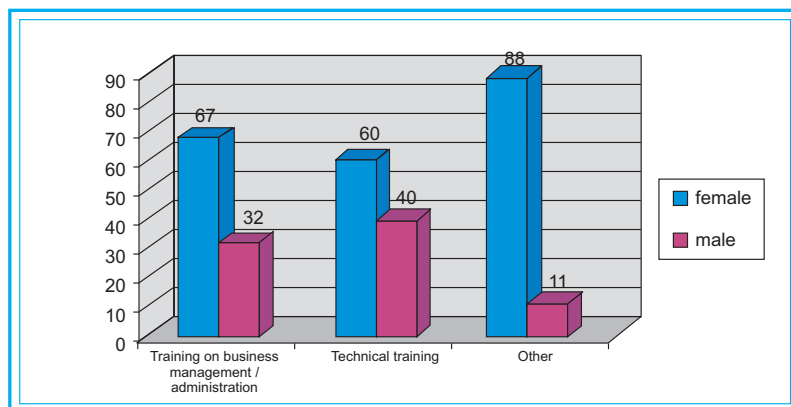
- The entrepreneur can find a supplier that meets his/her particular needs with an appropriate service product;
- The entrepreneur and the supplier are able to agree on a price and payment mechanism that is profitable for the supplier and both reasonable and feasible for the enterprise.

The study shows high demand for business development services amongst men and women. Three-quarters of the interviewed entrepreneurs (76% of the women and 78% of the men) indicated that they need training with 68% wanting training on business management/administration and 32% needing technical training. Training on business management is in more demand among women. See figure 8.

Similarly, 72% of female and 78% of male entrepreneurs mentioned that they needed advisory services on financial, taxation and legal issues, while 61% of female and 68% of male entrepreneurs mentioned the need for better computer and internet access.

The ratio of entrepreneurs actually using BDS as compared to those

<sup>22</sup> VCCI, GTZ and SwissContact, 2002

**Figure 8:** Demand for different types of training

expressing a need for BDS is low. Women seem to be more cautious in deciding on buying the training and IT services. As most entrepreneurs seem to have a basic awareness of BDS, the issue seems to be more related to readiness to pay and the quality of the services.

Entrepreneurs are ready to invest time and pay for suitable courses on small business management training, marketing, financial management or business planning. In the past more than 54% of women and 86% of men entrepreneurs paid for training services. This is not only because men are more willing/able to pay for training, but also because women seem to be less satisfied with training services than men. Women (83%) are ready to pay if there are suitable course on business management training as compared to 78% for men. Table 7 shows that more men than women paid for training and IT support, but more women paid for legal, financial or fiscal advice.

In general, the entrepreneurs like to attend training and meetings in mixed groups of both men and women. Only 5% of the female interviewees preferred to attend training with women only and 4% of the men with men only. The reasons given were that it is easy to share information with people who have the same viewpoints and interests, such as techniques and machineries for men, and child care and family matters for women. In terms of designing the content of BDS, only a few female entrepreneurs, and no male entrepreneurs, expressed that they need inputs on “gender issues”.

### IV.3 Supply of business development services to male and female entrepreneurs

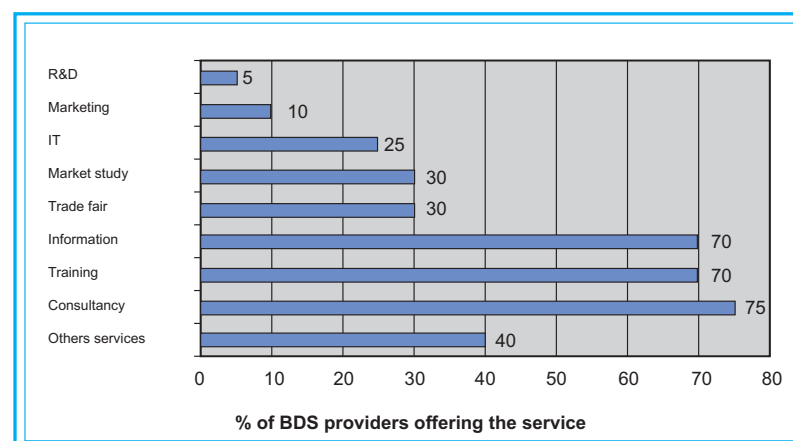
Studies on the BDS market in Vietnam show that the supply-side of the BDS market is facing serious limitations. Service providers lack a clear understanding of the specific needs of local businesses. They also lack the expertise and ability to tailor their services according to needs. Consulting firms in Vietnam are still young, and Vietnamese consultants, in general, are still learning the trade. They lack consulting skills and experience, and in particular, are unable to articulate effectively the value of consulting services to clients<sup>23</sup>.

In this research the 20 BDS providers interviewed can be divided into two groups: membership based business associations/business clubs and private BDS providers registered as companies and business centres. Business clubs are informal groups while business associations are registered and recognized as legal entities. Business clubs do not receive financial support from the local authorities and they do not need to submit their reports as business associations do.

The survey shows that the services of BDS provider and business associations are becoming more diverse, ranging from traditional services like training to new services like recruitment services. Competition in the market has increased with a growing number of BDS providers and business associations realizing that they need to create new and good quality services to attract more members and clients.

Private BDS providers seem to be more flexible in service delivery than non-profit business associations. Figure 9 show that the services most commonly offered are business consultancy, training and information services, supplied by respectively 75%, 70% and 70% of BDS provider and business associations. Trade fairs, market surveys and IT services are provided by 30%, 30% and 25% of the interviewed BDS providers and business associations. Few of them engage in R&D and marketing services (see figure 9).

<sup>23</sup> MPDF, 2004

**Figure 9:** Services provided by BDS providers and business associations

**Box 5: Marketing BDS to women entrepreneurs**

BDS providers and business associations offer a wide range of services, from professional services like training, consulting, and trade fairs to entertainment such as outings, business breakfasts, presentations and talks on gender issues for both men and women. An effective way to reach and attract women clients would be a discount policy for women clients. Another way would be for BDS providers to print and send their brochures and programs to women, instead of posting them on the internet, TV or newspapers only.

*Focus group discussions with BDS/Bas in 4 provinces*

Recently gender equality issues have gained importance within businesses and business support organizations. Business support organisations are trying to attract female members and clients. It is encouraging that most of interviewed BDS providers and business associations had records on the number of female clients and members.

Different types of BDS providers and business associations had very different percentages of female clients. Women business associations serve women while associations such as the Mechanics Association have very few female members. Table 10 shows the percentages of female clients of the interviewed BDS providers and business associations.

**Table 10:** Percentage of the last year's female clients

	Name of the association	Legal status of organization	% female clients
1	Hanoi network of women entrepreneurs	WBC	100
2	Thai Binh Women entrepreneurs club	WBC	100
3	Thuong Xuan embroidery cooperative of local women union (Quang Ngai)	Business Center	100
4	Quang Ngai Women union	WBC	100
5	Thai Binh Vocational Center of Women Union	Business Center	95
6	Job Promotion Center for Youth (Can Tho)	Business Center	70
7	Giang Ngoc Business Services Co	Private Company	60
8	Center for Business Services and Real estate (Cantho)	Private Company	50
9	Center of technical assistance for SMEs (Ha Noi)	Business Center	40
10	Quang Ngai Vocational Training Center of Youth	Business Center	35
11	Thai Binh Embroidery for Export Association	BA	30
12	Hanoi Association of SME	BA	30
13	Can Tho Business Association	BA	23
14	Industry and Commerce Association of Hanoi	BA	20
15	FPT Incubator	Private Company	20
16	Youth Business Association (Ha Noi)	BA	18
17	Mechanical association (Can Tho)	BA	0%
18	Center for Investment Promotion, Trade and Tourism (Can Tho)	Business Center	0%
19	IT Association (Can Tho)	BA	Do not know
20	QN Promotional Center for Cooperatives and SMEs	Business Center	Do not know

Almost half of the interviewed BDS providers and business associations (47%) mentioned that male and female clients have different requirements in service delivery. Women tend to request specific programs and support policies, while men respond to all general promotional activities.

#### IV.4 Capacity and interest to address needs of male and female entrepreneurs

Aware of the opportunities and constraints of women entrepreneurs, some BDS providers and business associations organise activities and offer services to satisfy the demand of women members. They organise seminars, training courses and round-table meetings as opportunities for women to learn, share business experience and meet potential clients. Most of these activities are organized during the day because women cannot attend during night time.

Other BDS providers said they did not have specific services for women as the number of female clients is too small to give women any special consideration. Whereas gender equality issues are raised in the society and within business promotional organizations, not many BDS providers and clubs have paid sufficient attention to gender issues. Most of the key informants indicated that their organizations do not have enough time and staff, that they are too busy with daily activities and do not give any priority to women or gender matters.

##### Box 6: Specific needs of women entrepreneurs

**BDS providers should have a good strategy to learn about the needs and constraints of entrepreneurs. The constraints are different for different types of entrepreneurs. For instance women entrepreneurs in the rural areas face more obstacles from social attitudes while the ones in cities face severe time constraints. Depending on these characteristics, BDS providers should design suitable programs to meet the demands of both male and female entrepreneurs.**

*Focus Group Discussion with mixed group in 4 provinces*

Regarding appropriate access to services for both women and men entrepreneurs, most of the BDS providers/business centres indicated not to pay much attention to this issue. They consider their male and female clients as equal, and women have to overcome their difficulties by themselves in order to access their services.

## V Business Associations

### V.1 Membership of groups and associations

37% of women and 38% of men were a member of at least one association or club. Only 8% of the female entrepreneurs, compared to 16% of the male entrepreneurs participated in more than one club. This shows that women tend to be a member of only one organization while men expand their relationships and networks by entering more than one club or group (see table 11).

**Table 11:** Participation in business clubs and associations

	Female	Male
Member of one business club or association	29%	22%
Member of more than one club or association	8%	16%
Total	37%	38%

Entrepreneurs in the provinces are not much involved in business associations. Entrepreneurs do not see the need to get services from associations, and provincial business associations are not strong enough to provide services to attract entrepreneurs.

**Table 12:** Membership of business clubs and business associations urban and rural

	Percentage of interviewees member of a business club or association	Percentage of interviewees member of more than one association
Urban	22%	15%
Rural	37%	0%

**Table 13:** Percentage of the number of interviewees, who are members of business associations and clubs, disaggregated by levels

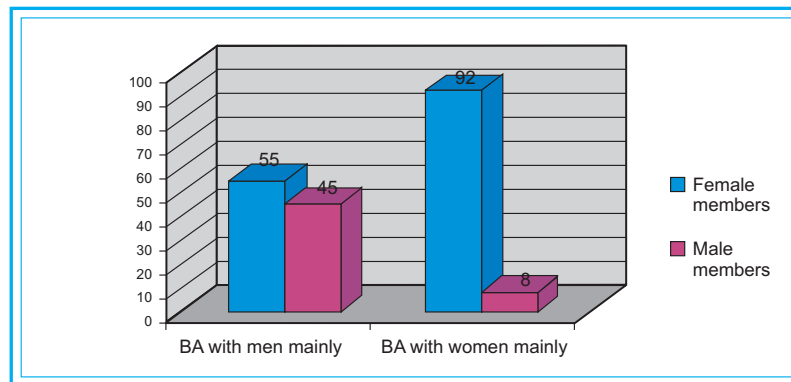
Types of Association	Percentage
Association at national level	26
Sector-based association at national level	15
Association at provincial level	59
Total	100

Around one-quarter of the interviewed entrepreneurs (26%) are members of business associations at the national level such as the VCCI, the Hanoi Industrial and Commercial Association, the Vietnam SMEs association and the Vietnam Cooperative Alliance. Only 15% of the interviewees are members of sector-based associations. Except the big ones like the Construction and Medicine and Pharmacy Associations, these are usually small associations, such as the Flower and Bonsai Club, the Packaging Association, the Fine Art Association, the Handicraft Association, the Vietnam Printing Association, and the Advertising Association.

Three out of every five members of business associations (59%) in the provinces are members of associations at provincial level, such as young entrepreneurs clubs, association for small enterprises, women business clubs, the Hanoi Association of SMEs and the Van Phuc Silk Association.

Figure 10 shows that while good numbers of women participate in mixed business associations, men seldom participate in business associations dominated by women (mostly business clubs supported by the Vietnam Women's Union) (see figure 10). The reason is that women business clubs only accept female members and have no intention to invite male entrepreneurs. This limits the understanding of gender issues. "Gender" is confused with "women". The research found that 91% of the interviewed women and 98% of the men prefer mixed associations. This confirms that most interviewees prefer to be trained in mixed groups as mentioned earlier.

**Figure 10:** Male and female members of business associations



## V.2 Benefits of female and male members opinions of female and male entrepreneurs

While women entrepreneurs seem to prefer mixed business groups, they appear to be satisfied with the practical and useful support presently offered by women business clubs or associations. Women business clubs bring opportunities to build relationships and share experiences with other women. Women can discuss the obstacles and difficulties they face with the hope to improve the business and social environment.

The general benefits that entrepreneurs find in business associations are as follows:

- Networking, meeting business partners and clients;
- Service delivery: training information, consultation etc.;
- Protection of interests/rights;
- Organization of social events;
- Social services.

There is no difference between male and female respondents in the main reasons given for not becoming a member of a business associations or clubs or participating in their events. Some do not know about business associations or have no time to participate. Others consider that the services do not meet their business demand.

In terms of the usefulness of the services provided by business associations and business clubs, male and female entrepreneurs have different priorities. Women place higher value on information on policies and legal issues as well as management and leadership training. Men value representation and protection of interests and rights, as well as market information.

**Table 14:** Type of BDS services considered “very useful” by male and female entrepreneurs

	Interviewed Women		Interviewed Men	
	%	Ranking	%	Ranking
<b>Training</b>				
Management training	77%	2	46%	4
Technical training	58%	7	56%	3
Leadership training	75%	3	44%	6
<b>Information</b>				
Information on policies, legal issues	80%	1	44%	6
Information on markets	59%	6	62%	2
Information on technology	54%	8	46%	5
<b>Business counselling</b>	74%	4	56%	3
<b>Marketing assistance</b>	36%	9	40%	6
<b>Representation, protection of interests and rights</b>	67%	5	88%	1
<b>Micro finance</b>	33%	10	20%	7

Most men (94%) and more than two-thirds of women (70%) think that the services of business associations are equally useful for both sexes. The reason why many women consider this not to be the case, is that most industrial associations are dominated by men. The services of these associations are not easily accessible for women. Training is often organized in the evening or during the weekend, and the methodology is not appropriate. Some women mentioned that gender issues are not taken into account.

#### Box 7: Need for more support

The members of business associations in Can Tho consider that women in the provinces require more training, especially on business management. The services of the associations do not meet the expectations of women entrepreneurs and they hope to get more productive and innovative support programmes.

*Focus Group Discussion among women in Can Tho*

### V.3 Leadership of business groups and associations

In women business clubs or job promotion centres under the Women Union, 100% of the managers and staff are women. Women do this work on a voluntary basis and contribute financially to the activities of the club. In other

BDS providers and business associations, the percentage of women at the managerial level ranges from 0% to 40%. In the mechanical association, there is no women staff or manager at all because men control the industry.

Among the interviewees, 20% of women and 27% of men have ever been leaders of an association. The ones who have ever played a leadership role in a business club or association are people who have strong enterprise experience, enthusiasm and a capacity to lead.

### V.4 Capacity and interest of business associations to address to needs of female and male entrepreneurs

Similar to the findings among the BDS providers, business associations have to understand the opportunities and constraints of both male and female entrepreneurs. Based on this gender analysis, they can establish suitable support programs for their members and clients. They can coordinate with other organizations such as the Vietnam Women Union to give more priority to women entrepreneurs.

#### Box 8: Integration of gender issues into BDS

Important issues for all entrepreneurs are PR work, exchange of opinions, visits to successful enterprises, business consultancy, access to finance and market information. Specific issues for women are gender awareness raising, suitable training schedules for women, credit programmes, family support to women in doing business, child care services and events to honour successful women entrepreneurs.

*Focus group discussion in mixed groups in 4 provinces*

The number of associations interviewed in this study is rather small, and they focus mainly on providing information and training, organizing seminars, workshops or meetings. At present, the capacities of small business associations in the provinces are not strong enough. In order to provide better services to entrepreneurs, business associations themselves have to strengthen their operations and organization. Advocacy and representation functions are the most difficult and important tasks through which the interest of the members can be protected.

## VI Conclusions

1. Whereas the Gender Equality Law is an important step forward, its adoption does not mean that gender equality in enterprise development is within easy reach. Policies to support women-led enterprises and enterprises employing large numbers of women exist largely on paper. Some provisions in the Gender Equality Law are inconsistent with other parts of the legal framework, such as the early retirement for women stipulated in the Labour Code. Changes in land titling policies that, in principle, allow women to use the family land title as loan collateral, need to be disseminated and brought into practice to have a real impact.

2. Women-led businesses have made a lot of progress for the last few years. In the informal economy, however, women-led enterprises do not develop as fast as those owned by men. Household responsibilities, still largely shouldered by women, are the main constraint. Limited possibilities to establish business networks are the next factor. According to the criteria used in the research, more women than men entrepreneurs are “livelihood-oriented” rather than “growth-oriented”, managing business operations that are to large extent integrated into the family's livelihood.

3. Over the past decade, the Vietnam Women Union and others have supported women entrepreneurs to establish women business clubs. Women entrepreneurs find these clubs useful to share information and establish social and/or business networks. At the same time, women entrepreneurs need business development services that require a level of professional service delivery beyond what these clubs can offer. The more professional and specialized sector-based business associations, however, remain largely male dominated and have not adapted their operations and service delivery to the need of women entrepreneurs. Even though over 95% of male and female entrepreneurs prefer business training in mixed groups, most of the training to women is provided by business clubs affiliated to the Women Union while more training to men is provided by government and private BDS providers.

4. Most of the BDS providers that do not explicitly and/or exclusively target women, service a low percentage of women entrepreneurs or sometimes none at all. Half of the BDS providers are aware that male and female clients have different requirements in service delivery. Most providers do not have time to pay attention to these issues, consider that the number of female

clients is too small to pay special attention, or consider that women have to solve their own problems. Women business clubs and associations seem to be bridging the gap in service delivery but, as mentioned earlier, capacities to offer high quality services are often limited.

## VII Recommendations

1. The VCCI and its VWEC together with international organizations should build the capacity of women business clubs and associations with a view to professionalize their service delivery. They should facilitate linkages between women's business clubs and specialized business development service providers in order to create synergies and build on the strengths of both types of organizations.

2. The VCCI and its VWEC together with international organizations should strengthen the role of women entrepreneurs in mixed business associations with a view to a) make their services more relevant for women entrepreneurs and b) ensure that the associations represent men and women entrepreneurs equally. Integrating gender equality concerns into training and support programmes for business associations would be the main strategy.

3. The VWEC should continue and scale up its social marketing campaign for women entrepreneurs. While some of the present campaigns primarily target relatively well developed women-led businesses in urban areas, new social marketing approaches need to be developed to change gender perceptions amongst low-income groups in rural areas. The “Gender Equality Smart Economics” can be a slogan for the social marketing programme.

4. Gender equality issues need to be integrated into the programmes delivered to entrepreneurs by business associations, BDS providers and NGOs. Business training programmes, for instance, should pay attention to equal distribution of workload in the family, decision-making in the family and business, mobility and networking issues. Services designed need to be simple, encouraging women entrepreneurship and confidence.

5. The VWEC should provide guidance to women operating informal businesses on business registration. Women entrepreneurs need information about the advantages and the potential drawbacks of

formalization as well as guidance on the registration process. Information about the possibilities to have land titles registered in both the husband's and the wife's name, needs to be disseminated for women to gain equal access to financial services.

## Annex 1. Map of Vietnam



## Annex 2. List of interviewed enterprises

1. Vinh Loc Co. Ltd.
2. Urban development, investment and construction Co. Ltd.
3. Nhat Tan peach flower joint stock Co.
4. Vi An Co. Ltd.
5. MmMlx Bedding café
6. Tuan Thanh Motorbike repairing
7. Nhat Hung Trading and Construction Co.
8. Viet Nhat padlock Co.
9. Phạm Lực Art
10. Song Vu Interior and decoration Co.
11. Ha Anh Furniture Co.
12. Yen Truong Co. Ltd.
13. Hai Ngoc Recording Co.
14. Tien Nghia Motorbike repairing
15. Workshop repairing air conditions
16. Le Khang Private Co.
17. Meko Food producing Co.
18. Sao Mai Trade, service Co.
19. Tan Tien Co. Ltd.
20. Hoa Binh Construction and investment Co.
21. Mekong Tourism, Travel Information Co.
22. Mai Phat Mobile shop
23. Truong An Glass shop
24. Thanh Tien Co. Ltd.
25. 7 Liem Seafood shop
26. Tan Phat Private Company
27. Nop Co. Ltd.
28. Tu Luc Mobile shop
29. Thien Phu Gia Trading and Service Co.
30. Long Quan P&R Co. Ltd.
31. Quan Phuong furniture Co.
32. Le Lan mechanic production unit
33. Thanh Trung trading paint, iron products

34. Hong Quan Gas Trading shop
35. Thang Loan stationery shop
36. Son De restaurant
37. Thai Viet Co.
38. Huong Long Mobile Trading Center
39. Chinh Chien Shop
40. Garment and embroideries household
41. Ban Toi café
42. Quoc Long Printing Co.
43. Minh Tuan Co. Ltd.
44. Phu Si Investment technology development Co.
45. Pharmacist shop
46. Dang Ngoc Dung cookies and candies shop
47. Internet Nga Nam Moi
48. Khanh Lan Construction material trading co.
49. Le Minh Su medical unit
50. Dong Phuong construction Co.
51. Trang Fashion
52. Viet Bac Co. Ltd.
53. Kim An Gold and Jewelry Trading Co.
54. Ly Ly Flower supermarket
55. Vietnam packaging printing Co.
56. Chau A paint joint stock Co.
57. Ngoc Dan Co. Ltd.
58. EM Producing household
59. Dao Duc clean vegetable cooperative
60. Mm Mode Teen Mart
61. 27 Online
62. Minh Quân Beauty Salon
63. Hieu Qua Co. Ltd.
64. Tien Hung Trading Co.
65. Anh Duong Trading, New technology joint stock Co.
66. ATA Joint stock Co.
67. Kim Lien Food processing Co.
68. Hung Dung Private Company
69. Van Phuc knitting high quality skill
70. Minh Du knitting private Company

**57. Do you think it is more difficult for women entrepreneurs to access loans?**

- ☐ No ☐ Yes, why
- ☐ Collateral
- ☐ Women are not taken seriously
- ☐ Complicated procedures
- ☐ Other:
- 

### BUSINESS COUNSELLING

**58. Do you need advice on legal, financial or taxation issues regarding your business?**

- ☐ Yes ☐ No

**59. Have you ever received any advice on legal, financial or taxation issues?**

- ☐ Yes ☐ No

(If no, continue with question 65)

**60. Did you pay for the advice?**

- ☐ Yes ☐ No

**61. Who was providing the advice?**

- ☐ Government
- ☐ International organisation / NGO
- ☐ Private consultancy firm
- ☐ Business association
- ☐ Other:
- 

**62. Were you satisfied with the quality of the advisory service?**

- ☐ Yes ☐ No

**63. Do you think the advisory service is equally useful for both female and male entrepreneurs?**

- ☐ Yes ☐ No

**64. Do you think the advisory service is equally accessible for both female and male entrepreneurs?**

- ☐ Yes ☐ No

**65. If not, why did you never get advice on legal, financial or taxation issues?**

- ☐ Don't know about any advisory service
- ☐ Don't see the need for advice
- ☐ Too expensive
- ☐ Lack of time
- ☐ Other:
- 

### IT SERVICES

**66. Do you need support with computer access / internet access?**

- ☐ Yes ☐ No

**67. Have you ever received any support on computer access / internet access?**

- ☐ Yes ☐ No

(If no, continue with question 73)

**68. Did you pay for the support?**

- ☐ Yes ☐ No

**69. Who provided the support?**

- ☐ Government
- ☐ International organisation / NGO
- ☐ Private IT/consultancy firm
- ☐ Business association
- ☐ Other:
- 

**70. Were you satisfied with the quality of the support?**

- ☐ Yes ☐ No

71. Triumph trading shop
72. Variety store
73. 86 trading and interior decoration Co.
74. Hong Van Trading and Construction joint stock Co.
75. Style
76. CO Vang Co. Ltd.
77. An Huu Pharmacies shop
78. Kim Ngoc Thanh Private Company
79. Thanh Truc Co. Ltd.
80. Hong Ha Private Company
81. Tam Phong Import-Export, trading and service Co.
82. Dat Phuong Nam estate Co.
83. Hiep Loi Private Co.
84. Thuy Giang flower shop
85. Phat Trien Co. Ltd.
86. Tila Construction and service Co.
87. Li ti Shop
88. Hong Petroleum shop
89. HTL Informatics technology co.
90. HNH consulting and accounting Co.
91. Mai Anh Electric Co. Ltd.
92. Transportation and board hiring Joint stock Co.
93. Hau Giang joint stock Co.
94. Hiep Thuong Trading, Producing Co.
95. Trung Tin Lacquer Co.
96. Sie Thanh joint stock Co.
97. Minh Nguyet café
98. Hai Ly bottled unit
99. Phi Hung Advertisement Co.
100. Trong Nghia wastage collection unit
101. Kim Chung private company
102. Thanh Binh Petroleum Co.
103. Car renting co.
104. A Chau car retning , tourist Co.
105. Qua Mai Lien Cafe
106. Cam Trang construction material shop
107. Thuan Cuong Pancake unit

108. Thanh Hung wood producing for export Co.
109. Powder grinding household
110. Thu Thuy tailor-made fashion shop
111. Ta Thi Lien variety store
112. Vo My bread producing unit
113. Ngoc Luyen grinding Co.
114. Hai Le Co.
115. Vo Thi Luan Karaoke
116. Ba Tinh Restaurant
117. Ninh Thu Clothe Shop
118. Dai Viet technology developing and trading center
119. Hung Thinh technology Co.
120. Phuong Vy café
121. Cuc Doan handicraft Co.
122. Tuoi Phuc Food producing and trading unit
123. Doan Hung Construction Co.
124. Garment training Center
125. Vu Thu Embroidery household
126. Nhat Nuoi carpet producing Co.
127. Embroideries unit for export
128. Unit providing services for party, weddings
129. Embroidery household
130. Binh Nhuong Co.
131. Bamboo rattan unit
132. Plastic slipper shop
133. Producing and trading unit
134. Bamboo and rattan unit
135. Hau Tu feather furniture Co.
136. Embroidery unit for export
137. Ngan Lanh export embroideries Co.
138. Minh Tan 1 garment Co.
139. Man Dai producing Co.
140. Minh Tien Bamboo Co.

## Annex 3: Questionnaire for entrepreneurs

### Part 1: General information

1. Name of entrepreneur/interviewee:

\_\_\_\_\_

2. Address:

\_\_\_\_\_

3. Telephone no: \_\_\_\_\_

4. Are you the owner or one of the owners of the business?

☐ Yes

☐ No

5. Are you the person who makes decisions on management or purchasing?

☐ Yes

☐ No

**For interviewer:** If respondent is not owner and main decision maker, ask to see that person for further interview

6. Age: \_\_\_\_\_

7. Sex:

☐ Female

☐ Male

8. Name of the business:

\_\_\_\_\_

9. Address of the business:

\_\_\_\_\_

10. Year the enterprise was started: \_\_\_\_\_

11. Location of the business:

☐ North

☐ Central

☐ South

☐ Urban

☐ Rural

12. Type of business:

☐ Household:

☐ Private enterprise

☐ Limited liability company

☐ Joint-stock company

☐ Cooperative

☐ Other: \_\_\_\_\_

13. Is the business primarily operated from home?

☐ Yes

☐ No

14. Main products/services of the enterprise:

\_\_\_\_\_

15. Number of paid workers in the enterprise: \_\_\_\_\_

16. Number of unpaid workers in the enterprise: \_\_\_\_\_

17. Estimated sales volume in 2006: \_\_\_\_\_ VND / USD

### Part 2: Views and aspirations on gender and entrepreneurship

18. Why did you start your business?

☐ Unemployed / lost my job / too little income and needed income / traditional family business / others advised me / employment for my children

☐ I saw a good opportunity / I have good skills for the job

19. If you could get a permanent job with the government or in a private company, with the same kind of work and level of income, would you take it?

☐ Yes

☐ No

20. Does your business have a business licence according to business law?

☐ Yes

☐ No, why not

---

**21. What is your goal for your business over the next 2 years?**

- ☐ To maintain the present size and level of activity  
☐ To expand the business by expanding into new markets, increasing equipment or employing more staff  
☐ To sell or close the business  
☐ Other: \_\_\_\_\_

**22. If you make good monthly profit of say twice as much as normal, what would you do?**

- ☐ Use all or most profit for savings or domestic consumption  
☐ Invest all or most profit in new equipment, hire more paid staff and let the business expand

**23. Do you keep the business finances separate from the family finance?**

- ☐ Yes ☐ No

**24. Does your business keep record of its business transactions?**

- ☐ Yes ☐ No

**25. Are there differences in constraints of female and male entrepreneurs?**

- ☐ No ☐ Yes, specify:

---

**26. Are there differences in business opportunities of female and male entrepreneurs?**

- ☐ No ☐ Yes, specify:
- 

**Part 3: Involvement in business associations**

**27. Are you a member of a business club or business association?**

- ☐ Yes ☐ No ☐ More than one association

(If no, continue with question 42)

**28. What is the name of the business association(s) of which you are a member (more than one answer possible)?**

---

**29. What is the aim of the business group or association (more than one answer possible)?**

- ☐ Networking, meeting business partners, clients  
☐ Service delivery: training information, consultation etc.  
☐ Protection of interests/rights  
☐ Organisation of social events  
☐ Social services  
☐ Other: \_\_\_\_\_
- 

**30. Why did you become a member?**

- ☐ For networking, meeting business partners, clients  
☐ For access to services: training information, consultation etc.  
☐ For protection of interests/rights  
☐ For participation in social events  
☐ For social services  
☐ Other: \_\_\_\_\_
- 

**31. Are the members of the business group or association:**

- ☐ Mainly men:  
☐ Mainly women:

**32. Why is it like that?**

---

**33. Are the leaders of the business group or association:**

- ☐ Mainly men  
☐ Mainly women  
☐ Both women and men around 50/50

**34. Do you regularly attend the meetings of the business club / business association?**

☐ Yes ☐ No

**35. If you don't attend the meetings, why not?**

**36. Does another family member / business partner attend the meetings?**

☐ No ☐ Yes, who:  
☐ Male ☐ Female

**37. Have you ever played a leadership role in a business club / association?**

☐ No ☐ Yes, explain

**38. What services have you obtained from the association? How useful were these services for your business?**

	Very useful	Somewhat useful	Not useful
Management training	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Leadership training	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Technical training	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Information on policies / legal issues	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Information on markets	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Information on technology	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Business counselling	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Marketing assistance	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Represent / protect interests / rights	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Microfinance	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Other _____	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

**39. What other services would you like the business association to offer?**

**40. Do you think the services of the business association are equally useful for female and male members**

☐ Yes ☐ No, because  
☐ The nature of the association (women only)  
☐ Gender equality issues not taken into account  
☐ Members are mostly male  
☐ Services are not accessible for women (time, place)  
☐ Methodology not appropriate  
☐ Other:

**41. Do you think the business association equally addresses the needs of female and male members?**

☐ Yes ☐ No, because  
☐ The nature of the association (women only)  
☐ Women's issues not taken into account  
☐ Members are mostly male  
☐ Other:

**42. If you are not a member of a business club or association, why not?**

☐ Don't know about business clubs or associations  
☐ There is no suitable association in this area  
☐ Don't see the need to become a member  
☐ Members are mostly male  
☐ Too expensive  
☐ Lack of time  
☐ Other:

**43. Do you have a preference for women-only, men-only or mixed associations? Why?**

☐ Men/women only      ☐ Mixed

---

#### Part 4: Business Development Services

##### TRAINING

###### 44. Do you need training for your business?

☐ Yes      ☐ No

###### 45. If yes, what kind of training do you need?

☐ Training on business management / administration

☐ Technical training

☐ Other: \_\_\_\_\_

###### 46. Have you ever attended training for your business?

☐ Yes      ☐ No

(If no, continue with question 51)

###### 47. Did you pay for the business management training?

☐ Yes      ☐ No

###### 48. Who was the training provider?

☐ Government

☐ International organisation / NGO

☐ Private training provider

☐ Business association

☐ Other: \_\_\_\_\_

---

###### 49. Were you satisfied with the business management training?

☐ Yes      ☐ No

**50. Do you think the training dealt with the specific problems of women entrepreneurs (work/life balance, networking opportunities, challenges related to lower educational levels of women)?**

☐ Yes      ☐ No

###### 51. If not, why did you not attend any training for your business?

☐ Don't know about any training opportunity

☐ Don't see the need to participate

☐ Too expensive

☐ Lack of time

☐ Other: \_\_\_\_\_

---

###### 52. If there is a suitable course on small business management training, marketing, financial management or business planning, would you be willing to pay?

☐ Yes      ☐ No

###### 53. Would you prefer to attend training with:

☐ Women only, why \_\_\_\_\_

☐ Men only, why \_\_\_\_\_

☐ Mixed, why \_\_\_\_\_

##### FINANCIAL SERVICES

###### 54. Have you ever received a business loan?

☐ Yes      ☐ No

###### 55. If yes, from which financial service provider?

☐ Bank

☐ Microfinance institution

☐ NGO

☐ Other: \_\_\_\_\_

---

###### 56. If no, why did you never get a business loan?

☐ No need for a business loan

☐ Never tried to get a business loan

☐ Loan application was turned down because of lack of collateral

☐ Loan application was turned down for other reasons

☐ Other: \_\_\_\_\_

---

**71. Do you think the support is equally relevant for both female and male entrepreneurs?**

☐ Yes ☐ No

**72. Do you think the support is equally accessible for both female and male entrepreneurs?**

☐ Yes ☐ No

**73. If not, why did you never get any support on computer / internet access?**

- ☐ Don't know about such support
- ☐ Don't see the need for IT support
- ☐ Too expensive
- ☐ Lack of time
- ☐ Other:

## Annex 4. Questionnaire for BDS providers and business associations

Name of Interviewee:

Position:

Date:

Questionnaire for BDS providers and business associations

1. Name of organisation: \_\_\_\_\_

2. Address:

\_\_\_\_\_

3. Name of president/Director: \_\_\_\_\_

4. Telephone number: \_\_\_\_\_ Fax: \_\_\_\_\_

E-mail: \_\_\_\_\_

5. Year of establishment: \_\_\_\_\_

6. Number of members (if membership-based organisation): \_\_\_\_\_

7. Number of staff: \_\_\_\_\_

8. Type of business:

☐ Private enterprise

☐ Limited liability company

☐ Joint-stock company

☐ Cooperative

☐ Other: \_\_\_\_\_

9. Type of services/ activities provided by the association/company:

\_\_\_\_ Training

\_\_\_\_ Consultancy

\_\_\_\_ Trade fair/Exhibition

\_\_\_\_ Market study

\_\_\_\_ R&D

\_\_\_\_ Marketing

\_\_\_\_ IT Services

\_\_\_\_ Information

Others: \_\_\_\_\_

10. The organisation operates:

☐ For profit

☐ Not for profit

**CUSTOMERS/MEMBERS**

11. Do you know the percentage of your clients/members who are women and men?

☐ Yes

☐ No

12. What percentage of last year's clients / members was female? \_\_\_\_\_

How would you explain this percentage?

13. Are there differences between male and female clients in the type of services requested from your organisation?

☐ Yes

☐ No

14. In your view, what are the particular opportunities and constraints of women entrepreneurs?

**YOUR STAFF**

15. What percentage of the technical staff of the organisation is female?

16. What percentage of the managerial staff of the organisation is female?

17. Are your employees aware of the particular opportunities and constraints of women entrepreneurs? (Explain)

18. What has the organisation done to increase the awareness of its employees with regards to the particular opportunities and constraints of women entrepreneurs? (Explain)

19. Do male, as well as female, employees specialise in women's issues?

**SERVICES**

20. Do activities and services offered by your organisation pay attention to male and female demand/time/topic/methodology

☐ Yes (example)

☐ No

21. Are your methods of service delivery appropriate for both women and men entrepreneurs? (Explain)

22. What has the organisation done to ensure service delivery is appropriate for women entrepreneurs? (Give examples)

23. Do your public relations materials (brochures, web, radio/tv) illustrate your messages in a way that is meaningful to both female and male entrepreneurs? (language used, pictures of men and women, etc.)

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