Impact of community context and individual factors on entrepreneurial propensity and behaviours of rural females in a transitional economy: evidence from Vietnam

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October, 2014
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ABSTRACT

Transitional economies experience major economic and institutional changes which create numerous opportunities and challenges for entrepreneurs. Rural areas of these economies are no exception. Dramatic changes in multiple aspects such as socio-cultural norms and values, physical infrastructure, and governmental intervention are taking place in these areas. These changes have a particular impact on the general female population, in both positive and negative ways. While a large proportion of women decide to work as agricultural workers, a few choose to start up a business. Once they become entrepreneurs, they exhibit unique behaviours on starting and running their businesses.

Based on a review of current literature, this thesis examines the factors that might have an influence on choice of employment, and on the unique entrepreneurial behaviours evident in rural females. There is a dearth of research that examines this in a comprehensive way. Hardly any research has studied both community context and individual factors influencing rural females in transitional economies, and none has reported on how the entrepreneurial propensity and behaviours exhibited by women are influenced by their community and by individual factors. Given this, the present research aims to explore both. From the specific example of a rural area in Vietnam, a Southeast Asian transitional economy, chosen as the target location, the thesis builds a conceptual framework to that is relevant more broadly to female entrepreneurship in rural areas of transitional economies in general.

Three research questions control the study: 1) How do community contextual factors and individual factors facilitate or constrain the entrepreneurial propensity of rural females? 2) Why do female entrepreneurs and non-entrepreneurs differ in their entrepreneurial propensity? 3) How do community contextual factors and individual factors facilitate or constrain the behaviours of rural female entrepreneurs?

The study adopts a case study research approach to collect qualitative data in order to answer the questions. Ten cases of female entrepreneurs were constructed from data collected through observations of and interviews with three major groups: female entrepreneurs, female non-entrepreneurs, and other stakeholders including representatives
from local authorities and social organisations, and family members. The research uses NVivo content analysis software to manage and analyse the data.

Findings suggest that significant changes in the context of rural areas in transition have a dual (positive and negative) impact on the entrepreneurial propensity of females. Only six factors differentiated entrepreneurs from non-entrepreneurs. Importantly, community contextual factors interacted with individual factors to shape each woman’s unique entrepreneurial behaviours.

Based on the literature review and the study itself, the thesis presents a conceptual model of female entrepreneurship, identifies the constraints and weaknesses of the model, and proposes a novel model of female entrepreneurship in rural areas of transitional countries based on the study’s findings. This model covers various community and individual qualities that influence the entrepreneurial propensity and behaviours of the females. It thus has application in developing and less-developed economies where major economic and institutional changes are taking place, offers insight into a particular, significantly large group of workers who are often overlooked, and makes a significant contribution to theory development concerning female entrepreneurship.
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## Glossary

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<td>AUD</td>
<td>Australian Dollar</td>
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<td>CCFs</td>
<td>Community Contextual Factors</td>
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<td>GEM</td>
<td>Global Entrepreneurship Monitor</td>
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<td>Vietnam Farmers’ Union</td>
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<td>Vietnamese Dong</td>
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CHAPTER 1: INTRODUCTION

The purpose of the thesis is to identify the community contextual factors (CCFs) and individual factors (IFs) that both constrain and facilitate entrepreneurial attempts by females in rural areas of transitional countries. It aims to evaluate the impact of these constraints and facilitators on entrepreneurial propensity (EP) and entrepreneurial behaviours (EBs) of rural females. The study focuses only on rural female entrepreneurs; thus, a thorough comparison and contrast of data collected from rural female entrepreneurs and non-entrepreneurs was conducted, with the support from the data collected from a good number of stakeholders. From the findings, a model of female entrepreneurship (FEP) in rural areas of transitional countries will be developed. This model is expected to enable policy makers, development agencies and social organisations to better understand the entrepreneurial propensity and behaviours of rural females and to provide practical support for their entrepreneurial activities. The empirical evidence for this study was collected from Vietnam, a transitional country in Southeast Asia.

This chapter provides the background, rationale, significance of the research, the research problem, objectives and questions; and presents a brief overview of the research approach, the limitations and the structure of the entire thesis.

The research background looks at the influence of transitional economic processes on entrepreneurship and at female entrepreneurship, the role of entrepreneurship in economic growth and rural development, and female entrepreneurship in the rural context of both transitional and developed countries. This information sheds light on how entrepreneurship, particularly on the part of women, contributes to individual empowerment as well as to national economic development. This helps explain the relevance and significance of this thesis, and its contribution to current literature on entrepreneurship. The background to the research (Vietnam and its rural context) is also provided to show how well the various target locations fit the purposes of the research. The rationale explains why this research was conducted and what it aims to address. The significance of the research is discussed to highlight the contribution of the research to the
current body of knowledge regarding female entrepreneurship. The research questions are also presented, and the structure of the thesis is charted.

1.1 Background to the Study

According to Aidis et al. (2007), a transitional process of economic structuring occurs in countries when there is a shift from centralised planning to functioning market economies. During this process of major economic and institutional change, numerous opportunities and challenges for entrepreneurs are created (Estrin, Meyer & Bytchkova 2006). According to Aidis et al. (2007), a transition process of economic restructuring results in profound and dramatic changes to a country’s economic, political and social landscapes. Chelariu et al. (2008) summarise characteristics of a transition economy as a time of radical change and crisis revealing factors traditionally associated with the emergence of entrepreneurship. This means new small and medium-sized enterprises often emerge despite formal political and economic institutional limitations. Smallbone and Welter (2001) find that the transition process of an economy creates an unstable and hostile environment and a scarcity of key (capital) resources available to entrepreneurs. However, Estrin, Meyer and Bytchkova (2006) hold a positive view: transition economies throw up numerous opportunities for ‘low level’ entrepreneurs to transfer resources from low to high productivity uses in the emerging market economy. This view is supported by Smallbone and Welter (2001), who state that the need to develop a private business sector allows entrepreneurs to create their own businesses.

Aidis et al. (2007) claim that female-owned enterprises are specially significant since they help reduce the effect of discrimination against women in the labour market by employing women more frequently, assisting in fighting the trafficking of women (a great concern in many transition countries), reducing female unemployment, and serving as role models for younger generations by demonstrating new opportunities for employment. However, transition economies still have institutional deficiencies for entrepreneurship development, especially for women with less access to external sources of capital.

Vietnam has been regarded as a transition economy since its introduction of the ‘Đổi Mới’ (renovation) policy in 1986, intended to transform the country from a centrally planned to a market-oriented economy. The country has implemented numerous strategies to
restructure its economy and open up to international and global markets. Studying Vietnam at its current economic development stage is helpful to understand how a transitional economy changes over time, and how changes interact with other existing factors to impact on its entrepreneurial aspects.

Vietnam’s economy and its achievements are described by Fan, Pham and Trinh (2003) as going through three distinct time periods: 1975–1980 (reunified, with a centrally planned economy); 1980–1988 (modified-planned economy); and post-1989 (economically in transition, striving for industrialisation and international integration). In the first period or ‘collectivisation’ (Tran 2010), the Vietnamese economy experienced stagnation caused by a number of problems such as improperly government-administered supplies of physical inputs and outputs, a lack of business autonomy, highly regulated goods and services markets, an investment bias towards heavy industry, and a passive financial system with a single government bank. The second period, called ‘decollectivisation and liberalisation’ (Tran 2010), witnessed significant micro-economic reforms such as the ‘Three-plan System’ for state owned enterprises and the ‘Contract System’ for the agricultural sector. These breakthroughs in Vietnam’s economic policies resulted in a high rate of economic growth and led to the country becoming self-sufficient in food by 1985. The third period, called ‘international economic integration’ (Tran 2010) started with the adoption of a radical and comprehensive reform package aimed at stabilising and opening up the economy, enhancing freedom of choice for economic units and increasing competition. Significant achievements included the introduction of macro-economic stabilisation policies, enhanced private sector development, the reform of State-owned enterprises and reforms in the agricultural, trade and investment, and banking sectors.

Investment in the rural infrastructure of Vietnam is continuing (Powell, Swartling, & Hoang, 2011). Irrigation and drainage capacity has increased, resulting in good conditions for agricultural production (baring natural disasters) and contributing to improvement in the livelihoods of rural residents. Electricity, schools, local markets, medical centres and telecommunication and internet services are now available in almost all areas, and many industrial zones, businesses and urbanised centres are being established in rural sectors. These achievements seem to have an indirectly positive effect on entrepreneurship.
development. However, according to the Vietnam Chamber of Commerce and Industry (VCCI 2014), the majority of the initiatives to support entrepreneurship developed by the Government do not really facilitate entrepreneurial development; in particular, the lack of an entrepreneurship focus in education and weak legal and financial services are blamed. Rural development has not yet been built into Vietnam’s strategic planning process (Powell, Swartling & Hoang 2011), and the development of infrastructure has been slow.

Together with weak labour skills and inappropriate supporting policies these factors have made rural areas unattractive for investment. Income diversification activities are also limited, and the majority of rural households rely on agriculture. Social services such as education, medical treatment and insurance, access to markets and information, are available, but are still poorly provided in rural areas. Consequently, rural residents face numerous problems. One of these is gender inequality: according to (Truong 2008) more practical efforts are required to address this in Vietnam because the gap between verbal commitments to gender equality and actual practice is significant. The rate of female participation in power at all levels is much lower than that of men, and this is particularly true in country areas.

Although recent market-oriented development is making entrepreneurship more viable in Vietnam, there are still numerous difficulties facing entrepreneurs (Dana 1994). These include lack of: infrastructure (physical, institutional, banking, and legal), product quality, technology, marketing skills, free access to export markets, international business skills, and tax incentives and clarity.

Ronnås and Ramamurthy (2001) find a number of negative factors facing rural entrepreneurs despite governmental promotion of privatisation under Đổi Mới. compared to urban businesses, rural enterprises are severely disadvantaged in terms of input supplies such as electric power or raw materials. Most firms small, economically weak, technologically backward, and hamstrung by poor physical infrastructure and remoteness from markets. In addition, the traditional focus of the financial system on the state sector has resulted in a shortage of capital for non-state enterprises. While the transition process has enabled development of infrastructure for entrepreneurship -- such as technology, healthcare, transport, communication and education in rural areas of Vietnam -- there remain a number of limitations, including unfavourable financial support, low quality of
services, shortage of access to markets and information, and gender inequality. These inhibit entrepreneurial activities among rural residents generally and women particularly.

No study in the current literature examines the impact of the transition process on female entrepreneurship in rural areas. Therefore, the present research fills that gap by looking at specific influence of the enablers and inhibitors created by the transition process on entrepreneurial activities by females. The enablers and inhibitors are considered “community contextual factors” in this research, and their influences are studied in tandem with the impact of the “individual factors” of rural females on their entrepreneurial initiatives. The research targets only rural areas. It expects to identify what the contextual factors of rural areas are, and how they interact with the individual factors of rural women to affect female entrepreneurship. This research views female entrepreneurship in two specific areas: entrepreneurial propensity and entrepreneurial behaviour.

1.2 Rationale

This section explains why the present research targets rural females in rural areas of a transitional economy. Also, it provides reasons for a purposeful break-down of ‘entrepreneurship’ into two specific aspects, namely entrepreneurial propensity and entrepreneurial behaviours in rural females. The section highlights the gap in current literature which overlook entrepreneurial propensity and behaviours in rural females of transitional economies.

Rural females in transitional economies such as Vietnam have different career choices. While a few are determined to start up their own businesses, both in agricultural and in other sectors, a large number of rural women remain workers in agricultural production. While woman entrepreneurs, according to VCCI (2007), may play a very important role in the economic development of Vietnam, Truong (2008) found that 76 per cent of female workers were concentrated in agriculture, forestry and fish farming. Vietnam Women Entrepreneurs Council (VWEC) (2007) reported that over 60 per cent of women worked as agriculture labourers in 2002.
Career selection by rural females is a significant issue that needs to be explored. Becoming an entrepreneur may increasingly be recognised as a constructive move to improve personal and community development; however, few rural women ever attempt to start up a venture to gain these benefits. There must be reasons underlying the delay or lack of interest in business start-ups, but no study has explored this phenomenon among rural females in transitional economies.

A few studies do highlight the importance of female entrepreneurship in rural areas, and a few others study female entrepreneurship in transitional economies. Female entrepreneurs engage in new economic activities, both on and off the farm, to contribute considerably to the survival of family farms and the viability of the rural economy (Bock 2004). They make not only valuable gains for themselves, not only in the way they structure their lives and work within the strictures of a family production unit but also by how they make significant contributions to the agricultural industry (Alston 2003). Female entrepreneurship is a potential vehicle to alleviate the relative hardship of women in rural areas and to exploit untapped economic development potential of rural women (Anthopoulou 2009; Bowale, Longe, & Suaiibu, 2014). Female entrepreneurship is expected to bring women economic independence; and as such is an important key to both the emancipation of women and national development (Chitsike 2000). However, these studies do not focus on the various factors that may influence female entrepreneurship in rural settings.

Aidis et al. (2007) find that interaction among various economic, institutional, and transitional influences affects female entrepreneurship. This study offers a useful exploration of both facilitators and inhibitors from external environments. However, no individual factors are examined to identify their possible impact on entrepreneurial activities, let alone the interaction of external and individual factors. Furthermore, there is no focus on rural settings. There remains a dearth of research that examines the multiple factors that influence female entrepreneurship in rural areas of transitional economies.

Nor has any study examined the link between entrepreneurial propensity and the behaviours of rural females in such economies. To date, some studies have addressed individual and social behaviours of rural women in transitional economies (e.g. Bélanger & Li 2009; Liu 2004) but these focus on discrimination against girls’ education despite...
new supporting policies in Vietnam, not on the business-related behaviours of rural women in an economically transitional country.

One study that has more focus on women entrepreneurs is the ‘Vietnam Entrepreneurship Development Report’ by VCCI (2007). This study offers a useful panorama of women’s entrepreneurial participation in the country, noting that Vietnamese women are more active in the economy than ever before. Many of them, as entrepreneurs, create jobs that contribute to economic development locally and nationally. However, these women are found to have weaker competency, knowledge, and perceptions than men; and they face more intense social prejudice than women in urban areas. The study does not target rural females in particular but rather the total female population in Vietnam; in fact, the urban respondents outnumber their rural counterparts. The findings are not focused enough to explain the low entrepreneurial participation of rural females; and there remains the question about how applicable these results are to a transitional economy.

Van de Walle and Cratty (2004) find a clear association between off-farm self-employment behaviours and standards of living in rural Vietnam; but again, the study examines all rural individuals and households seeking non-farm employment opportunities, not females in particular; and there is no focus on how the entrepreneurial behaviours of the entrepreneurs might be facilitated or inhibited by factors specific to rural settings or personal characteristics.

The present research is designed to focus on entrepreneurship and behaviours to understand these missing issues in depth. A number of questions relating to factors that have an influence on female entrepreneurial propensity and behaviours arise: do community and individual factors facilitate or constrain entrepreneurial propensity of rural females, and if so, how? Why do females differ in their entrepreneurial propensity? How do community and individual factors facilitate or constrain the entrepreneurial behaviours of these women? All of this leads now to the objectives of the present research.

1.3 Research Objectives and Questions

The research has several main objectives:
To identify community contextual factors and individual factors influencing rural females’ entrepreneurial propensity and behaviours

To assess the level of impact of community contextual factors and individual factors on the entrepreneurial propensity and behaviours of these females

To formulate a conceptual model of female entrepreneurship in rural areas of transitional countries

To reach these objectives, three questions will be addressed:

1. How do community contextual factors and individual factors facilitate or constrain entrepreneurial propensity of rural females in transitional economies?
2. Why do female entrepreneurs and non-entrepreneurs in transitional economies differ in their entrepreneurial propensity?
3. How do community contextual and individual factors facilitate or constrain the behaviours of rural female entrepreneurs in transitional economies?

1.4 Definition of Key Terms

As numerous definitions with different meanings and interpretations exist for the key terms used in this research, the particular meanings used here are provided.

- Entrepreneurship
- Necessity entrepreneurship
- Opportunity entrepreneurship
- Female entrepreneur
- Entrepreneurial propensity
- Entrepreneurial behaviour
- Community contextual factors
- Macro-environmental factors
- Meso-environmental factors
- Individual factors
- Rural areas
- Transitional economy

1.4.1 Entrepreneurship

There needs to be a comprehensive definition of this term to cover a wide range of business activities started and operated by entrepreneurs worldwide, but it also has to fit
the target participants of the research, who are micro-level venture owners in the transitional economy of Vietnam.

There are also numerous definitions for entrepreneurship worldwide, but still no consensus (Singh & Belwal 2008). According to Cunningham and Lischeron (1991), the working definition of entrepreneurship should embrace various insights into entrepreneurial characteristics provided by different schools of thought such as classical, management, leadership, or intrapreneurial (i.e. within companies) models. This thesis follows the definition of Frederick, Kuratko & Hodgetts (2011, p. 11) as it is comprehensive, embracing a number of key behaviours such as willingness to take risk, possessing competent resource management skills, and creativity and innovation:

"Entrepreneurship is a dynamic process of vision, change, and creation. It requires an application of energy and passion towards the creation and implementation of new ideas and creative solutions. Essential ingredients include the willingness to take calculated risks in terms of time, equity, skill to marshal needed resources; the fundamental skill of building a solid business plan; and, finally, the vision to recognise opportunity where others see chaos, contradictions, and confusion."

(Frederick, Kuratko & Hodgetts 2011, p. 11)

‘Entrepreneurship’ in this research is studied in regard to two specific antecedents: entrepreneurial propensity and entrepreneurial behaviours. (These are defined below).

1.4.2 Necessity entrepreneurship

The definition of Necessity Entrepreneurship (NEp) by Global Entrepreneurship Monitor (GEM) has been adopted as it is widely accepted in entrepreneurship field: ‘an entrepreneurial activity that a person involves in when he/she has no better choice than to become an entrepreneur’ (Kelley, Bosma & Amorós 2011, p. 26). NEp is perceived as a suitable career choice for disadvantaged individuals, groups or communities to become more enterprising.
1.4.3 Opportunity entrepreneurship

Like the definition of NEp, the definition of Opportunity Entrepreneurship (OEp) is taken from GEM’s global reports. It is ‘an entrepreneurial activity started when a person spots a market opportunity’ (Kelley, Bosma & Amorós 2011, p. 26).

1.4.4 Female entrepreneurs

The women in this research have unique identifiable characteristics; a definition that covers these characteristics is necessary to ensure an appropriate analysis.

A female entrepreneur is defined in this study as a

confident, innovative, and creative woman capable of achieving self-economic independence, individually or, in collaboration, who generates employment opportunities for others through initiating, establishing and running an enterprise by keeping pace with her personal, family and social life (Singh 1992, p. 1).

1.4.5 Female non-entrepreneurs

There is no definition of female non-entrepreneurs (FNEs) in the current literature. This study defines them as those who might have attempted to be involved in entrepreneurial activities previously but failed (FNEs-FA); or never started up a venture or have no intention of doing so (FNEs-NA).

1.4.6 Entrepreneurial propensity

Entrepreneurial propensity is an ‘individual’s favourable predisposition towards new venture creation’ (Chelariu et al. 2008, p. 2).

1.4.7 Entrepreneurial behaviour

This study employs the following definition for entrepreneurial behaviour as a base to develop its own definition:

the actions taken by the entrepreneur to reach desired goals. Entrepreneurial behaviour is restricted to tasks that are or can be under the control of the
entrepreneur, such as the role of the board, organisation, decision making, and goals and strategies (Delmar 1996, p. 9).

This definition is not specific enough for the context of this research, which requires an explicit focus that current literature has not yet provided. Delmar’s ‘tasks’ are therefore subdivided into six categories whose more detailed specifications will enhance the process of data collection, coding, and analysis: selection of industry and scope of activities, staffing, risk management, daily operation management, financial management, and strategy crafting. While the others may be obvious, “strategy crafting” is a system that the entrepreneur devises to adapt or alter inputs to match a desired output. All six of these are critical to the present study. Delmar’s work leads to a deeper consideration of entrepreneurial behaviour, to fill the needs of this in-depth investigation and to fill the current gap in the literature which lacks an explicit definition of EBs.

1.4.8 Community contextual factors

Community contextual factors are divided into macro-environmental (MaEF) and meso-environmental (MeEF). Macro-level analyses generally trace interactions over a large population at national, societal, or global levels. For example, macro-environmental factors include governmental policy and the international community as well as for the ‘social and cultural norms’ of the entire Vietnamese population.

Meso-environmental factors are found at a community or organisational level. As this study focuses on community, village, town, city, or state level factors, this category includes local and regional governmental policies, and business networks which influence the entrepreneurial processes of individuals regardless of gender.

1.4.9 Individual factors

Below the macro- and meso-environmental factors are the individual factors. Individual factors are personal characteristics and demographics, qualities and skills such as social learning, self-efficacy, motivations and goals, and human capital (Hindle 2010; Hindle & Moroz 2010; Kelley, Bosma & Amorós 2011). These factors have an impact on the entrepreneurial process of individuals.
1.4.10 Rural areas

In geographical terms, a definition of ‘rural’ is also imperative. With on-going territory planning and the re-structuring of different physical locations by administrative governments (such as urbanisation activities), a physical area of territory can be extended, or developed from a rural to an urban area, in a matter of years. A clear definition of rural areas is necessary to ensure the validity of data.

It is common for rural areas to be socially and economically remoulded for a number of reasons, such as globalisation, the strengthening of free market ideology, a shift of governance to mass participation and partnerships, the liberalisation of international trade, changes in cultural values, a decline in agricultural employment, the emergence of environmentalism, and new uses of rural space (Labrianidis 2006). Definitions for rural areas mostly associate them with particular resource-based economic activities like agriculture and forestry, or with open space and socio-spatial characteristics like population density and distance from major cities (Labrianidis 2006). The definition that best describes rural areas in Vietnam is by Clout (1984), who regards a rural area as a place with a low population density, loose networks of infrastructure and services, tight networks of personal contacts and strong identity with home localities; below-average manufacturing and office-based employment; and landscape dominated by farmland and forestry.

1.4.11 Transitional economies

Many research papers use the terms ‘transitional economies’ and ‘developing economies’ interchangeably (Berglof & von Thadden 1999; Makinen et al. 2000). Some studies define Vietnam as a ‘factor-driven economy’, dominated by subsistence agriculture and material resource extraction businesses with a heavy reliance on labour and natural resources (VCCI 2014), while others consider it a ‘transitional economy’ (IMF 2014). This research does not attempt to differentiate these three terms, and uses ‘transitional economy’ or ‘transitional country’. However, to clarify the concept, this research defines a transitional economy like Vietnam’s as one where there is a shift from central planning to a market orientation (Smallbone & Welter 2001); and which possesses characteristics similar to a developing country.
1.5 Significance of the Research

Given the importance of female entrepreneurship in transitional economies and the limitations in previous studies, this current research is significant in several ways. First, it focuses only on rural females, who account for good proportion (around 54 per cent) of the total rural population in transitional economies (Central Population and Housing Census Steering Committee 2010). Their livelihoods are often negatively affected by urbanisation and rural mechanisation processes which accompany transition. Particularly in Vietnam, a growing number of males and a large proportion of the young population have left their families to earn a living in urban or industrial areas. This migration exposes rural families and communities to substantial structural changes, including feminised agriculture (where women are in charge of almost all agricultural production); an aging rural sector (with the majority of villagers now middle-aged or elderly); and women household heads (often because the men have migrated to urban areas) (Hoang 2010, Hoang, Dang & Tacoli 2005). Women living in the country are among the poorest people in Vietnam, according to the International Fund for Agricultural Development (2010). Involvement in entrepreneurial activities might improve their livelihoods; but there is no current research to support this contention. This study will consider the importance of promoting entrepreneurial activities among these women.

This study focuses only on the rural areas of economies in which significant changes are profoundly affecting the entrepreneurial propensity and behaviours of local women. For example, in Vietnam differing legal frameworks such as the Land Law of 1993 and the Comprehensive Poverty Reduction and Growth of 2002 enabled more freedom in land use rights of rural households and more investment in infrastructure for rural areas (Tran 2010). However, the conversion of large tracks of farming land to industrial zones, tourism sites or new urban areas brought multiple social problems with it, such as increased rates of unemployment and migration to urban areas (Hoang 2010). No study has been found that highlights the impact of these conditions on the entrepreneurial propensity and entrepreneurial behaviours of affected females.

This study further contributes to the literature by investigating multiple influencing factors at both the community contextual and at the individual level of entrepreneurial rural women. A few studies previously covered specific aspects of community contextual...
or individual factors, but there has there been no consolidated and overarching assessment of their interacting impacts. No study has been found that discusses both positive and negative impacts of these factors. Nor has any previous studied examined factors that “dual impact”, namely they have both positive and negative consequences. (See section 3.6 for a definition and discussion of dual impact).

Another unique important feature of this study is its look at the determinants of entrepreneurial propensity that differentiate female entrepreneurs from non-entrepreneurs. There has been no previous study found to distinguish these two groups. Conclusions on these determinants will have important implications for different stakeholders in rural areas including the women, national and local governments, and social organisations.

This study also expects to make a significant contribution to breaking down the theoretical construct of ‘entrepreneurship’ into two specific aspects: entrepreneurial propensity and entrepreneurial behaviours. Most studies currently treat entrepreneurship as a general construct, but this study divides it into two serial stages: an intentional stage (entrepreneurial propensity) and the actual activities (entrepreneurial behaviours), and it studies the links between them. More importantly, the study looks at specific entrepreneurial behaviours of specific women (as opposed to general social surveys), which no other study has been found to specify explicitly, and examines the impact of community and individual factors on these behaviours.

Last but not least, this is a holistic research project that considers the involvement of multiple stakeholders of businesswomen in rural areas, including the entrepreneurs themselves, representatives from local governments and social organisations, and family members. This approach enables triangulation of the findings and enhances the reliability of the data collected.

1.6 Research Approach

This study uses a case study approach to meet the objectives of the research. It allows triangulation of data from multiple sources, such as secondary data from the literature (independent studies, and official reports and publications of both central and local governments and of social organisations), and primary data from various research
participants and from observations. This approach provides more comprehensive information on the impact of various factors on rural females’ entrepreneurial propensity and behaviours.

The ten cases of female entrepreneurs are built from the data gathered from research participants in two target precincts in Kienan district, Haiphong city—a northern province of Vietnam—following convenience sampling (for details see Chapter 3). Ten women were selected as the main sources of data. In-depth interviews were conducted with these entrepreneurs, supplemented by face-to-face business visits and indirect observations. In-depth interviews were also conducted with non-entrepreneurs in the same communities to gain data for cross-comparison. This enabled the examination of the impact of individual factors on entrepreneurial propensity and entrepreneurial behaviours. Other stakeholders, including representatives from local authorities and social organisations, and family members, were also interviewed. The data thus obtained were important to validate the findings from the two groups of women. All interviews were semi-structured to allow specific issues to be explored according to the knowledge and interest of each respondent. Data collection took three months, from June to August 2012; a total of 42 interviews were conducted.

1.7 Structure of the Thesis

The thesis is organised into eight chapters as shown in figure 1.

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Figure 1 Chapter organisation
Chapter 2 reviews and examines seminal conceptual models and theories of entrepreneurship generally and female entrepreneurship particularly. These conceptual models and theories enable this research to develop a conceptual framework to guide the research process. The chapter also reviews current literature on female entrepreneurial activities around the world, with a focus on transitional and developing countries, and Vietnam. This review allows research gaps to be revealed.

Chapter 3 details the research design and methods used for this research. It explains and justifies the selection of a qualitative case study approach. It also describes the ethical considerations, strengths and limitations, reliability and validity issues of the methods used, as well as data analysis process.

Chapter 4 provides detailed descriptions of five cases of female entrepreneurship in one target location, given the pseudonym Recycle-Ville precinct. In each case, the business characteristics of the businesswomen, their individual factors, entrepreneurial behaviours and perceptions of community contextual factors are described. The chapter also presents the data from relevant stakeholders and summarises the five cases’ descriptions to enable cross-comparison of the cases in later chapters. Chapter 5 follows the same pattern as Chapter 4, presenting five case studies of female entrepreneurship in another location, given the pseudonym Farm-Ville Precinct.

Chapter 6 presents the findings. It aggregates and compares data from all ten cases. This reveals the impact of community and individual factors on the entrepreneurial propensity and behaviours of rural females.

The research findings are analysed, integrated and discussed in Chapter 7 to answer the three research questions. By relating to current literature throughout the discussion, the research significance and contribution emerge within the chapter.

Chapter 8 summarises the research process as well as its findings. It proposes a novel model of female entrepreneurship in rural areas of transitional economies in general. The chapter outlines the contributions of the research as well as its theoretical implications, and points out areas for future research as well as limitations of the research.
1.8 Chapter Summary

The rural areas of Vietnam are experiencing numerous changes due to the effects of urbanisation and other consequences of economic transition. The role of entrepreneurship generally and female entrepreneurship particularly has been well studied, but is under-researched as far as transitional rural areas are concerned. This study aims to fill this gap by exploring the impact of community and individual factors on entrepreneurial propensity and entrepreneurial behaviours of country women.

This chapter presents the background information on the changes taking place in transitional economies, and the influences these changes have on entrepreneurial activities, especially among women; evidence from Vietnam was collected to examine these changes and the influences. The chapter states the rationale of the research, explaining how the controlling ideas were shaped, and presents the research objectives and questions. A set of definitions of key terms is provided in order to narrow and clarify the scope of the research. The significance of the research is also provided. A brief discussion of research approach and a section that introduced structure of the whole thesis concludes the chapter.

The next chapter reviews the current literature on entrepreneurship and female entrepreneurship by looking at different existing theories and models.
CHAPTER 2: LITERATURE REVIEW

This chapter reviews the schools of thought that comprise the current body of knowledge in entrepreneurship, with particular reference to female entrepreneurship. The review starts with the collection of relevant conceptual models and theories of entrepreneurship as a firm base for the research. These models and theories allow the emergence of candidate theoretical frameworks with a focus on females in rural areas of transitional countries. Current research papers on female entrepreneurship (including those on female entrepreneurship in Vietnam) are reviewed, providing a picture of female entrepreneurship around the world and in transitional economies.

The literature review started with online databases such as Google Scholar, Scopus and EbscoHost. Paper-based publications such as books and journal articles were also exploited as sources of relevant data. At an early stage, data were gained through keywords such as ‘entrepreneurship’, ‘female entrepreneurship’, ‘women entrepreneurship’, ‘gender and entrepreneurship’, ‘entrepreneurial opportunities and challenges’, and ‘entrepreneurial process’. Items from the returned results were selected based on the researcher’s experience in the field and her prediction of their relevance. These preliminary efforts opened up interesting and relevant avenues of exploration, along with new concepts and terminologies that extended the search for further documents.

Along with finding relevant publications at physical and online libraries in different locations in both Australia and Vietnam, the researcher intentionally set ‘publication alerts’ to this new and evolving research field. The literature review was complemented by publications acquired by the researcher at the time of the data collection, made possible by access granted to internal reports by international development agencies, social organisations and the targeted local authorities.

2.1 Existing Conceptual Models and Theories of Entrepreneurship

The broad literature describes a large number of theories relevant to entrepreneurship, but only those strongly relevant and supportive to the research are chosen. They include:
- the theory of planned behaviour (Ajzen 1991),
- the global entrepreneurship monitor (GEM) model (Kelley, Bosma & Amorós 2011),
- the “Hindle’s Bridge” framework (Hindle 2010),
- the indigenous entrepreneurship research framework (Hindle & Moroz, 2010),
- the model of female business owners’ performance (Brush, de Bruin & Welter 2009),
- the women’s 5M framework, which suggests the interactions of different environmental factors with entrepreneurship (Lerner, Brush & Hisrich 1997).

Of these models, the theory of planned behaviour (Ajzen 1991) was used to explain the link between entrepreneurial propensity and entrepreneurial behaviours of the female entrepreneurs in the research. For this reason, it is considered the underlying model. The GEM model (Kelley, Bosma & Amorós 2011) and Hindle’s Bridge (Hindle 2010) describe entrepreneurship as a process influenced by a number of community contextual factors. The model of indigenous entrepreneurship (Hindle & Moroz 2010) also indicates the impact of principal themes such as culture and social norms, governance systems, and land and natural resources on entrepreneurship in indigenous communities. The 5M model by Brush, de Bruin and Welter (2009) argues that the use of a Venn diagram highlights overlapping boundaries and interdependencies among five facets: macro-environment, meso-environment, market, management, and money (the 5Ms). The model of female business owner’s performance (Lerner, Brush & Hisrich 1997) considers a number of variables affecting women entrepreneurs particularly. These models suggest contextual independent variables, which form a conceptual framework for this research.

Although all of these selected models help explain female entrepreneurial processes, they have certain limitations in relation to the research objectives; they are included in the literature review, but a new conceptual model framework serving the concrete needs of the present research needed to be developed. This model should show the impact of both community and individual factors on the entrepreneurial propensity and entrepreneurial behaviours of rural females. The model also should show the link between entrepreneurial propensity and entrepreneurial behaviours. The following sections describe the relevance and limitations to this research of each model.
2.1.1 Theory of planned behaviour

The theory of planned behaviour (TPB) is key to this research as it helps explain the relationship between the entrepreneurial propensity and behaviours of businesswomen in rural Vietnam. According to Krueger, Reilly and Carsrud (2000), entrepreneurship is a type of planned behaviour for which intention models are ideally suited.

The theory is briefly seen in the following figure:

![Diagram of Theory of Planned Behaviour](image)

Figure 2 Theory of planned behaviour
Source: Ajzen 1991, p. 182

The TPB is a broad theory of human behaviour developed by Ajzen in 1985 (Ajzen 1991); it has received considerable attention in the literature (Armitage & Conner 2001) and has been widely applied in multiple areas of research such as health (Godin & Kok 1996), leisure industry (Ajzen & Driver 1992), psychology (Beck & Ajzen 1991), e-business (Pavlou & Fygenson 2006) and the environment (Cordano & Frieze 2000). The basic pattern of TPB demonstrates that an individual’s attitude, subjective norms, and perceived behavioural control are likely to affect behavioural intention and, eventually, actions. TPB aims to explain a large proportion of the variance in behavioural intention and to predict a number of different behaviours (Montano & Kasprzyk 2008).
TPB is considered particularly appropriate for use when the behaviour being studied is not completely under the control of the individual (Blue 1995). For these reasons, the theory is highly suitable for this study of the behaviours of entrepreneurs, given the various impacts from the community in the areas where they were operating. The research considers the match between the variables suggested by this model and its key issues, such as:

- Attitude: perceptions of female entrepreneurship such as ‘having a business is important for “me” as an entrepreneur and my family’,
- Subjective norms: female roles in family, community and business,
- Perceived behavioural control: self-efficacy or control of resources (capital/ land/houses),
- Intention: entrepreneurial propensity,
- Behaviours: entrepreneurial behaviours.

This model is a broad framework of human behaviour rather than one designed for entrepreneurship in particular. It does not regard environmental variables as influencers of entrepreneurial behaviour, and thus may not fully explain the complicated nature of entrepreneurial processes which this study aims at. In the end, the present study builds a new conceptual model based in part on the widely accepted pattern of intention and behaviour presented in TPB.

2.1.2 GEM model

A recent GEM report (Kelley, Bosma & Amorós 2011) groups countries into one of three categories according to a World Competitiveness Index: factor-driven, efficiency-driven and innovation-driven. The characteristics of each group are presented in Figure 3. Vietnam is classified as a factor-driven country (VCCI 2014). Many (particularly female) entrepreneurs in Vietnam are characterised by the need to satisfy basic requirements and, as such, Vietnam’s economy ranges from subsistence agriculture to the extraction of natural resources.
The selection of Vietnam as the target location is considered appropriate for the research purposes.

The classic GEM Model demonstrates the entrepreneurship process as follows:

![Global entrepreneurship monitor (GEM) model](image)

Figure 4 Global entrepreneurship monitor (GEM) model
Source: Kelley, Bosma and Amorós 2011, p. 15.

To gain an understanding of the entrepreneurship process in any country (regardless of its level of development) the GEM Model suggests that one needs to start by considering the...
socio-cultural and political context of the country concerned. Thus, in order to encourage rural women to become involved in entrepreneurship (and to contribute to their personal empowerment and the development of their communities) it is first necessary to study the setting in which these women reside. This study applies these factors and classifies them as macro-environmental factors that influence female entrepreneurship in rural areas.

The GEM model also suggests that a factor-driven country such as Vietnam needs to build four basic requirements: institutions, infrastructure, macroeconomic stability, and health and primary education, to promote entrepreneurship. Due to the limited scale of the present study, only institutional factors are selected, interpreted as governmental policies and business networks. They are classified as meso-environmental factors that influence female entrepreneurship in rural areas.

The GEM model suggests three macro-environmental factors for the research (social, cultural and political contexts) and two meso-environmental factors (governmental policies and business networks). It does not consider potential differences in locational settings such as urban or rural areas; nor is there any regard of gender issues in the profiles of entrepreneurs, which are limited to attitudes, activity, and aspiration. This might prevent one from fully understanding and explaining female entrepreneurship phenomena in rural areas, and more contextual factors (both macro- and meso-) that characterise rural settings, such as natural conditions or the business traditions of local areas, need to be incorporated to provide a more holistic view of the impact of the community. This research expects to identify these additional factors to enable comprehensive understanding of female entrepreneurship in the rural areas of transitional economies.

2.1.3 Hindle’s Bridge

Another relevant model is Hindle’s Bridge. This analysis focusing on the community context of entrepreneurship was depicted by Hindle (2010), and can be seen in the following figure:
This framework is particularly salient to this study because it helps analyse the contextual setting of rural women in Vietnam. Hindle (2010) argues that community context affects the entrepreneurial process through two pillars of a bridge, between which criss-cross multiple interactive pathways. Two foundations hold this bridge up. One, called ‘Generic Structural Factors’, includes physical resources, governance and institutes, and property rights and capital management; the other, called ‘Generic Human Factors’, includes human resources, worldviews and social networks, and boundary spanning. These six factors comprise the pillars of the bridge, one human and the other structural, and are independent variables that characterise the community context and facilitate the entrepreneurial process. They are connected and supported by girders comprising facilitation and programs and task-specific tools. Using this visual metaphor, Hindle provides a comprehensive candidate model for studying the influences of a community context (governance and institutions, facilitations and programs) and individual characteristics (social networks, demographics, and human capital) on the entrepreneurial process. These factors work in addition to those suggested by the GEM model above, and help to build a conceptual model for this study.
2.1.4 Indigenous entrepreneurship research framework

Research on indigenous entrepreneurship is relevant to this research because businesswomen in rural areas share a number of issues with indigenous entrepreneurs. They, like indigenous entrepreneurs, are considered a disadvantaged population (Das 1999; Fischer, Reuber & Dyke 1993; Godwyn 2009; Marlow & Patton 2005). In order to seek the answer to the question ‘Is indigenous entrepreneurship a possible solution to indigenous disadvantage?’, Hindle and Moroz (2010) reviewed 102 research papers and identified four key issues. These were presented in a framework with four categories: the level of analysis used to study entrepreneurial actors, the motivations behind the entrepreneurship activities, the principal themes emerging from the research, and emerging themes that formalised the principal themes:

Figure 6 Indigenous entrepreneurship research framework
In this framework, Hindle and Moroz (2010) found that the ability of indigenous entrepreneurs to achieve their goals was determined by the four principal themes: culture and social norms; education and the fostering of general and specific skills required for venturing; organisational drivers and constraints; and land and resources. As this research’s target population in Vietnam has a number of these characteristics in common with indigenous entrepreneurs, such as tradition, heritage, education, and skills, this model is helpful; the four constructs can be applied to the contextual and individual influences on businesswomen in rural Vietnam. However, given the small size of most indigenous populations and the fact that this model considers entrepreneurship as a general construct rather than specifically focusing on entrepreneurial propensity and entrepreneurial behaviours, the variables need modification to fit the current research’s objectives. In particular, more macro-environmental factors are needed in the group of antecedents, and entrepreneurial propensity and entrepreneurial behaviours become the consequences in the adapted model.

2.1.5 Model of female business owners’ performance

As the models discussed so far lack a clear gender focus, a model of female business owners’ performance is needed to focus on female entrepreneurship. Lerner, Brush, and Hisrich (1997) constructed a model of female business owners’ performance comprising six constructs, developed from a number of variables in the literature. The model is as follows:
Figure 7 Model of female business owners’ performance

Source: Lerner, Brush and Hisrich 1997, p. 322

According to Lerner, Brush and Hisrich (1997), this model suggests that female business performance is positively associated with a social learning process, motivation and goals, network affiliation, human capital, and favourable environmental conditions. Demographic factors are not considered, but the model is considered the closest to the to-be-proposed conceptual model of this research as it provides a number of variables that influence female entrepreneurship. However, it is limited to studies of general populations of women in different settings; it does not show differences in urban or rural areas, or in
developed, transitional, developing, or least developed countries. Moreover, it seems to underestimate macro-environmental factors, as only the industry sector and sources of finance are considered. This may indicate a possible overestimation of the influence of personal factors of individuals on the entrepreneurial process.

Most importantly, this model looks at business performance such as revenues, sales, and profitability, as a consequence of all other antecedents. This does not fit this research’s objectives (studying individuals’ behaviours), and the model needs to be modified in lines with this current research’s findings. The following 5M framework is used to cover missing variables of this model and to provide some insights into macro- and meso-environmental factors that will help shape the conceptual model being developed here.

2.1.6 Women’s entrepreneurship 5M framework

Another framework, developed by Brush, de Bruin and Welter (2009) is highly relevant to this research’s objectives as both have an obvious gender focus. It is included here to support the development of the conceptual framework of this research.

![Figure 8 Women’s entrepreneurship 5M framework](image)

Source: Brush, de Bruin and Welter 2009, p. 13
Brush, de Bruin and Welter (2009) argue that using a Venn diagram highlights overlapping boundaries and interdependencies among the five selected facets: macro-environment, meso-environment, market, management and money (the 5Ms). The abbreviated ‘M’HER’ stands for motherhood, and is intended to point to the importance of a woman in a family and the centrality of meaningful awareness and analysis to the whole framework. Of these five facets, it is argued that Market shows opportunity and is a wellspring for all entrepreneurship, but Money and Management are needed to exploit opportunities; these three are called the 3M building blocks. The macro- and meso-environments are considered all-encompassing influences that mediate and shape the other components.

This framework is considered close to this thesis’s tentative model, presented later, as it too investigates both environmental and individual variables in female entrepreneurship. However, the relationships among the overlapping influencing factors may create difficulties in measuring the impact of each ‘M’ on female entrepreneurship, and the interaction among the ‘Ms’. Importantly, this framework does not explicitly look at entrepreneurial propensity and entrepreneurial behaviours of females as specific aspects of the entrepreneurial process; thus it is necessary to make modifications in order to make best fit with the purposes of this research.

These relevant models in entrepreneurship and female entrepreneurship lead to a synthesis of the key common community and individual factors, enabling the creation of the new integrated conceptual model for this research (see section 2.4).

2.2 Female entrepreneurship

This portion of the literature review was conducted to identify more key issues for the data collection process. It includes reviews of female entrepreneurship in various developing countries and in Vietnam, and focuses on three major issues in female entrepreneurship: business characteristics, the impact of community contextual factors, and the impact of individual factors on female entrepreneurship. This review is expected to supplement the empirical evidence gathered in this study to answer the three research questions.
A separate review of literature on female entrepreneurship in Vietnam is added to provide a closer view of its practice in the target location. This section also covers what is known of business characteristics, impact of community and individual factors on female entrepreneurship, and what gaps in the literature may be filled by this study.

### 2.2.1 Business characteristics

The business characteristics of women-led businesses are studied as they can shed light on certain behaviours of female entrepreneurs, such as industry selection or staffing. Findings by Levent, Masurel and Nijkamp (2003) show that women often set up small businesses, mostly sole proprietorships, with little start-up capital; these generate low or marginal income. This is supported by Tambunan (2009) who frames a comprehensive set of characteristics of micro-entrepreneurs (MIEs), small entrepreneurs (SEs) and medium entrepreneurs (MEs) in developing countries:

<table>
<thead>
<tr>
<th>No</th>
<th>Aspect</th>
<th>MIEs</th>
<th>SEs</th>
<th>MEs</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Formality</td>
<td>- operate in informal sector - unregistered - seldom pays taxes</td>
<td>- some operate in formal sector - some unregistered - some pay taxes</td>
<td>- all operate in formal sector - all registered - all pay taxes</td>
</tr>
<tr>
<td>2</td>
<td>Organization and management</td>
<td>- run by the owner - no division of internal labor - no formal management - no formal accounting system (bookkeeping)</td>
<td>- run by the owner - no division of labor, no formal management, and no formal accounting system (bookkeeping)</td>
<td>- many hire professional managers, have division of labor, formal organizational structure, formal accounting system (bookkeeping)</td>
</tr>
<tr>
<td>3</td>
<td>Nature of employment</td>
<td>- majority use unpaid family members</td>
<td>- some hire wage laborers</td>
<td>- all hire wage laborers - some have formal recruitment system</td>
</tr>
<tr>
<td>4</td>
<td>Nature of production process</td>
<td>- degree of mechanization - very low / mostly manual - level of technology very low</td>
<td>- some use up-to-date machines</td>
<td>- many have high degree of mechanization / have access to modern technology</td>
</tr>
<tr>
<td>5</td>
<td>Market orientation</td>
<td>- majority sell to local market and for low-income consumers</td>
<td>- many sell to domestic market and export - many serve also middle to high-income group</td>
<td>- all sell to domestic market and many also export - all serve middle and high-income consumers</td>
</tr>
<tr>
<td>6</td>
<td>Social and economic profiles of owners</td>
<td>- low or uneducated from poor households - main motivation: survival</td>
<td>- many have good education, and from non-poor households - many have business / profit motivation</td>
<td>- many have good education - many are from wealthy families - main motivation: profit</td>
</tr>
<tr>
<td>7</td>
<td>Sources of raw materials and capital</td>
<td>- majority use local raw materials and use own money</td>
<td>- some import raw materials - some have access to formal credits</td>
<td>- many use imported raw materials - majority have access to formal credits</td>
</tr>
<tr>
<td>8</td>
<td>External relationships</td>
<td>- majority have no access to government programs and not business linkages with LEs</td>
<td>- many have good relations with government and have business linkages (e.g., subcontracting) with LEs (including MNCs / FDI)</td>
<td>- majority have good access to government programs - many have business linkages with LEs (including MNCs / FDI)</td>
</tr>
<tr>
<td>9</td>
<td>Women entrepreneurs</td>
<td>- ratio of female to male as entrepreneurs is high</td>
<td>- ratio of female to male as entrepreneurs is high</td>
<td>- ratio of female to male as entrepreneurs is low</td>
</tr>
</tbody>
</table>
Aidis et al. (2007), looking at transitional economies in the Eastern European area, find that the vast majority of female respondents are involved in the retail and service sectors while a minority are engaged in manufacturing activities. Most women-owned enterprises are newer than in mature market economies and remain small-scale, with fewer than ten employees. These findings helped the development of interview questions regarding the characteristics of women-led enterprises in rural Vietnam, such as selection of industry, age of business, and number of employees, although their work does not specifically address women-led businesses in rural areas.

Aidis et al. (2007) did not look at the motivators that form these characteristics. This present research holds the view that these businesses possess unique characteristics from others in the general population because of their unique rural settings and the unique individual characteristics of their owners, such as natural and cultural resource-based entrepreneurial activities. Thus, this research aims at identifying both the characteristics and the motivators underlying them.

2.2.2 Impact of community contextual factors on female entrepreneurship

Research on the impact of community factors on female entrepreneurship is well established. Few studies explore the impact of community contexts on female entrepreneurship at a global scale; most consider developing countries, mainly in Asia and Africa.

In a study based on data collected from 37 countries, Minniti and Arenius (2003) find that significant variables influencing the entrepreneurial level among women include environmental factors (the demographic and socio-economic environment; labour force and employment; and gender discrimination) and individual factors (literacy and education). Recent evidence adds that the rate of entrepreneurial participation among females in developing countries tends to be relatively higher than in developed countries. This is due to high barriers to entry into the formal established labour market. Traditionally many cultures assign a special role to women in maintaining household
health, nutrition and education. With the rise in female-headed households, entrepreneurship becomes an option for women to make a stand against gender discrimination and the limited role of family management (Minniti & Naudé 2010).

While discussing a number of indexes, including the Gender Development Index (GDI), Gender Empowerment Measure (GEM), Human Development Index (HDI), and Gender Equity Index (GEI) in around 20 Asian developing countries, Tambunan (2009) reveals a wide range of barriers faced by women entrepreneurs. The unfavourable business environment includes factors that are psychological, socio-cultural, religious, economic and educational, and which result in both less personal freedom and limited economic participation. Specific challenges are listed for different countries:

- In Bangladesh, the lack of basic forms and information, marketing opportunities, regulatory and social supports.
- In Nepal, low access to credit, marketing networks, land and property, and modern technology; low levels of self-confidence; exclusive responsibility for household work; restrictions on mobility.
- In Pakistan, the inferior status of women in society, their underestimation as economic agents, gender bias in regional, tribal or feudal cultures in the name of Islam.
- In Indonesia, women entrepreneurs suffering from low levels of education and lack of training opportunities; heavy household chores; legal, traditional, custom-based, cultural or religious constraints; lack of access to formal credit and financial institutions.
- In Malaysia, apart from problems like those in Indonesia, women entrepreneurs face a shortage of peer support networks compared to men.

Tambunan (2009) states that the seriousness of these problems is much higher in rural areas where many social, cultural and religious taboos are stilled embedded in community mindsets. Other authors studying female entrepreneurship in Asia make similar findings. Bushell (2008), working in the Nepalese context, shows that the inhibitors of successful business performance among Nepalese women entrepreneurs are limited access to finance, to formal education, and to networking and markets. According to Afza, Osman
and Rashid (2009), in Pakistan, the major issues facing rural female entrepreneurs are the lack of business orientation and education opportunities.

Della-Giusta and Phillips (2006) find extensive challenges facing women entrepreneurs in rural Gambia, including lack of financial support for start-up and working capital; lack of trust between women entrepreneurs due to customs, practices and beliefs; fragmented infrastructure; declining tourist markets; lack of saturated markets; no belief in the quality of Gambia suppliers; and lack of overall support mechanisms for micro-enterprises and business behaviours. A few papers have focused on cultural variables as an important determinant of female entrepreneurship in developing countries. According to Mordi et al. (2010), cultural factors in Nigeria have close links to key variables such as family commitments, lack of access to finance, and the level of acceptance and respect by market players and within key networks. Chitsike (2000) identifies culture as a barrier to rural women’s entrepreneurship, reflected by the biased perception toward rural females in Zimbabwe: rural communities canvassed in the research believed that women are unable to run large-scale businesses. Bliss and Garratt (2001) find little organizational or governmental support organization for women entrepreneurs in transitioning economies.

As can be seen, most authors point to socio-cultural barriers (heavy household chores; legal, traditional, custom-based, cultural and religious constraints) and institutional barriers (role of government, access to finance and respect; access to formal education, access to networking and markets) to female entrepreneurship. These variables enable this study to include a great diversity of influencing macro-environmental factors, covering the socio-cultural, legal, and traditional, and meso-environmental factors covering governmental policies and networks. Since most studies of female entrepreneurship are based in developing countries, they identify issues for this study; however, since they tend to focus on constraints and not on facilitators. There is a need to examine whether community contexts can act as facilitators rather than inhibitors, and whether the same factor can act as both facilitator and inhibitor under certain circumstances, and why. These are so-called “dual effects” (see Section 3.6 in Methodology). This research is expected to fill this gap. Together with identifying the relevant community contexts, this study also reviews the impact of individual factors on entrepreneurship and female entrepreneurship.
2.2.3 Impact of individual factors on entrepreneurship

The current literature on entrepreneurship considers individual variables that influence the entrepreneurship of both genders. Langowitz and Minniti (2007) suggest that perceiving the existence of opportunities, having confidence in one’s business skills, and knowing other entrepreneurs, are crucial characteristics of those involved in starting a business. Chelariu et al. (2008) argue that people with a strong internal motivation to succeed are more likely to create new ventures. Delmar (1996) believes that ability, motivation, and other characteristics like need for achievement, locus of control, overoptimism, a risk-taking propensity, and desire for autonomy are more evident in entrepreneurs than in other individuals. Lee et al. (2005) state that self-efficacy, prior knowledge of other entrepreneurs and perception of opportunities are key antecedent factors that positively influence the propensity of individuals to become entrepreneurs. Della-Giusta and Phillips (2006) find the major individual constraints to women are lack of awareness, of inclusion, and of access to training.

Hindle’s (2010) bridge framework suggests three major human factors that affect the entrepreneurial process: boundary spanning, worldview and social networks, and baseline human resources. These contain sub-factors such as mandates and possibilities, demographics, and skill and experience. Another framework by Hindle and Moroz (2010) mentions entrepreneurial capacity, such as social and human capital, and land and resources as strengths and weaknesses that are individual factors affecting indigenous entrepreneurs. A few models focus on the impact of individual factors on female entrepreneurship. The model of female business owners’ performance (Lerner, Brush & Hisrich 1997) offers a number of influencing individual factors, such as social learning, skill and experience, motivations and goals, networks, and demographics. The 5M framework of women entrepreneurship (Brush, de Bruin & Welter 2009) emphasises the individual quality of ‘motherhood’ as central to women’s entrepreneurialism.

These papers assist in building a strong proposition on influencing individual factors (such as human skills and social skills) on female entrepreneurship in general, without specifically examining their impact on entrepreneurial propensity and entrepreneurial behaviours. None of them makes any conclusions about the level of impact the various individual factors have on entrepreneurial propensity and behaviours; nor do they...
consider rural settings. Thus, this research aims at identifying the determinants of certain individual factors on entrepreneurial propensity and behaviour of rural females.

2.3 Female entrepreneurship in Vietnam

A review of women’s entrepreneurship in Vietnam will reveal discrepancies in entrepreneurial issues between them and women in similar circumstances in other countries. This section will help determine whether current models of entrepreneurship and female entrepreneurship are applicable in a transitional economy by reviewing the business characteristics of female-led enterprises in Vietnam with particular regard to the impact of community contextual factors and individual factors.

Truong (2002) finds that the main economic sectors of women-led enterprises in Vietnam are trade, manufacturing and services. VCCI (2014) finds women are often involved in entrepreneurial activities at the level of individual business or household business, in markets or commercial centres. Apart from these studies, there is no information about women-led businesses; more detailed information, such as entrepreneurial behaviours, or the scope of women’s business activities in Vietnam, is absent. Certainly no available research papers previously cover the focus of this study.

To date, the report from VCCI and the ILO, ‘Women’s Entrepreneurship Development in Vietnam’ (VCCI 2007) is the most comprehensive study available. It provides facts and statistics, including the following:

- There is growing recognition of the increasingly important role of women in the economic development of Vietnam at all levels.
- In recent years, a number of legal documents have been issued to support women’s entrepreneurial development, including the Gender Equality Law and Directive No. 10/2007/CT-TTg of the Prime Minister, the Labour Code (2002), Comprehensive Poverty Reduction and Growth Strategies (2002), Decree 90/2001/NG-CP on SME Development (2011) and Resolution 11/NG/TW on policies for women in the period of industrialisation and modernisation (2007).
- VWU and other social organisations are active in supporting the establishment of women’s business clubs.
• Business development services offered by VCCI, NGOs, business associations, institutes and universities are equally accessible to male and female entrepreneurs. These include training, consultancy, management services, marketing, packaging, product design, quality assurance and distribution logistics.

VCCI (2007) also reveals major constraints faced by women, which include high pressure from work and family, lack of time and low educational attainment. They also report that women are often perceived as weak, passive and irrational and unlikely to succeed in business. Although this report provides a comprehensive picture of female entrepreneurship in Vietnam, both in urban and rural areas, it is a journalistic document, not an academic or scholarly paper, and does not apply any conceptual models of female entrepreneurship to guide its research procedures. Conceptually, it lacks the systematic view of the community contextual factors and individual factors suggested by most research frameworks on female entrepreneurship. It offers a useful but static snapshot of female entrepreneurship development in Vietnam in 2007, but cannot illustrate the dynamic nature of community and individual factors; nor does it measure the impact of influencing factors on specific aspects to be covered in this study, in particular, entrepreneurial propensity and behaviours. The opportunities and challenges facing women are deduced, but it attempts no theoretical overview or rigorous deduction. These will be supplied by this study.

Truong (2002) finds that women entrepreneurs face gender-based intra-household barriers such as cultural norms, gendered division of labour and time use, and low levels of literacy and education, but comes to no conclusion on how or in which ways these factors put constraints on women. The study does not explicitly look at specific entrepreneurial aspects such as entrepreneurial propensity or entrepreneurial behaviours; nor does it focus on rural areas.

Other papers mention the active roles of several Vietnamese social organisations in assisting rural communities to develop. Hansen and Diaz (2008) find that the Vietnam Women’s Union (VWU), Vietnam Farmers’ Union (VFU) and Vietnam Youth Union continuously and effectively manage group loan and savings schemes and implement NGO-supported microfinance projects. They highlight the role of VWU, which has no specialised microfinance units but has integrated savings and credit operations with other
activities in numerous locations. This context of financial support provides useful background information about the financial facilitation of social organisations to rural communities, on which this study will build. No research paper has been found to study the various individual factors of businesswomen in Vietnam, either in general or in rural regions in particular. Le and Raven (2015) find rural women were motivated by their values and perceptions of entrepreneurship. However, these authors overlook a number of important factors which have been confirmed by current literature on female entrepreneurship such as self-efficacy, skills and experiences. Truong (2002), who finds that women entrepreneurs in Vietnam suffer from lack of capital, experience and knowledge of foreign languages, and have insufficient familiarity with legal regulations; does not identify whether these are individual factors or external factors arising from the community context, such as ineffective assistance from the government or relevant organisations. None of the factors are identified as more influential on female entrepreneurship than others. No research highlights the facilitation of individual factors on the female entrepreneurship. None of the research looks at specific entrepreneurial aspects of female entrepreneurship in rural areas.

Clearly, female entrepreneurship in rural areas in transitional countries is under-researched. Particularly, in Vietnam there has been no such study. Although there have been research papers on female entrepreneurship generally, they mostly target urban women (Vijverberg 2008; Vijverberg & Haughton 2002; Walsh 2010), or women leaders (Le, Rentschler & Frederick 2010; Truong 2008). Other papers study rural females (Liu 2004; Pelzer-White 1987), the transformation process in rural Vietnam and ways to promote governmental and social support to rural females (IFAD 2010; IFPRI 2005, Justino & Litchfield 2002; Livingstone 2000; Mu & van de Walle 2011; O’Connor 1998; Pelzer-White 1987; Powell, Swartling & Hoang 2011; Que 1998; Scott 2005; Tran 2010; Van de Walle & Cratty 2004). Most stress the importance of medical and social support in order to improve rural women’s health and social status. Although they refer to non-farm activities among women as a way to reduce and eliminate rural poverty, they suggest that rural females are likely to welcome any employment activity (e.g. a waged job) as a source of income; they do not emphasise the proactive choice of some women females to operate entrepreneurial start-up businesses.
Few papers address entrepreneurial propensity or entrepreneurial behaviours among females. The most specific attempt to look at female entrepreneurship is by Lerner, Brush and Hisrich (1997), who limited their definition to business performance measured by revenue, profitability or sales; most known studies consider female entrepreneurship in this general way. What makes the present study new and unique is that it aims to break the construct of female entrepreneurship into the smaller constructs of entrepreneurial propensity and behaviours, and to observe how these operate in specific activities undertaken by entrepreneurs.

No papers emphasise the dual nature of various factors impacting on female entrepreneurship, and which may have both positive and negative effects (sometimes simultaneously). To date there has been more discussion of the constraints faced by women than on facilitators of their entrepreneurial efforts. Most significantly, there are no current papers which use both community contextual factors and individual factors in the consideration of rural businesswomen.

This research is considered a holistic study. It systematically identifies and examines two groups of antecedents, and explicitly identifies their effect on female entrepreneurs in rural areas by examining the perceptions of the businesswomen, other women in the community, and other stakeholders. This can best be done by a narrowing of the research goals, in this case to target only one kind of entrepreneur in one kind of setting in a single country.

The following section presents how the conceptual framework for this research is built.

2.4 Conceptual framework for rural female entrepreneurship

Developed from the relevant existing models in entrepreneurship discussed above, the conceptual framework for rural female entrepreneurship can now be proposed:
This framework, built from the current literature, illustrates the relationship of community contextual factors and individual factors to entrepreneurial propensity and behaviours. The community context comprises of three sub-factors (social and cultural norms, governmental impact, and networks); the individual factors include four sub-factors (social learning, human capital, motivations and goals, and demographics). These sub-factors have been chosen because most existing models include them as factors impacting on female entrepreneurship; they are also most likely to be relevant to entrepreneurs’ business and life contexts, and importantly are available to data collection.

This model guided the design of the in-depth interview guidelines. It was then tested against the data collected from the qualitative study, and expanded and modified in response to the results.

2.5 Chapter Summary

This chapter reviews the current literature on entrepreneurship, female entrepreneurship in over the world, transitional and developing countries, and in Vietnam. It starts with
definitions of key terms used, and sets the scope of the research before moving to a review of six models and theories of entrepreneurship and behaviours. A review of studies of female entrepreneurship focuses on the world, on transitional and developing countries, and finally on Vietnam. These enabled the identification of a research gap we used to construct a new conceptual model of female entrepreneurship applicable to rural areas of transitional countries.
CHAPTER 3: METHODOLOGY AND DATA ANALYSIS

The objective of this chapter is to discuss and justify the research methods used to answer the research questions raised in Chapter 1. This chapter has seven sections. The first section introduces the philosophical assumptions and interpretive frameworks underpinning research study. The second describes the rationale for selecting a qualitative research design. The third discusses the case study design and data collection approaches; an introduction to the sample region is also presented. The fourth section discusses ethical considerations, and the fifth section discusses the strengths and limitations of the methodology, including an examination of the reliability and validity of the methods. The sixth section explains the term ‘dual impact’ factor in the research; and the last section discusses the data analysis process.

3.1 Philosophical assumptions, interpretive framework, and qualitative research design

Like all studies, this study has its own ontological assumptions. It is based on a post-positivist interpretive framework. It utilises qualitative methods and a case study approach to find answers to the research questions.

3.1.1 Philosophical assumptions and interpretive framework

Like many research guides, Creswell (2007) stresses the importance of making explicit the particular philosophical assumptions of one’s research, particularly in the qualitative arena. He argues that there are four assumptions qualitative researchers make (knowingly or unknowingly) when they undertake a qualitative study:

- ontological (the nature of reality),
- epistemological (how reality is known),
- axiological (role of values),
- methodological (approach to inquiry).

Neuman (2005, p. 92) defines ontology as ‘an area of philosophy that deals with the nature of being, or what exists; the area of philosophy that asks what really is and what the fundamental categories of reality are’. Creswell elaborates:
When researchers conduct qualitative research, they are embracing the idea of multiple realities ... When studying individuals, qualitative researchers conduct a study with the intent of reporting these multiple realities. Evidence of multiple realities includes the use of multiple forms of evidence in themes using the actual words of different individuals and presenting different perspectives' (2012, p. 20)

This research aims to accumulate multiple realities in that it examines the business characteristics of female-led enterprises in rural transitional economies, the entrepreneurial propensity of rural females, and their entrepreneurial behaviours. These objectives necessarily target the reality or cumulative realities of these women. **Epistemologically** speaking, these realities are documented from afar; the researcher has no intention of becoming an ‘insider’ and taking an ethnographic approach. Although the researcher conducts visits and observations, she does not depart from the distanced researcher’s perspective.

From the **axiological** perspective, although the researcher studies perceptions through interpretations of the research participants, which could exhibit value statements, she does not openly discuss values that shape the narrative. Instead, she manages and optimises objectivity through triangulation and external verification.

Regarding the **methodological** choice between inductive versus deductive logic, the researcher does not follow an inductive research approach from the ground up (i.e. ‘grounded theory’). Instead, she makes reference to a number of previously published and widely discussed theories of entrepreneurship that have helped her shape a conceptual framework to guide the research process.

This study examines how individual female entrepreneurs in rural areas of a transitional country report their multiple realities in their personal and business lives. By using triangulation, and cross-case and intra-case comparisons, it is possible to form a rich account of the reality of the entrepreneurial activities these women, and to both test and extend extant theories and models. In this way the research will correspond to the ontological philosophical assumptions embodied in post-positivism.
There are two basic positions in ontology: realism, which sees the world as being ‘out there’, and nominalism, which sees the world through a lens or scheme of interpretations and inner subjectivity (Neuman 2005). The researcher accepts a view that there is a reality ‘out there’ which can only be imperfectly known because it is difficult if not impossible for humans to directly experience it. Further, she accepts that ‘subjective-cultural beliefs influence what we see and how we experience reality’ (Neuman 2005, p. 92). Holding this view enables the researcher to explore entrepreneurial aspects of rural women’s lives with flexibility, in that relatively objective knowledge (facts and statistical information) and subjective knowledge (perceptions) are combined.

Beyond these philosophical assumptions, the researcher faces a choice of interpretive frameworks. These are normally chosen from Post-positivist, Social Constructivist, Transformative/Postmodern, Pragmatic and Critical, Race, Feminist, Queer, and Disabilities theories (Creswell 2012). The present research adopts a post-positivist framework. Post-positivism is cause-and-effect oriented, logical, reductionist, empirical, and based on a priori theories (Creswell 2012). The study refers to seminal models and theories in entrepreneurship and female entrepreneurship; and to human intentions and behaviours addressed in the literature, to construct an ample and appropriate conceptual framework. It uses empirical evidence.

According to Neuman (2005), post-positivism and nominalist ontology work well together since together they give scope for the researchers’ own subjectivity and interpretation. This approach is supported by Denzin and Lincoln (2011), who argue that within the alternative inquiry paradigms, ontological post-positivism can capture reality that is only imperfectly and probabilistically capable of being understood. Creswell (2012, p. 23) states that ‘post-positivists do not believe in strict cause and effect, but rather recognise that all cause and effect is a probability that may or may not occur’. The researcher accepts relative rather than absolute attainment of ‘reality’. This is consistent with an argument by Patton:

> post-positivism recognises that discretionary judgement is unavoidable in science, that proving causality with certainty in explaining social phenomena is problematic, that knowledge is inherently embedded in historically specific paradigms and is therefore relative than absolute, and that all methods are
imperfect, so multiple methods, both quantitative and qualitative, are needed to generate and test theory, improve understanding over time of how the world operates, and support informed policy making and social program decision making. (2002, p. 92)

Because the present research evaluates the impact of community contextual and individual qualities on the entrepreneurial propensity and behaviours of rural females through their (and their stakeholders’) perceptions, absolute truth is impossible, and minor bias will occur. The choice of post-positivism as the interpretive framework for the study acknowledges the stance of the researcher.

Several research procedures are appropriate to a post-positivist approach. Creswell argues that

*In practice, post-positivist researchers view inquiry as a series of logically related steps, believe in multiple perspectives from participants rather than a single reality, espouse rigorous methods of qualitative data collection and analysis.* (2007, p. 24)

This research carries out a series of logically related steps in that it begins with theories to shape the conceptual framework before the data collection, employs computer programs to assist in data collection and analysis, and applies the form of scientific reports to structure the research. The study reviews seminal models and theories in entrepreneurship, female entrepreneurship, and human intention and behaviours to form a conceptual framework for the research (see Figure 10). This theoretical and conceptual framework guides the data collection process such as question design and interviews. Content analysis software NVivo is used to organise and analyse the data collected (see Chapter 4). Finally, the thesis is structured and written in a scientific format.

### 3.1.2 Qualitative Research Design

A qualitative research method is particularly appropriate for this study. Qualitative research is concerned with exploring the understandings and meanings that people attribute to their social world (Walter 2006). Creswell (2007) argues that qualitative study is conducted for the exploration of a given group or population in order to identify variables that cannot be easily measured, or to hear silent or silenced voices. Leedy and
Ormrod (2001) also argue that the qualitative approach is appropriate when the research questions are exploratory and the available literature is limited. As stated in the introduction, the primary focus of this study is the entrepreneurial propensity and entrepreneurial behaviours of rural women in transitional economies, a topic that remains under-researched; a qualitative approach is clearly indicated.

Apart from exploration, Creswell (2007) offers other reasons for using qualitative research in studies like this. First, this method works well when a complex and detailed understanding of an issue is needed. This thesis adopts research based on interaction with participants in their homes and places of work, in which the researcher talks directly with them, encouraging them to tell their stories about their business making rather than using predetermined data from the literature; again a qualitative research method is indicated. Second, a qualitative approach is adopted when researchers want to understand the context or settings within which study participants address a problem or issue. In this study, the research attempts to explore how the context of rural females, including their home, family, work, and village community, has been influential on their behaviours generally and their propensity and behaviours in particular. Qualitative methods are believed to be a suitable tool in such an approach. Finally, qualitative approaches can be used to develop theories when existing theories do not adequately capture the complexity of the subject being examined. As the purpose of this research is to develop a framework for female entrepreneurship in rural areas of transitional countries generally and of Vietnam particularly, it is believed that a qualitative case study approach is appropriate.

3.2 Case study approach

3.2.1 Rationale for selecting case study approach

Yin (2009) states that there are three conditions to determine which research method should be used in a research study. They include the type of research questions posed, the extent of control from an investigator over actual behavioural events, and the degree of focus on contemporary events. The classification of research questions is considered to be the first and most crucial condition for differentiating among the various research methods. For research questions of ‘how’, which are exploratory, the case study approach is considered the most suitable. If the investigator will have little control over variables in
the research and the study focuses only on a contemporary set of events, then this method is preferred. Creswell (2007) states that the case study is a suitable approach when the researcher has clearly identifiable cases with boundaries, and desires to provide an in-depth understanding of the phenomena under study or a comparison of several cases.

A case study approach can be adopted in this research project for several reasons. First, the research questions for the study (see Chapter 1.3) are about ‘how’ issues. Second, the researcher aims to explore, rather than manipulate. Third, the research study aims to examine a contemporary situation through direct observation and interviews. Fourth, the researcher is able to identify the targeted cases within the sample area and aims at obtaining an in-depth understanding of the cases. Considered together, the case study approach has a distinct advantage in assisting to achieve the objectives of the study.

According to Yin (2009), like other research methods the case study approach can be applied to research with different purposes, whether exploratory, descriptive, explanatory or causal. In other words, there may be exploratory case studies, descriptive case studies, or explanatory case studies. In this thesis, the case studies are exploratory and explanatory.

This research utilises a case study design to develop a theory of female entrepreneurship in rural areas of transitional countries. The study expects to build up a conceptual framework to understand and support this topic. According to Eisenhardt and Graebner (2007), theory building from cases works well when no existing theory offers a comprehensive approach to answering the research questions, as is the case here.

3.2.2 Case study design and framework

The study collects multiple cases to illustrate different perspectives on an issue (Creswell 2012). Yin (2009) claims that multiple-case designs have distinct advantages over single-case designs as the evidence from more than one case is more compelling and robust. A multiple-case design can convince the reader of a general phenomenon or generalisability of the data collected (Creswell 2007; Yin 2009), and is considered more replicable (Yin 2009). Eisenhardt and Graebner (2007) argue that multiple case studies offer a stronger base for theory building since the theory is better grounded, more accurate, more generalisable and testable than in single-case research.
The unit of analysis for this multiple-case design is individual women. The research aims at exploring how these individuals personally perceive entrepreneurial opportunities and carry out their business activities, given their motivations and demographic factors, and the influence of their community context. The following figure shows the case study design for the data collection:
Figure 11 Research Design
The secondary data for the research were collected from existing literature, discussed in Chapter 2. The primary data were collected from the qualitative cases, which were selected from within two precincts of Kienan district, Haiphong City, Vietnam. In order to build the cases, several data collection techniques were used, including direct observation, collection of physical artefacts (finished products of women-led businesses) and in-depth interviews. The interviews with the businesswomen are considered the primary data. Data from direct observation in the sample locations, physical artefacts from the women, and in-depth interviews with authority persons, female non-entrepreneurs, partners and extended family members, are useful for providing a deeper and more comprehensive understanding of the cases.

These multiple sources also improve the reliability of the data collection. Neuman (2005) stresses the importance of sampling strategies which match a study’s specific purpose and data; selecting appropriate sampling strategies helps avoid mistakes such as conducting sampling in a haphazard or improper manner or choose a type of sample inappropriate for a study’s purpose. Creswell (2012) suggests that purposive sampling enables an inquirer to select the individuals and sites for study that best can inform an understanding of the research problem and central phenomenon of a study. Neuman (2005) believes that purposive sampling is highly appropriate for exploratory or field research. It allows the researcher to use a wide range of methods to locate all possible cases of a highly specific and difficult-to-reach population. These suggestions were critical in helping this researcher to decide on a sampling framework which operated at the levels of both sample location and sample population.

Kienan district, Haiphong, was chosen as the sample location for two specific reasons. First, Kienan was urbanised in 1994 according to Vietnam National Decree No. 100 (Law Library 2012) from a suburban district of the city due to city planning reform policies of transitional process. While the local government stressed the importance of re-structuring the economy with a shift from agricultural-based to trade-based district, Kienan’s economy remained stable and grew slowly compared to other neighbouring districts. It still had a larger amount of farming land than other urban districts, although during urbanisation large tracts of farming land were converted to industrial use. Also, there were still a large number of residents in the district involved in agricultural activities.
Kienan would be a very typical area transforming from an agriculture-based to a more trade-based economy due to transitional process policies. Second, the researcher was native to Kienan district which made her accessibility to the area much easier. She understood the cultural and social norms of the area which assisted the ethical requirements (such as safety requirements) of the research to be met. Kienan has 14 precincts altogether (People’s Committee of Kienan District 2012). The researcher undertook preliminary discussions with the Chairpersons of the VWU and the VFU in Kienan district; having understood the research objectives and data collection procedures, they suggested several possible locations in which to undertake the research. The researcher conducted visits to most of the precincts before beginning to collect data. During these visits the researcher interviewed representatives of the precincts to obtain general information about their development plans and priorities. Information about the history and socio-economic development of the district was retrieved from the People’s Committee offices. Eventually, two districts were chosen for study. To comply with the ethical requirements of research, pseudonyms were used to hide the identity of the places and people observed: Farm-Ville and Recycle-Ville.

Farm-Ville precinct was selected because it was a rural village until recently converted to an urban precinct as part of the development plan of Kienan district. The precinct receives government support to developing infrastructure as part of the ‘National Targeted Program on Building a New Countryside during 2010–2020’ (Vietnam Ministry of Agricultural and Rural Development 2010). Farm-Ville is currently dominated by farming land, and most of its residents are farmers. It was observed that entrepreneurial activities among local residents generally and females particularly were not popular; for this reason Farm-Ville was selected as one of the sites to study.

Recycle-Ville is another urban precinct, recently developed, like Farm-Ville. Recycle-Ville is also dominated by farming land; however, it is known for its recycling business activities as well. Recycle-Ville has a long-time tradition of collecting, classifying and recycling scrap metals and other recyclable materials for resale and for production since the 1970s (Nham & Thang 2012). When urbanisation increased in the late 1990s (Vietnam General Statistics Office 2011), the majority of residents quickly switched to recycling businesses, leaving farmland deserted or taking it over for recycling activities.
Recycle-Ville was renamed and formally structured as an urban precinct in 1994 (People’s Committee of Kienan District 2012); the precinct has transformed itself from a highly impoverished village into a highly entrepreneurial precinct with recycling activities carried on both day and night (Bac & Dung 2012). It has attracted international interest, with a number of recycling dealers from China arriving to undertake business. Interestingly, most of the entrepreneurs in this precinct are women, whose businesses began in their days of hardship when collecting scrap materials. Studying the women in this precinct raised some interesting and important implications for FEp in rural areas.

The selection of these two different precincts enriched the diversity of cases studied in this research, and enhanced the data reliability. It also offered opportunities to make comparative studies of women in two neighbouring areas. Despite being the recipients of similar governmental support, the two precincts displayed very distinct levels and measures of entrepreneurship development, which made them both interesting and valuable to study.

The qualitative data collection ultimately involved three groups:

- entrepreneurs aged 28–55 who had run their businesses for more than 12 months,
- non-entrepreneurs aged 28–55 who currently did not run a business,
- other stakeholders: i) representatives of local authority and social organisations in gender and rural development division; (ii) husbands of entrepreneurs; (iii) their extended family members; (iv) husbands of non-entrepreneurs; (v) their extended family members.

The research compared the entrepreneurs and non-entrepreneurs to find out why they chose to become entrepreneurs or not to become entrepreneurs. The data from other stakeholders were used to examine the impact of community contextual factors on the entrepreneurial propensity and behaviours of the women.

The sampling process revealed an interesting fact about the approach to participants in rural communities. Having selected the target sites and population, the researcher conducted a short pilot data collection. In this period, using personal contacts, the researcher attempted to contact and hire two local residents in each of the target sites to
act as research assistants. These were long-time residents who knew the sites well and had knowledge about the target participants. The researcher was taken by them to the business sites of several business entrepreneurs, as well as to locations of potential stakeholders. However, there was resistance from the potential participants, who were distrustful and had misconceptions about the purposes of the research. Many, particularly in Recycle-Ville, refused to participate as they were worried that potentially unethical management practices might become public. Some were suspicious that the researcher was really a journalist; others assumed she was a social fund-providing representative. Although provided with evidence that she was an academic researcher, the participants returned unclear or neutral opinions about issues when questioned. For example, they chose not to answer directly some questions relating to the local’s government policies; instead, they provided contact details of some other entrepreneurs in the village to answer the questions. Being aware of these problems, the researcher had to find another way to approach the participants.

Neuman (2005) suggests that it is important to deal with the ‘gatekeepers’, the people with the formal or informal authority to control access. Yin (2010) also advises that a fieldworker’s main access needs to come from an official of an institution or the leader of a social network. Accordingly, the researcher took a second approach, starting with the highest representatives in gender and rural development of Kienan district at the very beginning of the research, with a reference letter from her then academic institution, Hanoi University. Interviews were conducted with these officials first; they then contacted authorities at precinct level to introduce the researcher. The researcher conducted interviews with this second tier of officials, who then nominated other persons to take the researcher to possible research sites. These nominees had contact with women in the precincts, and suggested likely respondents based on the criteria proposed by the researcher, contacted them, made appointments and took the researcher to sites where they could interview the respondents. The researcher asked these respondents for consent to conduct interviews with their family members if they were willing to participate in the research. This rather cumbersome and time-consuming approach was adopted to enhance the trust between the researcher and potential research participants in a high power-distance society. It also acted to reassure the research participants of the confidentiality of the information they provided.
The sampling process is seen briefly through the following diagram:

Figure 12 The approach to select research participants

With this indirect method, the data collection process was facilitated where the direct approach had failed. The process of communication was formalised by the involvement of local authority, whose presence established trust between the participants and the researcher. The nominees of the local authority had strong links with the participants because they all were involved in the social system within the area. This strong link encouraged the participants’ willingness to answering interview questions appropriately, and misplaced assumptions about the research and researcher were avoided.

The approach did have a limitation: the presence of nominees. Initially the concern was that they might become involved in the interviews, explaining things they knew in relation to the information requested presence, and this might deflect participants from
answering. However, the researcher explained the ethical requirements of the research to the authority representatives and nominees, and asked for privacy for the interviewees. The local authority representatives were already somewhat familiar with research procedures, thanks to their experience with similar activities conducted by social organisations and development agencies. Their involvement was mostly at the beginning of the interviews only, and therefore did not affect the quality of the overall dataset as the confidentiality of the data was assured.

Within two months, extensive data collection tasks were performed. A total of 42 in-depth interviews were conducted. Among these were six authority representatives, including the chairpersons of VWU and VFU at a district level; the two heads of Recycle-Ville and Farm-Ville precincts; and the heads of VWU and VFU in each precinct. Other interviews were conducted with ten entrepreneurs, ten non-entrepreneurs, five partners of entrepreneurs and four of non-entrepreneurs, one mother and one mother-in-law of an entrepreneur, one mother and one mother-in-law of a non-entrepreneur, and three children of entrepreneurs.

The recruitment of the stakeholders depended on their willingness to participate in the research. Also, it depended on the availability of the stakeholders. For example, a few of them had deceased parents, or some of their children were too small to take part in an interview.

Table 1 List of respondents interviewed

<table>
<thead>
<tr>
<th>Respondents</th>
<th>Number interviewed</th>
</tr>
</thead>
<tbody>
<tr>
<td>Chairperson of VWU (District Level)</td>
<td>1</td>
</tr>
<tr>
<td>Chairperson VFU (District Level)</td>
<td>1</td>
</tr>
<tr>
<td>Head of Recycle-Ville precinct</td>
<td>1</td>
</tr>
<tr>
<td>Head of Farm-Ville precinct</td>
<td>1</td>
</tr>
<tr>
<td>Chairperson of VWU (Precinct Level)</td>
<td>1</td>
</tr>
<tr>
<td>Chairperson of VFU (Precinct Level)</td>
<td>1</td>
</tr>
<tr>
<td>FEs</td>
<td>10</td>
</tr>
<tr>
<td>FNEs</td>
<td>10</td>
</tr>
<tr>
<td>Partners of FEs</td>
<td>5</td>
</tr>
<tr>
<td>Partners of FNEs</td>
<td>4</td>
</tr>
<tr>
<td>Mother of FEs</td>
<td>1</td>
</tr>
</tbody>
</table>
The interviews with the heads of two precincts helped in a general understanding of the governmental regulations and supporting policies towards the regions. The interviews with the authority representatives of VWU and VFU at district and precinct level served as data sources for particular policies and programs for farmers and rural women particularly. The data from husbands and extended family members of the entrepreneurs and non-entrepreneurs assisted with understanding family influences on the propensities and behaviours of the women. All these data were gathered to support the case-building of ten businesswomen. The selection of the entrepreneurs can be seen in the following table:

Table 2 Business industry of selected cases in two target sites

<table>
<thead>
<tr>
<th>Industry of selected entrepreneurs</th>
<th>Recycle-Ville</th>
<th>Farm-Ville</th>
</tr>
</thead>
<tbody>
<tr>
<td>Recycling</td>
<td>4</td>
<td>0</td>
</tr>
<tr>
<td>Garment and textiles</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Wood furniture</td>
<td>0</td>
<td>2</td>
</tr>
<tr>
<td>Food making and growing</td>
<td>0</td>
<td>2</td>
</tr>
<tr>
<td><strong>Total number of cases</strong></td>
<td><strong>5</strong></td>
<td><strong>5</strong></td>
</tr>
</tbody>
</table>

This diversified sampling was to ensure data reliability, as discussed in the rationale above. The data collected from women about their entrepreneurial activities were considered the most information-rich source for the case.

3.2.3 Data collection

The process by which data for each female entrepreneur was gathered can be seen in the following diagram:
Figure 13 Data collection technique
The qualitative data were collected from June to August, 2012. Other data were collected from multiple sources for triangulation purposes. According to Patton (2001), four types of triangulation for establishing the validity (cross-confirmation) of qualitative studies have been identified: data triangulation, which involves the use of various sources of data; investigator triangulation, which uses data collected from different researchers; theory triangulation, which utilises multiple perspectives to interpret the same data set, and methodological triangulation, which uses different methods to study a problem.

3.2.3.1 Data triangulation

To fit the framework of this study, data triangulation is optimal. Gray (2009), Yin (2009) and Creswell (2007) argue that multiple sources of evidence in case studies enable researchers to address a broader range of historical and behavioural issues, and to develop converging lines of inquiry which are likely to result in more convincing and accurate findings and conclusions. Of the six sources of evidence suggested by Yin (2009), documentation, archival records, interviews, direct observations, participant observation, and physical artefacts, all are used excluding archival records and participant observation. Use of these sources is consistent with the compendium of data collection approaches in qualitative research suggested by Creswell (2007). In terms of primary data collection, interviewing and observing are the most frequently used research instruments in qualitative research cited in the literature and are the most frequently used in this study as well.

The researcher collected a wide range of journal articles and internal magazines officially issued by the Vietnam Ministry of Agricultural and Rural Development (MoARD) on issues relating to rural development, especially those on current development issues, gender issues, governmental policies and plans to support rural development, and the implementation of existing development-assisting projects in rural areas. These sources provide data on governmental policies from the official perspective. The researcher was also able to collect internal and official annual reports on socio-cultural, economic and political issues of the sample district and precincts in recent years. These contributed a panoramic view of developmental issues generally, and shed light on governmental policy implementation and management situations in the sample locations.
In addition, reports on socio-economic issues by NGOs such as World Vision provided independent statistics and evaluation of current situations in the sample sites. Several internal publications on a few cases of businesswomen who had been officially recognised by their district and municipal authority were also retrieved. This collection task was conducted both during the literature review process and at the same time as the data collection, so that the researcher could build a stronger network with the local researchers and research institutions.

Creswell (2007) states that observation is one of the key tools for collecting data in qualitative research as it is considered possible to note a phenomenon in the field setting through the five senses of the observer. According to Yin (2009), direct observation can be useful in both formal and casual data collection activities. Formal activities can take the form of meetings, while casual activities may occur during field visits or at the time interviews are conducted. Neuman (2005) suggests that it is important to deal with the ‘gatekeepers’, the people with the formal or informal authority to control access. Yin (2010) also advises that a fieldworker’s main access needs to come from an official of an institution or the leader of a social network.

During data collection, both forms of direct observation suggested by Creswell (2007) and Yin (2009) were used. Access to the target population was facilitated through gatekeepers nominated by the authorities (Neuman 2005; Yin 2010), and they helped the researcher to penetrate the targeted locales. Photographs and videos were taken with the permission of participants. This way of recording data served both data analysis and, later presentation, and is suggested by various authors such as Yin (2010), Neuman (2005) and Butler-Kisber (2010).

During the time spent travelling to the sites, the representatives showed the researcher the geographical locations of factors related to the FEp, such as loading areas for their input materials, different roads for material and product transportation, and production sites. This information added value by providing a more comprehensive understanding of FEp activities. All pictures and videos were dated by the cameras to keep track of information. Field notes written at the end of each day noted information and described people and events under observation, as advised by Neuman (2005). Reflective notes were also
recorded, summarising or theorising on observations; these assisted later in theme
development (Creswell 2007).

In order to strengthen the reliability of the observational evidence, the researcher
employed an assistant who used his own methods of observation and reporting back after
the trip (Yin 2009). Both the researcher and assistant took cameras and audio recorders to
take pictures or record the talk of local people. During the three months of data collection,
the researcher re-visited the participants and made excursions around the targeted sites.
Neuman (2005) suggests that to enter and gain access to a field site successfully, the
researcher can occupy two types of role: a social role (e.g. customer, patient, employee),
and a field researcher role.

During the visits, the researcher took time to capture more related information about the
targeted sites under the social role of tourist, using informal observations and catch-ups
with local people. For example, she spent time sitting and drinking in street-side pubs
(quán nước via hè) and bought home-produced food and fruit from local producers.
Street-side pubs are common places in rural Vietnam for local people to gather and talk.
The owners or salespeople of the pubs are often excellent sources of information about
various issues concerning the local residents, including entrepreneurs and non-
entrepreneurs. Going directly to local producers to buy home-made products was a
pleasant and easy way to approach local people. For instance, when waiting for them to
prepare products such as fruit, chicken or vegetables, the researcher could chat with them
and learn more of the local thinking about entrepreneurship in the area. These informal
ways to approach the sites brought useful information for the research, although it is
acknowledged that bias might be present.

Direct observational activities were found very useful to the research data collection. A
significant number of pictures, videos and audio files have contributed by illustrating
vividly the life of villages with entrepreneurship activities in rural Vietnam.

Artefacts were also collected. According to Yin (2009), a physical artefact (or cultural
artefact) can be a technological device, a tool or instrument, a work of art, or some other
physical evidence. He states that although physical artefacts are considered to have little
potential relevance in most typical studies, where they are relevant they can be an
important component. During her observations and interviews, the researcher was able to
collect a number of products created by those who created end products that could be
offer to the market, such as stone-carved frogs, wooden stair handles, garments and
textiles. These helped remind the researcher of the ultimate purpose of the selected
businesses, and helped her retain a broader perspective concerning all the business
activities of the entrepreneurs, far beyond what could be directly observed in the limited
time of a field visit.

As a variety of cases were chosen in different fields of entrepreneurship, many end
products were food that could not be kept, or large products that could not be carried.
Pictures were taken of all the products to illustrate the variety of the products and services
offered by the sampled businesses. Some of these pictures are also provided in the thesis
to illustrate for the businesses of the cases.

3.2.3.2 Interview technique

The interviewing method is considered by many to yield the most data rich source for
research (Yin 2009). In this research project, the researcher chose to conduct one-on-one,
face-to-face interviews which enabled interviewer and interviewees to interact in real-
time and real-place settings, which facilitated information and impression-gaining beyond
the actual words used (Shank 2002). Face-to-face interviews benefit researchers as
respondents are expected to be willing to speak and share ideas (Creswell 2007). The
interviews were semi-structured, allowing the interviewer latitude about what was asked
and in what order, but ensuring all interviewees were asked the same basic questions
(Shank 2002). Semi-structured interviews allow the researcher to probe for more detailed
responses where respondents are asked to clarify what they have said (Gray 2009). As
most respondents in this research were women, interviewing on one-by-one basis was
consistent with the suggestion by Esterberg (2002) that women historically have been
silenced, and do not normally have many chances to tell their stories: the in-depth, semi-
structured format allowed their voices to be heard.

Interview guidelines were used for different groups of the target populations in order to
maintain a high degree of consistency of data collected from a group or among different
groups. The guidelines also assisted in enabling data comparison among interviewees
later, in the analysis stage. They were developed from themes derived from the literature on female entrepreneurship in several developing countries (Afza, Osman & Rashid 2009, Bushell 2008, VCCI 2007).

Each semi-structured interview with an authority representative was conducted at the participant’s workplace. Those with the female entrepreneurs were conducted mostly at business sites but some interviews took place in their home after they had finished their daily business operations. All arrangements reflected the preferences of the participants.

At the beginning of each interview, the researcher introduced herself and provided the reference letter from her academic institution and, when necessary, the approval letter for research ethics from Deakin University (translated into Vietnamese). She described her research project and what it was intended to achieve, and assured the anonymity of the interviewee. The interviews were recorded, and supplemented by observational notes taken by hand at the time and formally documented afterwards. Some interviews were not recorded, in deference to the respondent’s personal preference. One FE was particularly reluctant to be recorded, and most of respondents in extended family groups (mothers and mothers-in-law of entrepreneurs and non-entrepreneurs) said they would not feel comfortable being recorded when answering questions. Detailed notes were taken in these cases. All recorded interviews were transcribed later by a professional transcription service provider.

Each interview took from about 45 minutes to 1.5 hours. All were in Vietnamese, and translated into English for analysis later. The researcher is a native speaker of Vietnamese and has over three decades of personal experience in Vietnam. She has a clear understanding of the sensitivity of political and cultural issues in the local areas. Her familiarity with the sample sites, having once been a resident of one of the targeted sites, was an advantage for her in approaching both the sites and the respondents to elicit geographical and cultural issues.

Neuman (2005) suggests that interviews should start by building rapport and steering conversation away from evaluative or highly sensitive topics. Yin (2010) advises interviewers to be non-directive and to maintain rapport. The researcher generally started an interview with informal talk on non-business matters, such as the children’s education.
or health care services. This approach turned out to be very useful in building personal rapport with the participants. Esterberg (2002) mentions that it is legitimate to ask questions about experiences, behaviours, opinions, values, feelings, personal background, and factual knowledge, and although the formal interview questions were designed around pre-set themes, their broad scope was in line with this suggestion.

The interview questions given to all respondents of the research except the authority representatives were in simple wording, as most of interviewees had limited educational qualifications. Open-ended questions were used later in the interviews, and sub-questions for open-ended questions were devised and phrased in a way that interviewees could be expected to understand (Creswell 2007).

3.3 Ethical Issues

Ethics Approval for this research project was granted by the Human Ethics Advisory Group, Faculty of Business and Law, Deakin University.

It was acknowledged that rural females might have an ‘inferiority’ concept of themselves (Minniti & Arenius 2003), so ethical issues were given special attention. In order to assure confidentiality and consent issues, the research involved only respondents who were willing to participate. To maintain confidentiality, the contact details section of the permission form was left optional, and code numbers or pseudonyms were assigned and used in place of the real names of participants in the in-depth interviews.

Interviewees were informed of the purposes of the research, and their right to refuse to participate.

3.4 Strengths and Limitations of the Methodology

The main strength of this research is its design, which is an application of the well-tested multiple-case method. Yin (2009) argues that choosing more than one case for analysis offers a number of benefits, including an improvement of the possibility of direct replication, more powerful analytic conclusions, and an opportunity for exploiting contrasting situations. The selection of ten rural female entrepreneurs was found to
improve cross-case replication, and enabled the researcher to draw comprehensive conclusions about current female entrepreneurship in rural Vietnam. It was also found that with such a large number of cases, comparison and contrast not only among single cases but also between the two locations were possible, leading to interesting findings about the diversity of individual factors in both entrepreneurial propensity and entrepreneurial behaviours. It also revealed the level of influence of contextual factors on the women. A multiple case study design enables a broad exploration of research questions and theoretical elaboration (Eisenhardt & Graebner 2007). In this research it was observed that the multiple approach not only helped answer the research questions set but also revealed issues previously unknown about the personal and business lives of the focus group.

The research approach permitted triangulation of data as it allowed data to be collected from multiple sources. With at least four different sources of data, from interviews, direct observation, physical artefacts and documents, this approach strengthened the construct validity for the research.

Despite these advantages, the case study approach also offers a number of challenges. It can be a problem for the researcher to identify the cases (Creswell 2007) that will ensure the representativeness of study. The researcher in this case had to conduct a number of visits to the target sites, and held preliminary discussions with a large number of women before deciding whom best to select. The criteria for the selection of cases were set in relation to other issues to be considered in the research, such as the nature or scale of the business. To ensure a sufficient amount of information was gathered there was a long process before the choice of cases could be finalised.

In addition, the use of multiple sources of evidence, while admittedly returning better data, imposed a greater burden on the researcher (Yin 2009). With so many different sources of information, it was a struggle to store, manage and convert them into useable formats. The use of computer hardware and the content analysis software NVivo enabled the safe storage and satisfactory management of the data. Deciding the optimum number of cases to study was another difficult issue. Typically researchers choose no more than four or five cases because the selection of more might lead to a shallowness of interpretation (Creswell 2007); however, the need to consider generalisability, motivated
the researcher to keep choosing cases until minimal new insights were being discovered. This resulted in ten cases.

3.5 Reliability and Validity

Reliability and validity are two central concepts which all researchers desire in their research. Neuman (2005) states that reliability means consistency (that is, the same thing repeats or recurs under identical or similar conditions); validity means truthfulness, or how well an idea fits with reality. Generally, reliability and validity are functions of the quality of the data and the appropriateness of the research methods.

In order to increase validity and reliability in research, there are different strategies. Triangulation (mentioned above) is suggested by most authors on research methodology. It is applied when researchers make use of multiple and different sources, methods, investigators, and theories to provide corroborating evidence (Creswell 2012; Gray 2009; Maxwell 2012; Shank 2002; Yin 2009, 2010). To enable triangulation the researcher collected both primary and secondary data from multiple sources, as has been described earlier in this chapter.

Other common strategies are prolonged engagement and persistent observation at the field, and member checking (Creswell 2012; Maxwell 2012). The former strategy means that the researcher builds trust with participants, learns the culture and checks for misinformation that stems from distortions introduced by the researcher or informants. The latter means soliciting feedback from the participants about the data and conclusions. Both of these strategies were applied in this study. Although the researcher could only spend three months in the field, she managed to build rapport with all participants, which helped her successfully conduct a large number of interviews and observations with the support of a single research assistant. As she had previously lived at one of the target sites, she had strong background knowledge about typical cultural and individual characteristics of the local people. She built on this to gain more complete data about specific situations using the data collection method. In addition, after each interview the researcher briefly summarised the responses of the interviewees in order to avoid misinterpretation of the answers, and double-checked with the interviewee if there was any hesitation in confirming the responses made during the interview. This was ‘member
checking’; but it is acknowledged that it might not have been enough to reach perfect validity in the collection method.

To enhance the level of reliability, Silverman (2011) suggests that researchers should obtain and transcribe detailed field notes by audio- or video recording. These can serve as the documentation process for the research. This researcher followed these suggestions tightly. She obtained audio files of the interviews, video files of the business activities in the target locations, and pictures of the entrepreneurs in their business operations, making sure in each case that ethics requirements were met. Yin (2009) suggests that creating a case study database enhances the reliability of the entire study. In this research, the researcher maintained a secondary database with written journal articles, books, reports and Endnote library, separate from the primary data collected from fieldwork. She used NVivo content analysis software to store and to manage the sources of the primary data of the cases, making it separately presentable and available for analysis.

3.6 Analysis of dual impact factors

In this study, we make use of the term “dual impact” to describe factors that can have both positive and negative consequences on entrepreneurial behaviours and propensity. These dual impacts can sometimes be simultaneously positive and negative. As an example, Feldman and Wright (2013), state that the factor of “outness” (the extent to which a gay or lesbian is open about their sexuality) has a dual impact (both positive and negative consequences) for mental health. For some, being “out” indicates self-acceptance while others may face homophobia. (It is important to point out here that by dual impact we do not mean “bidirectional”, which is used commonly in the statistical literature to mean a two-way causal dependence.) In the present study, we use “dual impact” to mean factors that can have simultaneously both positive and negative effects on entrepreneurial propensity or behaviours.

3.7 Data Analysis

This section outlines the five-stage analysis process of the collected qualitative data to build up the cases for the research. It starts with the re-introduction of the themes
generated from the literature review, arranged in a table instead of a diagram to make it consistent with the table-presented themes on in the rest of the chapter. It introduces a table of new themes created in the coding process using NVivo, and added to the themes developed from the literature review. An overview of the selected cases is presented in order to provide a brief summary of the relevant facts as is the flow of the data sources that shows how each group of research participants contributed to each case. Definitions of important, sometimes Vietnam-specific concepts that emerged in the data are offered to help clarify characteristics of the concepts in their cultural context.

### 3.7.1 Themes generated from literature review

The themes presented in a diagram of the conceptual model presented in Table 10 and which served as a guideline for the coding process are here presented in table form:

Table 3 Themes generated from the literature review

<table>
<thead>
<tr>
<th>Main themes of influencing factors</th>
<th>Sub-themes of influencing factors</th>
</tr>
</thead>
<tbody>
<tr>
<td>CCFs</td>
<td>Social and cultural norms</td>
</tr>
<tr>
<td></td>
<td>Governmental policies</td>
</tr>
<tr>
<td></td>
<td>Business networks</td>
</tr>
<tr>
<td>IFs</td>
<td>Demographics</td>
</tr>
<tr>
<td></td>
<td>Human capital</td>
</tr>
<tr>
<td></td>
<td>Motivations and goals</td>
</tr>
<tr>
<td></td>
<td>Social learning</td>
</tr>
<tr>
<td></td>
<td>Self-efficacy</td>
</tr>
</tbody>
</table>

However, Bazeley (2009) suggests that themes are a starting point in a report of findings while effective reporting requires a researcher to have used the data and generate ideas from the data to build an argument that establishes the points she wishes to make. Thus, in this study, the researcher identified new themes when she started analysing her data. The following section illustrates the process to find the new themes for the research.
3.7.2 New themes

During the coding process, the themes were coded and organised according to NVivo practice as ‘parent’ and ‘child’ nodes to show their relationship. The parent nodes—community contextual factors, individual factors, entrepreneurial propensity and entrepreneurial behaviours—have become the foundation stones that support the scope of the research. Another parent node, business characteristics, was created to provide information about the type and age of each business and the number of its employees.

Almost fifty sub-themes (child nodes) were found within these five themes (parent nodes). Table 4 indicates how the sub-themes were organised within the main themes after coding:

Table 4 Newly emerged themes from data

<table>
<thead>
<tr>
<th>Major themes</th>
<th>Sub-themes (Child nodes)</th>
<th>Sub-themes (Grandchild nodes)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Business</strong></td>
<td>Nature of business</td>
<td>-</td>
</tr>
<tr>
<td><strong>characteristics</strong></td>
<td>Number of workers employed</td>
<td>Less than 10</td>
</tr>
<tr>
<td></td>
<td></td>
<td>More than 10</td>
</tr>
<tr>
<td></td>
<td>Business Age</td>
<td>-</td>
</tr>
<tr>
<td><strong>IFs</strong></td>
<td>Demographics</td>
<td>Age</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Number of children</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Age of children</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Marital status</td>
</tr>
<tr>
<td></td>
<td>Social learning</td>
<td>Education qualifications</td>
</tr>
<tr>
<td></td>
<td>Self-Efficacy</td>
<td>-</td>
</tr>
<tr>
<td></td>
<td>Physical fitness and diligence</td>
<td>-</td>
</tr>
<tr>
<td></td>
<td>Patience and persistence</td>
<td>-</td>
</tr>
<tr>
<td></td>
<td>Owner’s property availability</td>
<td>-</td>
</tr>
<tr>
<td></td>
<td>Optimistic attitude towards business’s future</td>
<td>-</td>
</tr>
<tr>
<td></td>
<td>Opportunity Exploration and Exploitation</td>
<td>-</td>
</tr>
<tr>
<td></td>
<td>Family crisis and failures</td>
<td>-</td>
</tr>
<tr>
<td></td>
<td>Motivations and goals</td>
<td>Personal cultural assumptions</td>
</tr>
<tr>
<td>Major themes</td>
<td>Sub-themes (Child nodes)</td>
<td>Sub-themes (Grandchild nodes)</td>
</tr>
<tr>
<td>--------------</td>
<td>-------------------------</td>
<td>-------------------------------</td>
</tr>
<tr>
<td></td>
<td>Economic necessity motives</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Achievement motives</td>
<td></td>
</tr>
<tr>
<td>Skill and experience</td>
<td>Previous entrepreneurial experience</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Networking skills</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Experience in industry</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Educational area</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Educational level</td>
<td></td>
</tr>
<tr>
<td>CCFs’</td>
<td>Macro-environmental factors (MaEFs)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Technological applications availability</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Fast development pace of technology</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Natural conditions</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Political relations</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Cultural norms and values</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Shrinking farming land</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Economic fluctuations</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Natural migration to urban areas</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Movement towards non-farming activities</td>
<td></td>
</tr>
<tr>
<td></td>
<td>High competition level in business sector</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Family structure changes</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Trends towards Social Responsibility</td>
<td></td>
</tr>
<tr>
<td>Meso-environmental factors (MeEFs)</td>
<td>Governmental policies</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Business networks</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Local business traditions</td>
<td></td>
</tr>
<tr>
<td>EP</td>
<td>Decision to start a venture -</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Decision to delay the venture creation -</td>
<td></td>
</tr>
<tr>
<td>EBs</td>
<td>Selection of industry and scope of activities</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Staffing -</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Risk management -</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Daily operation management -</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Financial arrangement -</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Strategy Crafting -</td>
<td></td>
</tr>
</tbody>
</table>
Each case was built around these themes, which ranged from parent to child to grandchild. The task was not to get lost in the fine detail (granularity) but to step back to accumulate themes, even though the granular nature of the data is a great strength of this method. One important use of granularity is that it allows a constant monitor to confirm or disconfirm broader conclusions: that is, if a granular detail is discovered to contradict the broader theme, then deeper exploration is necessary.

### 3.7.3 Overview of selected cases

As mentioned earlier in this chapter, five cases were selected from each of the two target sites. In Recycle-Ville, four businesses in the recycling industry and one in garment and textiles were selected. In Farm-Ville, two wood-related businesses, one noodle-making business, one vegetable growing business, and one business in the garment and textiles industry were chosen. The initials of the female entrepreneurs’ first names are used to maintain the ethical requirements regarding protection of privacy for participants.

<table>
<thead>
<tr>
<th>Case</th>
<th>Location</th>
<th>Type of Business</th>
<th>Nominated Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Recycle-Ville</td>
<td>Recycling</td>
<td>Recycle-Picker</td>
</tr>
<tr>
<td>2</td>
<td>Recycle-Ville</td>
<td>Recycling</td>
<td>Recycle-Plastic</td>
</tr>
<tr>
<td>3</td>
<td>Recycle-Ville</td>
<td>Recycling</td>
<td>Recycle-Metal</td>
</tr>
<tr>
<td>4</td>
<td>Recycle-Ville</td>
<td>Recycling</td>
<td>Recycle-Pipe</td>
</tr>
<tr>
<td>5</td>
<td>Recycle-Ville</td>
<td>Garment and Textiles</td>
<td>Gar-Tex1</td>
</tr>
<tr>
<td>6</td>
<td>Farm-Ville</td>
<td>Wooden Stairs and Furniture</td>
<td>Wooder</td>
</tr>
<tr>
<td>7</td>
<td>Farm-Ville</td>
<td>Veneer Wooden Furniture</td>
<td>Veneerer</td>
</tr>
<tr>
<td>8</td>
<td>Farm-Ville</td>
<td>Fresh Noodle Making</td>
<td>Noodler</td>
</tr>
<tr>
<td>9</td>
<td>Farm-Ville</td>
<td>Vegetable Farming</td>
<td>Vegier</td>
</tr>
<tr>
<td>10</td>
<td>Farm-Ville</td>
<td>Garment and Textiles</td>
<td>Gar-Tex2</td>
</tr>
</tbody>
</table>

The cases of the entrepreneurs in Recycle-Ville are presented in Chapter 4 and of those in Farm-Ville in Chapter 5. This arrangement is made to enhance the clarity of the information provided.
3.7.4 Flow of data sources for case building

Each case is built upon data collected from direct observation by the researcher, statements by the entrepreneur herself, and interviews with stakeholders, as detailed previously in this chapter. The following diagram shows the flow of data contributing to each case’s analysis:

![Diagram showing flow of data sources for case building](image)

*Note: The data from these sources are used for all cases*

Figure 14 The flow of data sources for case building

The figure indicates the two sources of data (community contextual and individual factors) revealing entrepreneurial propensity and entrepreneurial behaviours. Individual factors were assessed for their level of impact, and then the impact of community factors was determined from data collected in interviews with the women and with the other participants. These included partners, the extended family and local authority representatives (LARs), and female non-entrepreneurs, their partners and extended family. The information from the latter two categories was used in all cases.

3.7.5 Important constructs from the data

In Vietnam, businesses operate in culturally-specific ways. The following describes key institutions and roles in this context.
Informal and private fund providers or money lenders are quasi-legal unincorporated lenders operating in a business gray area. Together with formal lending institutions such as social organisations (World Vision; World Bank; VWU, VFU and VYU) and commercial banks, these lenders often offer funds to local business people, at higher rates of interest than commercial banks. The loans from these providers are often small; however, they can be as large as, or even larger than, those from formal institutions. They often provide funds based on trust rather than on a form of collateral, although sometimes they do ask their debtors to provide certain documents to enhance the security of the loan, such as land right certificates.

Business partners are those within the business networks of the businesswomen. They may include customers, suppliers, business brokers, and competitors. They may be competitors, as business partners do not necessarily connote ‘friendly business relations’ in Vietnamese culture. Many Vietnamese partners often exhibit cartel-like behaviours, for example dividing up the waste resource base among them, and do not cross the agreed boundary of exploitation.

Rotating Savings and Credit Associations (ROSCAs) (‘Vao ho or Vao hui) are an informal fund raising method by which periodic savings contributions from members are pooled and disbursed to one member at a time on a rotating basis (rút ho/bốc ho). Interest rates, membership and loan amounts are decided on either jointly, by a bidding process, or by the organiser (chủ ho).

Full time workers are those employed by entrepreneurs on an 8-hour-a-day basis, 5–7 days a week, over the year (there is no maximum hours-per-week regulation in Vietnam). Part-time workers are employed on a 4-hour-a-day basis, and around 2–3 days a week, over the year. Casual (seasonal workers) are employed by the entrepreneurs on an on-call basis at any time they are needed.

None of these terms necessarily mean that formal benefits stated in labour legal frameworks are received. That is, none has a contract per se.

Macro-environmental factors include interactions over a large population at national, societal, or global level. In this case, twelve sub-factors are included:
1. Technological applications availability. This is the availability of technological applications in both telecommunication (such as land line telephone, mobile phones, or computer and the internet) and manufacturing (such as production machinery).

2. Rapid development of technology. This indicates the quick changes in technological development of communication tools and production machinery.

3. Natural conditions. This term refers to the geographical location and weather conditions of an area.

4. Political relations. This term particularly indicates the national border management issues between Vietnam government and one of its neighboring countries – China.

5. Cultural norms and values. These are traditions, customs, beliefs and thoughts embedded in communities, such as responsibilities for domestic work, for family members (especially old parents, and children), and for local community. They include philosophies of inter-support among family members and the sense of saving for children’s future.

6. Shrinking farming land. This newly emerged phenomenon in various areas of Vietnam is the result of conversion of farming land to other purposes such as the building of industrial parks or tourist areas; and of the shift from farming to non-farming activities.

7. Economic fluctuations. This term means changes in national and local economies such as economic depression or a higher unemployment rate.

8. Natural migration to urban areas. This phenomenon reflects the voluntary migration of middle-aged men and young people to urban areas to work (mostly) as manual workers in industrial factories (floor workers, or workers on processing lines), construction sites (house builders, or concreters), restaurants (kitchen hands, or waitresses), or domestic work (nannies).

9. Movement towards non-farming activities. This is a trend in rural areas when farmers shift from farming to non-farming activities because of the low productivity of rice paddling or other traditional farming activities.

10. High competition level in business sector. This refers to entrepreneurs competing with each other for marginal profits.
11. Family structure changes. This occurs when nuclear families replace large extended families. Households tend to choose to have fewer children (usually only two or three).

12. Trends towards Social Responsibility. This shows current trends in businesses towards issues such as being more environmentally friendly; and giving something back to the community where a business is located.

**Meso-environmental factors** include three sub-factors:

1. Governmental policies. These include policies relevant to female entrepreneurship in the target areas. They may come from the central or local government; and they may be facilitating or inhibiting policies.

2. Business networks. These include ‘business partners’ defined above. The business networks can be formal, informal or both.

3. Local business traditions. The term means ‘business traditions of a local area’. For example Recycle-Ville has a long tradition of recycling waste materials of various sorts.

**Individual factors** include eleven sub-factors

1. Demographics. This refers to five demographic factors of the entrepreneurs: age, marital status, number of children, age of children, and educational qualifications. The educational qualifications mean the job-oriented and completed programs that rural females could achieve (such as vocational training certificates, bachelor degrees…). This is different from the sub-theme ‘educational level’ in ‘Skills and Experience’ which indicates the basis education levels the rural females reached (such as primary, middle or high school).

2. Social learning. This means the process by which the entrepreneurs learned their business skills: from (extended) family and social networks (friends, acquaintances, or business partners)

3. Self-efficacy. This means the extent or strength of one’s belief in one’s ability to reach desired goals. A strongly self-efficacious entrepreneur will have
confidence and a strong will to manage the business for profit-making and social purposes.

4. Physical fitness and diligence. This means the level of physical health of the entrepreneurs, which enables them to function properly in their business. The level of diligence can be seen in their working hours and level of involvement in business activities. These two factors are put together because it was obvious that only with good level of physical fitness, the female entrepreneurs could work as hard as they wished.

5. Patience and persistence. This means the resilience of the entrepreneurs which allows them to remain committed to the business despite failures and potential risks.

6. Owner’s property availability. This means the amount of property (normally in fixed assets as houses and land; but also perhaps certain cash savings) the entrepreneurs have for their venture start-up and other financial transactions.

7. Optimistic attitude towards business’s future. This means the positiveness the entrepreneurs express about their business’s capability to generate profit and make a social contribution.

8. Opportunity exploration and exploitation. This means the capability of the entrepreneurs to seek out and exploit business opportunities at different stages of their entrepreneurship.

9. Motivations and goals. This means the motives and objectives of entrepreneurs, which increase their propensity for venture start-ups. It is associated with their entrepreneurial behaviours.

10. Skill and experience. This means the technical and business skills, and experience, that entrepreneurs obtain over time in a different or similar industry to that of the current business. For example, carpentering skills held by owners of wooden furniture businesses; or industry experience as managers of large corporations in those now running their own garment and textiles businesses.

11. Family crises and failures. This means problems women may have to cope with in their family. They may include domestic violence, separation or divorce, sick or disabled children, elderly parents, children or husbands using drugs, or the death of supportive family members.
3.7.6 The use of NVivo in data analysis

This study used QSR’s NVivo 10 computer-assisted content analysis tool. The interviews were taped, transcribed, translated into English, and formatted in Microsoft Word. The procedure involved first using NVivo to import all text files in two large categories: Recycle-Ville and Farm-Ville. Then the coding process was conducted with each text file in turn, creating different nodes (themes). The nodes were arranged in a ‘parent and child’ format. These parents can be seen in the following NVivo screenshots:
Additional categories were extracted in the same way which resulted in a list of thematic categories used by respondents in the interviews, together with the numbers of references to (occurrences of) each theme. The child nodes can be partially seen in the following figure:
Figure 16 Child nodes or sub-themes of data
A ‘thesaurus of descriptors’ (synonyms) approach was employed using NVivo ‘queries’ to code keyword occurrences within each node. This is a controlled vocabulary selected from thesaurus.com of related words and phrases, assigned to organise nodes by subject (Riff, Lacy & Fico 2014). For example, the node ‘inhibitor’ was semantically deconstructed as ‘barrier OR obstacle* OR block* OR stop* OR hurdle OR impediment OR hindrance OR obstruct*’. Or the node ‘facilitator’ was deconstructed as ‘help OR promote* OR ease* OR make easy* OR simplify*’. In this method, individual words are extracted from the text including their linguistic context or window, and classified. The classification of words is intended to replicate shared judgements on semantic similarities between sets of words or synonyms. Transcripts were then manually searched for broad themes or ‘free nodes’. Some free nodes that had a small number of references were combined with others before being categorised in a hierarchical structure, as tree nodes (parent and child nodes) organised into key areas. Free nodes with only one occurrence were particularly interesting and were not disregarded. For example, if only one respondent mentioned ‘corruption’, this observation was not disregarded due to lack of frequency of mention.

NVivo has been greatly helpful in assisting this research to better manage the data for the analysis process. The writing stage was very much facilitated by this form of data management.

3.8 Chapter Summary

This chapter has presented details of the case study research design of the exploratory and explanatory study. The chapter starts by introducing the philosophical assumptions and interpretive frameworks that were important in guiding the direction of the qualitative research. It describes the qualitative research design process before presenting the case study approach. It explains why qualitative research may be used to find answers to the research questions. A discussion of ethical issues shows how the study complies with ethical requirements. The next part sets out the strengths and limitations of the methodology to acknowledge issues that the research is able and unable to address, and the validity and reliability of the methodology were discussed. The next part presents an analysis of the dual impact factor to clarify its meaning in the current study. The chapter
ends by presenting the data analysis process. These are important components in a research project as they provide guidance for the evaluation of the research method.
CHAPTER 4: RECYCLE-VILLE PRECINCT CASES

This chapter is divided into two sections. It provides detailed descriptions of all five cases of female entrepreneurs in Recycle-Ville and presents the data from the stakeholders of the entrepreneurs. The next Chapter provides the same data for Farm-Ville.

The first part describes in detail the cases of the individual businesswomen who were subjects (cases) in this study. Each case was built from the data under four major themes: business characteristics, community contextual factors, individual factors, entrepreneurial propensity and entrepreneurial behaviours.

In the second part, the data from stakeholders, including representatives of the local authorities and relevant social organisations, female non-entrepreneurs, their partners and extended family members, are provided.

4.1 Case 1: Code Name Recycle-Picker

4.1.1 Business characteristics

Recycle-Picker’s business was to collect various types of recyclable rubbish, directly from different large dump sites and indirectly from individual collectors. Recycle-Picker traded these items with other dealers in recyclable rubbish in and around the city. The types of rubbish included scrap metal, plastic, and paper. She employed workers as collectors at the dump sites and as truck drivers to transport the rubbish from there to her trading partners. Recycle-Picker started as a family business in 1998, as a dealer trading scrap materials among individual collectors and other dealers. The business grew gradually and was peaking at the time of this research, when she gained permission to exploit several large dump sites in Haiphong city.
Recyclable waste pickers at a dump site

Recycle-Picker employed fourteen people as collectors and one as a truck driver. Two to five seasonal workers were hired when needed. Her husband worked for her as truck driver and co-manager of loading and trading. She herself was both manager of the business and a worker at the dump site.

Recycle-Picker had been operating her business for about fifteen years.

4.1.2 Individual factors

Recycle-Picker was born in 1977. She was married with two children, both at primary school. Recycle-Picker did not finish high school, dropping out when she was in grade 8 to join the industry as an independent recyclable rubbish collector. She had had no further training in this industry or any other. At the time she opened her business, Recycle-Picker owned rice paddocks, but she stopped working as an agricultural worker and hired farm workers to grow and harvest her crops.

Her entrepreneurial skills were developed through her living environment. She had been exposed to ‘waste entrepreneurship’ since her childhood, as the village had a long history
of collecting rubbish to sell to recycling dealers. She attended primary school but spent a lot of her childhood and teenage years collecting recyclable rubbish with her fellows in the village, which led her to her drop out. Together with other collectors, she experienced much hardship in the job, working from very early morning until late at night; however, this hardship helped her learn, and she gained the experience to start her own business in her early 20s. Recycle-Picker kept learning from her peers and was exploring entrepreneurial opportunities elsewhere: for example, she had plans for a business offering motel services.

Recycle-Picker’s self-efficacy was illustrated by her determination to raise funds for her business and her plans to extend into to motel services. She stated that, unlike many other small-scale entrepreneurs in the village, she could borrow large amounts of funding from commercial banks because of her good entrepreneurial profile. She believed that she would be successful in her new business within two years. She emphasised the importance of being bold and taking risks in business in order to be successful:

*We had to have capital; then we had to be very bold and risk-taking in order to build the business gradually.*

Diligence was very important. She usually started work at 4 a.m. and finished at about 8 p.m. every day; the finishing time could be later if other business matters arose. For years she had had only four or five hours of sleep each night. When she had health problems, she could not take proper rest since her role as a manager was to keep the workers working efficiently. Working at dump sites was never easy in terms of hygiene and safety issues: she described her work clothes as four layers of protective clothing, but they still failed to keep her from the smell of the rubbish. She had very little time for herself, her children, or her family and social life:

*I work all day every day, staying on the dump site all the time. No time for hair care. Today I have an early break, most of the time I go home very late in the evening.*

*I have worked all day today, I have just finished the loading work. Very tired now.*
The current dump site I am working on is the most terrible one I’ve worked on. It’s super stink, 3 or 5 times more than the previous one. When I was there, no one could recognise me.

Recycle-Picker believed that personal funding for her start-up was very important. She started with very small amount of capital, from her work as a rubbish collector during her childhood and teenage years and from her extended family’s lending, rather than from a formal fund provider. She stated that if she had had more funding, she would have started the business earlier and been more successful.

Recycle-Picker was very positive about her business future. She expected that the coming years would be good once she settled her debts for business operations and personal needs. She believed that her motel services plan would earn her very good profit when it became a reality.

Recycle-Picker was proactive in opportunity exploration and exploitation. One interesting tactic she used was to sign long-term contracts of five years, a way to engage in monopolistic behaviour by holding the dump sites so she alone could exploit them. She stated that this was very important for business sustainability.

Recycle-Picker had obvious economic motives: to support herself and her immediate and extended family, since most of her and her husband’s families did not have full-time jobs and could not earn enough for living costs and proper personal accommodation.

Recycle-Picker showed excellent networking skills and experience in the rubbish recycling industry. These two factors, in her opinion, determined her business success. She was very excited when talking about her networking skills in building strong personal relationships with business partners, including competitors:

I am grateful to the dump site’s manager, Mr K, who has helped me with the business there, but now he is retired already. Now I can sign a contract with the manager directly to work on the dump site.

Yeah, I still keep contact with him. We still call him for meals and karaoke. His son is now working there so whenever I need his help, I call him. He will call his son to
help me with all the rubbish collecting activities. His son considers me as his mother so he helps me from A to Z. He even offers his truck to help me with the inventory loading.

Her experience in the industry, such as her skill in classifying recyclable rubbish, was crucial in cost management and trading strategies. There were hundreds of recyclable rubbish materials that could be used for different purposes, requiring extensive knowledge and experience to make the right trading decisions. A price list was not always available for every type of material, so traders had to be experienced enough to decide quickly on a price at which to buy in or sell out the stock. The decision to stockpile materials was determined by various issues such as the available cash flow and type of trading partners (domestic or Chinese). For example,

There are few types of plastic: soft, hard, and coloured or we call ‘dead’ and ‘live’ plastic. The ‘live’ plastic means it can be easily recyclable while the ‘dead’ one may need special treatment to be recycled. Only Chinese partners can recycle ‘dead’ plastic so we would sell to them only.

4.1.3 Community contextual factors
4.1.3.1 Recycle-Picker’s perspective

Recycle-Picker used both landline and mobile phones, which she considered the most effective way to communicate business information. She did not use computers or the internet at the time of the research.

Recycle-Picker’s responses showed both positive and negative influences of socio-cultural factors on her business. On the positive side, she received both financial and non-financial support from her extended family members. When starting her business she was able to raise funding from her family members. Her parents helped to take care of her two children almost every day and night. Her husband worked for her as a driver and co-manager in her business. Her extended family members, including sisters, cousins and sisters-in-law worked for her business which ultimately secured their internal trust. On the negative side, Recycle-Picker was burdened with weighty expectations that she would cover numerous personal expenses for family members, such as building a new house for
Recycle-Picker mentioned the impact of governmental policies on her business. She was recognised as one of eight honoured members of the Union of Sustainable Farmers in the village. This was an award the municipal authority granted to outstanding rural entrepreneurs to honour their efforts in rising from hardship. This facilitated Recycle-Picker’s access to funding sources; she said several banks contacted her to offer business loans thanks to this award. However, she complained about the limited funding available from VWU, VFU, or the Vietnam Sustainable Farmers’ Union (VSFU), to which the government had allocated funds to support rural farming and non-farming activities. Because of the insufficient amount available (maximum VND 20 million or AUD1000 dollars) lent by the associations, Recycle-Picker did not get the loans but had to apply for loans from a commercial bank with a much higher annual interest rate of 20 per cent instead. She also mentioned some illegal surcharges she had to pay to get her land right certificate, which serves as her business location.

Recycle-Picker considered business networking very important in terms of non-financial support. She said that her network of entrepreneurs like herself improved their competitiveness against other, similar businesses and strengthened their bargaining power with environmental activists. Since recycling often contaminated water sources, land, and air of local sites, rubbish recycling businesses were of concern to the municipal government and environmental protection groups, and the government was considering an increased environment tax. The network united individual recycling entrepreneurs who together argued against environmental tax and for more business-friendly solutions, such as a lower charge for dumping non-recyclable materials.

Recycle-Picker considered her extended family to be an important source of funding for her start-up. She mentioned that the commercial bank from which she had a loan was a great node in her business network. She applied ROSCAs (vao ho) as another way to raise business funds when needed.
4.1.3.2 Stakeholders’ perspectives

The data from Recycle-Picker’s husband showed a supportive attitude towards Recycle-Picker’s business. Although he did not jointly start the business with her, he believed that women should do things like that in order to earn their own income. He had decided to return to his home village from employment in another city to work for Recycle-Picker’s business as van driver and co-manager, and worked flexibly at home to manage the inventory and the delivery when Recycle-Picker was occupied at the dump sites; he also attended business meetings on her behalf when she was occupied with work. He helped his wife with the housework and childcare when she could not handle these jobs. He showed understanding when his wife was carrying a heavy workload.

The husband believed that his role in Recycle-Picker’s business was important. He believed that businesswomen were often overwhelmed by business partners, especially male ones. Without his support, Recycle-Picker could hardly have developed her business properly. However, he believed that women, regardless of their job, still needed to prioritise family obligations and that Recycle-Picker, like other married women, should be the home carer since men like himself were always not good at housework and childcare. He seemed to worry that his wife’s dominance in the business might lead to her dominance in the family. He also showed concern about her wide network with male businessmen, which had the potential to lead to family failure:

No matter how well she is now doing in the business, she’s a woman – weak both physically and mentally. She can’t handle everything well. For example, she can’t drive the van, but me. She’d better take care of our children who always have to go to our parents’ to have meals and sleep over. Women should do that, and should not overtake their men in their families.

Recycle-Picker’s parents totally supported their daughter’s decision to start and run the business. Although they were not able to assist her financially, they took care of the children most of the time. The two children spent most of their time at their grandparents’ place, having meals and sleeping over when their parents were very busy. When Recycle-Picker needed funds, her parents used their social networks to raise money. Her mother worked as a social worker in the village and this meant that she sometimes had
information about governmental policies that would help Recycle-Picker. Recycle-Picker’s siblings worked for her from time to time when she needed extra hands.

4.1.4 Entrepreneurial behaviours

The entrepreneurial behaviours of Recycle-Picker could be seen in five areas of her business: staffing, risk management, financial arrangements, management of daily business operations, and entrepreneurial strategy.

Recycle-Picker employed 14 workers in two shifts, from 5 to 11 a.m. and from 11 a.m. to 6 p.m.; the workers were asked to work overtime whenever needed. There were no labour contracts and she paid some daily and some monthly. Recycle-picker always developed strong personal relationships with her workers in order to enhance their commitment to work. For example, if they worked two shifts, Recycle-Picker often provided them with a self-cooked lunch, or offered free morning and afternoon tea at the site. She also provided some goods for a small fee, such as cigarettes, beer, or playing cards for entertainment.

Recycle-Picker multitasked as manager, supervisor, collector, and a helper for meals and snacks. She stated in the interview,

> I am doing multiple jobs, managing, cooking, collecting and also trading. Early every morning, I get to the site as early as my workers. I collect recyclable rubbish until 10 a.m. Then I start cooking for 6 to 7 people here. When they finish, I bring lunch for my workers at the dump sites.

Risk management was a problem. Although she had a lot of outstanding inventory and a number of her goods had been sold without timely payment, she could take little effective action against debtors. She often had to wait for them to pay on their own accord. Her transactions were based purely on trust between herself and her business partners.

She faced considerable hardship managing her daily business operations. The dump sites were full of hygiene and safety threats, but she had to spend most of her time there to manage her business without any days off monthly; the workers’ wages and dump site fees were too high for her to take any days off. She also had to maintain an ongoing personal relationship with the manager of the dump sites to allow more of her workers to
work in them. Multi-tasking kept her busy all day from 4 a.m. till 10 p.m. She could not
attend meetings with her business associations due to her heavy workload.

Although Recycle-Picker managed to save for re-investment in recycling and in her motel
service, financial management was a challenge to her. She spent a large amount of capital
for her family’s personal spending, buying land and motorbikes, paying her husband’s
healthcare, helping her parents to build their houses, and assisting her siblings with their
personal problems. These expenses made it harder to make long-term business decisions
either for the current business or for the motel services.

Her entrepreneurial strategy was clever, cutting costs for her business in several ways.
She multitasked. She gave up manufacturing and shifted to trading only to reduce capital
investment in machinery and working sites. She asked her husband and other extended
family members to be part of her working team, both to strengthen trust and to reduce
wages. She also aimed at building strong personal relationships with her business partners
in order to negotiate better business deals, and she managed to enter into legal contracts
with dump managers to keep her business more stable. She was also proactive in
negotiating long-term business contracts with the management board of the dump sites to
protect her business from any changes in their allocation of human resources. Another
strategy was evident in, the plan to extend her business to motel services, which would
give her less workload when she grew older. She was planning to give up work at the
dump sites in the next ten years, when her motel services would have reached maturity.
She said she was thinking about transferring her business to her brother, who was
working for her as a casual labourer.

4.2 Case 2: Code Name Recycle-Plastic

4.2.1 Business characteristics

Recycle-Plastic’s business was trading and grinding recyclable rubbish of various
materials, ranging from scrap metals to plastics. The plastic rubbish comprised all sorts of
waste containers, broken chairs and other domestic-used goods and furniture. She had
been in business since 2000.
Recycle-Plastic purposely kept her business very small-scale. She, her husband, son and daughter-in-law all worked in the business, and she employed two to three more workers, on a monthly basis.

4.2.2 Individual factors

Ten individual factors were derived for Recycle-Plastic: demographics, social learning, self-efficacy, physical fitness and diligence, patience and persistence, owner’s property availability, optimistic attitude towards the business’s future, opportunity exploration and exploitation, motivations and goals, and skill and experience.

Recycle-Plastic was in her early 50s. She had not completed high school, having been an agricultural worker since her late teens and early adulthood. She was married, with two married children, one of whom had left home to work in another industry. The other one, with his wife and two children aged under five, stayed with Recycle-Plastic as employees. They lived in the house that was also the site of the business.
Recycle-Plastic revealed a process of learning from other villagers and acquaintances who dealt in recycling. She was native to the Recycle-Ville precinct, where she and her husband were exposed early to recycling activities, starting their learning process. They kept learning from businesses in Nhuquynh district, a rubbish recycling area in suburban Hanoi where her business partners were located:

_This rubbish recycling has a long lasting history here in this village. Since our previous generations, many had started doing this ... Then we learnt from some businesses in Nhuquynh, Hanoi._

Recycle-Plastic’s self-efficacy was shown in her successful start-up of her first business without her husband’s support. She also believed in her capability to run the business in a more manageable way if she had had a more advantageous location on a main street.

Physical fitness and diligence were key factors in her business. She had to expend considerable physical effort in various activities such as collecting, classifying, and drying the rubbish to make it ready for trading. At the beginning her husband had been away from home, leaving her with two small children; this made it difficult to manage her business. She had worked previously as a street vendor buying scrap metal and set up a home-based scrap metal-buying business so she could still look after her children and do the housework. This business failed for multiple reasons, including unethical business practices (cheating) and the bankruptcy of her business partners.

Patience and persistence prevailed. After the frustration of having failed in her first business, she gained help from a business partner, and she and her husband kept the enterprise alive by changing from trading to processing recyclable rubbish. They invested in a grinding machine and ground plastic to sell as input for plastic manufacturers.

_It was very difficult at the beginning, but we still managed to keep going._

The availability of an owner’s property has been mentioned as an important contextual factor that determines not only a good business start but also a more advantageous daily operation. Recycle-Plastic did not have a favourable location or space for her business. They could not afford a separate business site, so it was set up on where she and her
family lived; the start of the business was inauspicious and daily business operations were limited by the poor location.

Recycle-Plastic did not seem to have an optimistic attitude towards the future of the business. She had little confidence in the benefits of external support, for instance from the government. She showed anxiety about fluctuating market prices, increasing interest rates from both informal and private fund providers, and risks from unethical business practices. She was concerned about the business’s future:

*This is a hard business which does not earn a lot of profit. We also face a lot of cheating activities. For example, the cheating partners may come and buy our inventory. It can make the total loss.*

*I don’t see a lot of benefits from support. If we can’t sell our inventory, they will cause big problems. If we buy too much and the price goes down, we will make a big loss and be hopeless in paying the interest rate.*

Recycle-Plastic showed an ability to spot opportunities for her business. She kept updated on political and economic moves between Vietnam and China. When the two nations agreed to open their borders for businesses, Recycle-Plastic exported her recyclable materials to China. This decision earned her a larger market for her products and a larger amount of profit accordingly.

Recycle-Plastic had multiple motivations to start and run a business, most of them based in economic necessity and social learning. Her first motivation was to create extra income apart from farming activities, as local agriculture faced a crisis of shrinking land and less attention from the community. Additionally, as her husband was away he was unable to support her in bringing up her children. Noticing the growing trend of opening businesses in the village, she learnt from her peers and started her own.

Networking was the most significant of Recycle-Plastic’s skill and experience that benefited her business. She believed that networking skills were very necessary. Thanks to the network she had developed with several business partners, she was able to get funding support in times of crisis. However, she complained that due to her weak network with banks, she could not gain the official loans that others with strong networks could.
4.2.3 Community contextual factors

4.2.3.1 Recycle-Plastic’s perspective

Recycle-Plastic utilised both landline and mobile phones, which she considered the most effective way for her to communicate in her business. She used neither a computer nor the internet.

Social and cultural influences affected the way she started her business. Quite early she recognised the village wisdom that if others could do it, she could too. The most obvious cultural expectation was that family members would be involved in the business. Recycle-Plastic got support from family members including her husband and her son’s family. Countering these positive factors were expectations about her family obligations and responsibility to her community. She mentioned the challenge of meeting the traditional female obligation to provide childcare to her two children when she was starting a business. At the time of the interviews, she and her husband were taking care of her grandchildren.

The community context influenced her as well. Responding to another prevalent Vietnamese cultural expectation, she wanted to create jobs for local residents. Despite pressure to do so, she did not join business associations because she did not want to contribute to the burdensome and costly non-business activities of these organisations, such as visits to sick family members of business partners. Changes in macro-environmental factors affected the business in numerous ways. First, shrinking farming land diverted villagers’ attention from agricultural work. This was a motivation for Recycle-Plastic to start and push for higher involvement in a different business. The trend among the villagers to move into non-farming activities motivated her to launch her recycling business. Most macro-environmental changes were negative: for instance, the natural migration (especially of youth) to urban areas had a direct influence when Recycle-Plastic’s first son left the village to find a mechanic’s job and work for a machine manufacturer, resulting in less family support for the business. As well, greater competition in the recycling industry put Recycle-Plastic at a disadvantage because of the small scale of her small business. The fast pace of technological development also lowered competitiveness; the grinding machines that she had invested in were labour-
intensive. Finally, unstable business relations between China and Vietnam at times prevented her from exporting her products to China, reducing her turnover. The flow-on effect of this was seen in the accumulating interest on her loans from both informal and private fund providers when she was unable to pay the principle off as quickly as hoped.

Governmental policies were another significant influence on Recycle-Plastic’s business, and she was largely negative about them. At the time of the interviews she did not receive any support from governmental policies to protect her from business conflicts and unethical practices. She was struggling both with cheating Chinese partners and bankrupt domestic partners. Nor did she receive any non-business support from the government, such as instruction in ways to promote farming activities. She mentioned successive rice crop losses due to an invasion of rats. Funding policies were very limited to businesses like hers. The capital funds from different programs to rural areas were only available for the poorest of households, or for businesses with more advantageous locations, and the associated paperwork and borrowing procedures were too complicated for her to access the funds. Beyond this, corruption was an issue. She was asked to pay an illegal surcharge to get loans from the bank, and refused to proceed with the borrowing. However, she knew there were indicators of capital funding facilitation from the government such as the yearly renewal of funds to loan out; and the possibility for small businesses to borrow from commercial banks if they possessed a Red Book and Business Registration Certificate; however, the handling of the Red Book—the land and property legal certificate—between her and her fund providers was not based on any formal and legal commitment, and caused more problems.

*We went to borrow money from the bank, the bank representatives came to inspect our business, but the bank refused to lend us a big amount...*

*There is no more available now, dear! Now the capital is only available for poor households.*

*Yeah, it is possible for businesses to borrow from the banks, about more or less than 100 million (AUD5,000). But you need to have a Red Book.*
Business network support was another contextual factor affecting Recycle-Plastic’s business in terms of financial and non-financial support and its failures. Recycle-Plastic had gained financial support from a business partner to start her business, and obtained 200 million VND from another business partner. This helped her recover her business activities after being forced into insolvency by several cheating partners. Meanwhile, she had non-financial support from her business network, sharing production tools and wholesaling activities with others. She was offered a grinding machine from a business partner from Gialam, Hanoi, to diversify her business activities, and other associates in her business network wholesaled Recycle-Plastic’s products that they did not produce themselves.

Recycle-Plastic experienced numerous network failures, seen in her failed attempts to borrow money from banks and other informal and private fund providers, and her failed deals with cheating and bankrupt business partners in both domestic and international markets. She kept the business going by managing it independently, and by developing stronger management skills.

4.2.3.2 Close stakeholders’ perspectives

Recycle-Plastic’s husband showed his support to his wife’s business. He worked for her business as a co-manager, a worker, and a risk consultant. He came back from his army services and other jobs from a different province and joined her to extend their business from a very small-scale business. He also took charge of heavy tasks in the business, such as loading, unloading and delivery. He did not have as much experience as his wife in the recycling industry but he believed that he did contribute significantly to the business with his life experiences and qualities trained in the army. He believed that significant failures for Recycle-Plastic’s business were avoided since he worked for the business.

Recycle-Plastic’s husband held the belief of equal important roles of his wife and himself in the business. He believed that in order to succeed in the business, both husband and wife needed to work hard and co-operate together rather than being the dominant partner, as custom might require. He understood that the business was their family self-employment so it was important to work for the common goals. He assisted his wife in her housework and encouraged her to join the women’s business club in the precinct.
Recycle-Plastic’s son and daughter-in-law worked for her business while living with her own family on the same site. They believed that Recycle-Plastic’s business was definitely important for their extended family to survive and grow sustainably. They also thought that working for the business was a learning process that eventually would enable them to take over the business as the parents got older. Recycle-Plastic’s daughter-in-law helped her with the housework most of the time, so Recycle-Plastic had more time for her business activities.

4.2.4 Entrepreneurial behaviours

The entrepreneurial behaviours of Recycle-Plastic could be seen in five areas of her business: staffing, risk management, financial arrangements, management of daily business operations, and entrepreneurial strategies.

Recycle-Plastic employed only two or three workers, paid on a monthly basis. She, her husband, her son, and her son’s wife all worked in the business. They considered themselves as workers, and their business is a typical example of self-employment. During peak business periods they employed seasonal (casual) workers, but they preferred to minimise the employment of others, doing most tasks themselves and being selective in picking ‘clean’ rubbish that required less effort to process.

*We have about two, or three workers. Most of the time we have two workers only. Because this business does not earn a lot of profit, so we only employ workers when we have a lot of things to do. But most of the time, we are still self-employed.*

Recycle-Plastic struggled with risk management. Although she faced a number of cheating and bankrupt business partners, she was unable to act proactively to lower risks. She had to accept the cheating and bad debts, despite their large cost, as unavoidable risks when doing business.

Financial arrangements were particularly challenging. Recycle-Plastic had to borrow from informal and private fund providers instead of the commercial banks, paying higher interest rates. She started by borrowing a very small amount, complying with a strict payback scheme, to develop and maintain a reputation for future loans. The terms and conditions for these loans were not legally binding, more based upon the providers’
idiosyncratic decisions in response to market fluctuations. She was able on her own to accumulate capital for future financial transactions:

Yeah, we are afraid of borrowing. We have to think too much about that. Honestly I know many households who borrowed from different funds but could not invest properly in the business. Instead, they build houses or buy things. At the end of the day, the loans accumulate. We appreciate the funding but we have to have a lot of considerations to invest.

Recycle-Plastic spent considerable effort managing her daily operations. She did most management activities manually, including bookkeeping of inventory inputs and outputs, checking working hours and days for workers, and recording payments to and from partners. This was on top of her long hours working. Her and her family members’ working time often impinged on their private life. Managing everyday purchases on credit to and from business partners cost her time and energy as they were not legally protectable but more on a bargaining basis.

Recycle-Plastic had to work out her own entrepreneurial strategies to keep her business viable. She and her family members worked proactively as labourers in the business, to cut costs. While she chose to focus on the domestic market instead of exporting, she considered internationalisation of her business as an option to extend her market when conditions were favourable. She developed a business identity by focusing only on high quality recyclable rubbish. Another strategy was financial tightening (austerity), maintaining and conserving private funds for business investment rather than depending on external funding sources. She deliberately maintained a small business scale to reduce high risks from accumulated costs and unfavourable environmental changes.

4.3 Case 3: Code Name Recycle-Metal

4.3.1 Business characteristics

Recycle-Metal traded in recyclable scrap metals such as aluminium, copper, iron, tin and a special metal compound from industrial auger tips. These metals were removed from devices and sold to her by other traders; she also organised workers to remove these and other waste materials from waste electronic devices that she bought, including computer
motherboards, CRT screens and mobile phones, working in her home-based workshop. These metals were re-sold to trading partners for very high prices, compared with those of other recyclable rubbish dealt by other traders in the village.

Recycle-Metal, with support from her family members, purchased recyclable metals from individual collectors or metal dealers at her home-based shop. She hired vans to travel to metal dealers in neighbouring provinces and cities such as Hatay, Hadong, Namdinh, or Thaibinh, to collect more materials, having first settled prices by phone or face-to-face discussions.

Recycle-Metal employed three full-time workers paid on a monthly basis, and about three others for seasonal labour. Her husband, her son, and she were full-time workers in the business. She has run her business since 2005.

4.3.2 Individual factors

Eight individual factors were derived from the data of Recycle-Metal: demographics, social learning, self-efficacy, physical fitness and diligence, owner’s property availability, an optimistic attitude towards the business’s future, orientations and goals, and skills and experience.

Recycle-Metal was 54 at the time of the research, married, with two children who were married and now working. Her elder son, with his wife and children, stayed with her and her husband where the business was located. This son worked for her as managing director of purchases of recyclable metals from inter-city buying trips; he also helped with other trading issues when needed. Recycle-Metal finished high school and worked as the head of Recycle-Ville precinct before she started her business. Like many other entrepreneurs in the village, she learned her business skills from those in recycling businesses in the village, and no formal training was undertaken. She spent considerable time quietly observing her peers and then developed her own skill set. She talked about difficulties when learning these skills:

Yeah, we imitated. Nobody taught us. Nobody reveals their know-how. We had to develop them ourselves. No one was willing to share or to teach, even brothers or sisters. Family members may share with you some, but not everything. We had to
keep a good eye on how they do it, then, try several times until we have more experience.

Recycle-Metal was very confident when conducting her business. She kept extending her line of products as she believed that was a way to reduce business risks:

I wish to extend to other kind of products to diversify the risks. We have skills now, so we can be willing to trade anything.

Although Recycle-Metal did not mention the physical fitness and diligence required in her business, it was observed that she and her family members worked hard every day. Although she employed workers, most of her day and evening were spent managing tasks around her home-based shop and workshop. The researcher observed individual collectors coming to sell their recyclable materials at any time of the day and evening. Her husband was in charge of technical support for workers in the workshop and worked as a manual worker when needed. Her son travelled most of the time, purchasing inventory in other cities and provinces.

Recycle-Metal stated that starting capital was very important. She had a large block of land which was used as the site for loading and storing her inventory; this fixed asset was an important starting point for the business. However, she did face the problem of initial capital funding as she had no savings. Thanks to her land rights, she was able to borrow VND 50 million to start the business.

Having been able to keep her business stable for a long term, Recycle-Metal showed a positive attitude towards its future. She wished to extend the range of her trading products and believed that this would be successful.

Recycle-Metal had several motives for starting her enterprise. The first was the financial problems facing her family when working as agricultural labourers. The second was learning from senior recycling entrepreneurs in the village. The third was to create jobs for her family members, who had failed to earn adequate income in other employment.

Her skill and experience were shown in her strong networks with financial institutions and trading partners; her ability to use a mobile phone and a computer connected to the
internet, and her success in the recycling industry. To illustrate, she was able to borrow large amounts of capital from commercial banks through collateral mortgages. Her trading network extended to a number of associates in the north of Vietnam, providing her with access to wider networks in Vietnam. These interconnections allowed Recycle-Metal to focus her business strategy on the domestic market only. She was one of the few entrepreneurs using the internet as well as landline and mobile phones, to get business information such as price fluctuations for her products and new market demands. She stressed the importance of experience to classify the recyclable waste properly in order to offer smart business deals. She mentioned these factors in the interviews:

*We borrowed on mortgage. Then we extended the business and extended the loans. We had to have a proper business plan and made timely payments. So we were qualified for bigger loans.*

*No, we do need to go directly to China, but sell to other dealers in Hung Yen, Ha Bac and Nam Dinh. They buy them and process them first, then resell to the Chinese partners.*

*My son checks it the internet every night to see how the price fluctuates. We even invest in smart phones to check the price fluctuation on the internet as well. Big dealers like us need to update the information very quickly and continuously.*

*It needs a lot of experience to have a proper and efficient classification. For example, we might only have been able to deal with mainboards from computers or only copper before. But now we have many other types of mainboards and three different types of copper, type 1, type 2 and motor type.*

### 4.3.3 Community contextual factors

#### 4.3.3.1 Recycle-Metal’s perspective

Recycle-Metal utilised not only a landline and mobile phones but also a computer connected to the internet to support her business activities.
Social and cultural norms, in this instance that family members should support each other in both work and life, had a significant influence on Recycle-Metal’s business. Her husband, son and daughter-in-law assisted her from the beginning with clearly assigned tasks. In Recycle-Metal’s opinion, their way of sharing accommodation and other living matters created a strong bond for a family business like hers. She was proud of this team:

*The whole family work together. My son collects the inventory from other provinces and cities. I am home-based to collect from individual collectors. My husband is in charge of classifying all the materials and helped with technical work among the manual workers.*

Another element of the community context factor impacting on Recycle-Metal’s business decisions was governmental policy. Recycle-Metal acknowledged assistance from the local authority in verifying the paperwork for borrowing loans from banks and other business associations such as the VAYE; however, she stated that apart from that, there was no financial support for her from the government. She complained about the limited funding available for businesses like hers when more was offered to poor households.

Recycle-Metal laid stress on the importance of her business network. Her network members supported each other non-financially by sharing business information such as pricing or new opportunities. Commercial banks such as the Bank for Agriculture and Rural Development of Vietnam and the Policy Bank of Vietnam were main financial sources for Recycle-Metal’s business. Apart from this official funding, she sometimes sought ‘hot loans’ (for very short terms of about a week), with relatively higher interest. This business network was a determinant of her entrepreneurial behaviour:

*I hardly borrow from informal sources here as the interest rate is so high. As our business activities are short-term, we may buy today and sell tomorrow so it is quite easy. Just—in some cases we do not have enough cash to pay for the partners, we will go for ‘hot loans’. But we can’t afford these loans often.*

At the same time, Recycle-Metal acknowledged failures in her business network. She said that the trust built between her and her business associates, and experience in trading, kept their network going properly. There were no legal contracts signed among them normally.
They had to accept that fraud is part of their business, and the only way to deal with the cheating partners was to stop dealing with them. No legal suits were ever made by her against cheating partners.

4.3.3.2 Stakeholders’ perspectives

Recycle-Metal’s husband greatly supported his wife in the business. He was in charge of another business on the same site, but managed most of the technical work of Recycle-Metal’s business in the workshop. He believed in Recycle-Metal’s business mind and skills as she used to work in the local authority and had long tenure in the recycling industry. He used to work for her business as a sales manager, buying and collecting recycled materials from different cities and provinces.

Recycle-Metal’s son was a very active worker who supported his mother to extend the business. He joined the VAYE in the precinct and gained useful skills and funding from the association. He took charge of inventory purchases for the business, replacing his father, and spent much of this time travelling in search of required inventory. He also used a computer and mobile devices connected to the internet to access business information online. Meanwhile, Recycle-Metal’s daughter-in-law assisted her with the housework and also as a manual worker in the workshop.

4.3.4 Entrepreneurial behaviours

Recycle-Metal’s entrepreneurial behaviours could be seen in five areas: staffing, risk management, financial arrangement, management of daily business operations, and entrepreneurial strategy.

Recycle-Metal employed three full-time workers, paid on monthly basis. A few seasonal workers were hired in times of high demand. None of the workers was on a formal labour contract. Full-time workers had about eight working hours a day, six days a week. Overtime was sometimes available. The family input as managers and workers cut costs and reinforced trust for the business. Recycle-Metal assigned each family member several particular tasks to strengthen the sense of responsibility of each member. She believed this was a determinant of her business’s success.
Recycle-Metal stated that good experience in the industry, such as being able to predict price fluctuations, a strong awareness of maintaining cash flow, and timing decisions to purchase and sell stock, were key to avoiding risks. She had had to deal with fraud from time to time, and did so simply by ceasing dealings with the cheating associates; no formal legal actions were taken. Recycle-Metal said that trust among the trading partners was fundamental to their business transactions.

Recycle-Metal managed her daily business transactions in an informal way. There were no fixed working hours for her or for family members. Her bookkeeping was managed manually by herself and family members. Cash was used for almost all business transactions. She had personal bank accounts, but used them only for urgently needed fund transfers, such as when deals were too big for cash or cash was not available.

Recycle-Metal had favourable conditions for her financial arrangements. Since she had available property at the start of her business, she qualified to receive large loans from several commercial banks. She hardly used informal sources of funding since the interest rates were too high and she was usually able to keep her cash flow stable.

She openly shared strategies that she had applied in her business. First she extended her network nationwide so that she could negotiate more profitable deals, and was willing to spend on inter-city trips to widen this network. Second, she focused only on domestic trading partners to avoid risk from fraud. She was part of a network of businesspeople who dealt with overseas partners, but used them as the dealers. Third, she applied modern technological tools to gain updated business information to assist her decision-making processes. Fourth, she organised family members to work for the business, and acted as team leader to co-ordinate tasks. This team-based organisation maintained trust for her business. Fifth, she managed to cut costs for her business in a number of ways such as self-employment and maintaining tight financial control. She stated,

*Generally, the first thing is the harmony in your family. Everyone is consistent together, contributing to the whole family’s goals. Funds need to be managed by only one person, as many fund holders confuse the calculations. No cheating is created thanks to this. Jobs in the business must be classified to different individuals in the family to maximise the benefits. Everyone needs to work for the business’s*
reputation, to avoid any harm to the business’s future. The second thing is to update market information always, every day. If the business does not update with current information, I am sure that it will go bankrupt very quickly.

4.4 Case 4: Code Name Recycle-Pipe

4.4.1 Business characteristics

Recycle-Pipe’s business was to recycle scrap plastic materials ranging from plastic domestic furniture like tables and chairs, sinks, water tanks and plastic ceiling panels, to plastic containers and tubes. After buying all these materials from individual collectors or trading partners, Recycle-Pipe’s business was to classify them into different categories, clean them, then grind and dry them. The end products were ground plastics of different types to sell as inputs for several manufacturers in and around the city.

Recycle-Pipe employed about seven to ten workers. The number varied according to the demands of the business. She and her husband worked in the business full-time.

Recycle-Pipe’s business was started in 2002. It was closed for two years from 2005 to 2007 because of private family issues, then re-started in 2007. The total age of the business was eight years at the time of the research.
4.4.2 Individual factors

Seven individual factors were derived from the data of Recycle-Pipe: demographics, social learning, physical fitness and diligence, owner’s property availability, motivations and goals, and skills and experience.

At the time of the interview, Recycle-Pipe was 29 years old, and had been married since she was twenty-two. She had two small children, one six and at pre-school, the other fifteen months and at kindergarten. Recycle-Pipe dropped out of school at the grade of eight and did not have any vocational or academic training after that.

Recycle-Pipe stated that she started learning business skills from her husband, who first started the business few years ago. She was not native to the village, and had no experience in the industry until her marriage. When her husband faced failure in the business, she took over and kept it going. Since then she had learned from her peers in the village, gaining more experience.
Recycle-Pipe mentioned the amount of hard physical labour required for the business. She had to do manual work, together with managing other business tasks:

*I am working as a worker myself. Every day, after sending my first child to school, I get home to work with the workers.*

*Sometimes we work until 12 p.m. I have to work with the plastic packages, 100 pieces an hour, 200 pieces 2 hours. Then, we have to classify plastic to break them down to get them ready for grinding the next morning. We have a quick lunch from 11 to 11.30 at noon, then keep classifying to get ready for another grinding session in the afternoon. When the workers return at 1 p.m., everything must be ready. I only take a rest when I am having serious sickness. Otherwise, I still keep working.*

*Sometimes I resume working after my antibiotics injection treatment. This is because I still have to manage things, otherwise it may cost me a lot more.*

Recycle-Pipe believed that property availability by the business owner was always important. Her business was not eligible for bank loans as her husband and she did not own any land. This was an obstacle to acquiring funding, both at the venture start and at the current time. They also faced the problem of business space, as their rented area was too narrow for their stock loading and other business activities. They stated that they wished to have an area of about 7,000 square metres, but the current place was only a few hundred square metres. Most of the time they had to rely on other rented locations for stock loading and unloading, which increased costs. They said that if they had had their own land, the cost would have been largely reduced and the business would have grown faster.

Recycle-Pipe saw numerous opportunities for her business but limited funding was a major constraint on her business plans. She was aware of the benefits of larger scale businesses, but she could not extend because of a lack of capital.

Recycle-Pipe was motivated to keep the business going when her husband faced several personal problems and quit the business. She was left unsupported and jobless, with a small child and a large debt arising from her husband’s failures. That she had to support
herself, her child and pay the creditors was the primary reason for her re-starting the business.

Recycle-Pipe had neither previous entrepreneurial skill nor any previous experience in the recycling industry. She did not complete high school or vocational training. She was not computer literate. The shortage of capital prevented her from accessing and managing business information. However she used both landline and mobile phones for business transactions. The frequency of use was high, both the day and evening.

4.4.3 Community contextual factors

4.4.3.1 Recycle-Pipe’s perspective

Recycle-Pipe used technological application, telephones only for her business. Both landline and mobile phones were heavily used, which she considered the most effective way for her to communicate. She used neither a computer nor the internet at the time of the research.

Recycle-Pipe obtained support from her husband as a co-manager of the business. He was a worker himself, managing the heavy tasks such as loading and unloading stock; he also travelled around the business locations and dealt with trading partners. This assistance was vital. Even so, Recycle-Pipe struggled to juggle business management and family care. Apart from managing the business, she had the daily care of her two children, and had to do all the shopping, cooking, and cleaning. She mentioned her tight daily schedule:

\[ I \text{ handle them all. I get up early in the morning, feed them, and then send them to school at 7 a.m. I get home to work with the workers. Then, at 9 a.m., when they start grinding the plastic, I go to the market for food, put it in the fridge, and then I resume working with them. I often start cooking lunch at 11. I pick up two kids at about 4 p.m., take them home for showering and snacks. I cook dinner for the family after that. After all the washing is done, it is often 10 or 11 p.m.}\]

Trends towards environmental protection put pressure on her business. The government had raised the cost of waste treatment for recycling businesses like hers, significantly increasing costs for her business. To illustrate, she said that the government asked for
VND 1,200 (AUD 0.60) for each kg of unrecyclable waste after processing, while the cost of each kg of recyclable waste she bought from collectors was VND2,000 (equivalent to AUD1.00). The fact was that with each kg of recyclable waste bought to recycle, her business might not turn it into totally recycled materials. Thus, there was a risk that the business had a high volume of unrecyclable waste after processing. As a result, it was impossible for her business to make a profit with such a high cost for unrecyclable waste treatment by the government. Additionally, government campaigns to reduce the consumption of electricity and water triggered a higher cost for utilities. These increasing costs cause Recycle-Pipe anxiety about her business’s future.

She also mentioned her worries about political issues between Vietnam and China, which had resulted in an unannounced closure of the border between the countries. Her business dealt with a number of Chinese trading partners; this closure would leave her business with outstanding stock and reduced cash flow.

Government policies were an influential factor for Recycle-Pipe’s business. She complained about the limited funding available to businesses like hers. She was not eligible for loans from any commercial bank because she had no land rights certificate. In any case, she was reluctant to borrow because of the banks’ high interest rates on loans:

> It was 20 per cent a year, if we borrow 200 million, each month the interest amount payable is 4 million already plus about 1 million of other surcharges, so totally it is about 5 million. Our business only earns about 5–10 million a month, and not always makes positive profits. So it turns out that we can’t earn any money from that if borrowing.

The new policy of VWU to limit funding to poor households only made Recycle-Pipe ineligible for loans from this source. Funding from VFU was available, but it limited to around VND 20 million (AUD900) and required a huge amount of paperwork to obtain it. Recycle-Pipe was reluctant to apply for such funding.

The business network was helpful for Recycle-Pipe’s business in that she could share information such as new pricelists or the demand for stock. However, the network she belonged to was not particularly well connected. She was unclear about basic information
about her business associates, such as their full business names, contact details or current business performance:

I don’t remember their business full names. I just know that they have several branches around the city and they produce plastic water pipes, strainer pots, toys, etc.

The business network did not support her financially. She was unable to borrow any capital for her business from either formal or informal sources, as fund providers either required unobtainable kinds of paperwork or imposed high interest rates that Recycle-Pipe was unable to meet.

4.4.3.2 Stakeholders’ perspectives

Recycle-Pipe’s husband worked as co-manager. He managed all the heavy tasks of loading, unloading and delivery, as well as dealing with business partners. Although he did not join Recycle-Pipe when she started the business, the skills he had learned in his failed business were useful in developing his wife’s business.

Despite this support, he believed that men often could handle businesses better than women, especially those in the recycling industry. He stated that women were too weak physically and mentally; they could be taken advantage of in such a competitive industry. He believed that women should be home-based and were only good at book-keeping and other minor business activities. He thus demonstrated his self-perceived dominance in the business.

Recycle-Pipe’s parents-in-law supported her decision to open and operate her business. They could not help her with her daily work as they did not live with her and her family. Nor were they in a position to help financially; however, they explained that they were available to help whenever Recycle-Pipe had problems with housework and childcare. They showed understanding of the heavy workload she had taken on.
4.4.4 Entrepreneurial behaviours

The entrepreneurial behaviours of Recycle-Pipe could be seen in five areas of her business. These were staffing, risk management, financial arrangements, management of daily business operations, and strategy crafting.

Recycle-Pipe employed local workers, choosing to offer jobs to those who lived nearby, were poor and had difficulty finding work. Some of her workers were partially disabled, such as having hearing or speaking impairments. No labour contracts were made with the workers, whom she paid with cash on a monthly basis. They worked eight hours a day and five days a week, but could be called any time if Recycle-Pipe needed more working hours from them. Conversely, their hours would be cut if the business was quiet. Although Recycle-Pipe employed full-time workers, she and her husband worked alongside them as manual labourers. In fact they took on a larger workload than the workers, with longer hours and more tasks. She said she and her husband had no working timetable and had often worked until midnight every day for years.

Recycle-Pipe believed that her business had a moderate level of risk as she faced losses from time to time. The main reason for her losses was improper management, both of business information and workers. Recycle-Pipe paid a lot of attention to managing her workers, which she considered an important task:

*I have to pay more than 1 million VND for workers per day. If I do not watch them carefully, they may hang around and do not work properly. If they don’t work properly any day, I automatically face a big loss.*

Recycle-Pipe struggled with daily management tasks because of the large amount of manual work and the lack of modern machinery. All work, including loading, unloading, weighing, and packing stock, had to be done manually, without the support of machines like electronic scales or forklifts. She said that the daily amount of stock being handled might be dozens of tonnes:

*Now we have to use a normal scale to measure the weight of the stock. We have not had electronic scales for them. If we had, it would be very convenient. Now it takes...*
a lot of time to weigh these, sometimes the total weight goes to dozens of tonnes. The biggest issue now is loading up and down the scale.

Although a grinding machine was used, it was too simple to obtain high efficiency. Bookkeeping tasks were also done manually, without the support of tools such as a computer.

Recycle-Pipe had spent a lot of effort accumulating cash to use as re-investment capital, as no external funding was obtained. She said that most of her initial investment was raised from extended family members, who lent money without definite terms or interest rates. While keeping an informal management style in the business, she had to arrange financial backup when workers requested payment in advance or large lump sum payments, as they often had both unexpected and planned expenses:

Sometimes the workers ask for pre-payments as they have unplanned expenses such as when their children are hospitalised. They may ask for a large amount of several months’ salary. Some plan to buy new motorbikes; they also ask us to help in a similar way.

Recycle-Pipe was well aware of the importance of creating an identity for her business. She focused on a few plastic recyclable materials such as water pipes and ceiling fitting panels only. She minimised costs by putting tight controls on the efficiency and effectiveness of her workers, and by working as a multi-tasking manager of the business. Labouring alongside her workers was a way to keep learning business skills and achieve good co-ordination between her and the workers. She believed that sharing management tasks with her husband was a way to run the business properly.

4.5 Case 5: Code Name Gar-Tex1

4.5.1 Business characteristics

Gar-Tex1’s business deals with tailoring, cutting, sewing and completing all kinds of garments and textiles products, such as school and business uniforms, protective clothing, and commercial fashion clothing and accessories. Gar-Tex1’s business has signed
contracts either to provide complete products for private commercial institutions or to work as subcontractor to larger garment and textile companies outsourcing activities.

Gar-Tex1 employed 40 workers in her business, including designers, cutters, tailors, ironers, and truck drivers. The business was a little more than a year old at the time of the study.

4.5.2 Individual factors

Six individual factors were derived from the data of Gar-Tex1: demographics, self-efficacy, physical fitness and diligence, owner’s property availability, motivations and goals, and skill and experience.

Gar-Tex1 was 39 years old, married with two children aged 12 and 10. Both the children were at primary school. Gar-Tex1 completed her high school program and an 18-month vocational training program in sewing skills in her early 20s.
Gar-Tex1 possessed a good level of self-efficacy as she was confident and proactive in starting her business. She believed that the skills she had acquired from the vocational training program, together with previous entrepreneurial experience, greatly assisted in starting the business:

Basically I do not find the business starting hard as I have gained business skills and knowledge and my family also had business before.

Nevertheless she had to work hard to run the business. She was in charge of almost everything, being the only manager for all tasks, from finding partners, signing contracts, supervising the workshop, managing stock delivery, and keeping the books. She worked 14 or 15 hours a day every day:

My working time is unlimited every day. There are so many things I have to do such as managing workers, delivery ins and outs, and book-keeping activities at night. Generally, every day I start at 7.30 a.m. till 8 or 9 p.m. All personal arrangements are made very tight every day, otherwise I have to spend Sunday to do personal things.

Gar-Tex1 believed that capital funding was very important factor in starting and sustaining her business. She had needed a large amount of investment capital for both fixed assets such as the workshop, and others such as different kinds of machinery. Together with that, she had to have enough cash for workers’ wages, paid monthly. Although she was able renovate her own accommodation to build a workshop there, she had to save for a long time during her employment as a sewing supervisor in a large garment and textile company to obtain the necessary capital for her business.

Gar-Tex1 said she decided to set up a business because of the skills and experience she had gained in the garment and textile industry over almost 20 years. She chose to start a business as she would be self-employed, have a more flexible time schedule, and could set long-term goals to challenge herself.

Gar-Tex1 had previous entrepreneurial experience in the timber industry. She and her husband ran a small home-based business producing wooden furniture, and she had accumulated management skills in this joint business. Her qualification in sewing and her
20-year experience in the garment and textile industry were determinants for her business start-up. Additionally, she possessed strong networking skills and so could gain business contracts with various partners in the industry. This kept her business going properly.

4.5.3 Community contextual factors

4.5.3.1 Gar-Tex1’s perspective

Gar-Tex1 faced problems in starting and sustaining her business. Her husband did not support her business start-up at first because he believed that women could not conduct a business properly. He was sure they would be overwhelmed in negotiations and deals, especially if the business grew and extended to international markets. Gar-Tex1 struggled with her husband at the beginning, and only when his timber business went into decline did he became more supportive. She still had to take care of the housework, children and ageing parents, typical roles assumed by the women in any family in Vietnam. Even when highly involved in business tasks, she had to handle all these traditional roles, which put more pressure on her already tight schedule. She could not deal with her workers as professionally as she wished since most were women with many private and informal commitments other than work. They too had to fulfil numerous family obligations that prevented them from being highly disciplined in terms of time. In response, Gar-Tex1 applied flexible working schedules for them, including off-workshop work or a compressed working week; at times she had to outsource business activities to ensure contracts were completed in time. This incurred higher costs and efforts to deal with:

So I also have to face the problem with human resources. Some workers can work here, but some with small kids have to bring things home to work at night. If my workers can’t fulfil the work in a timely manner, I have to ask for support from other workshops from other partners. It is not easy at all.

Entrepreneurs like Gar-Tex1 were expected to take social responsibility for meso-environmental factors. She told about requests from local authorities not only for tax but for contributions to various village charity funds, such as the Fund for Children in Need, the Fund for Sole and Childless Seniors, and the Fund for Education Encouragement. While complying with these requests, Gar-Tex1 considered them unfair for businesses like hers as she did not run the business just to profit herself but to aid in community.
development by creating jobs for a number of local workers. She did not obtain any support from the local government, financial or non-financial; thus, she believed that she should not have to make involuntary contributions to local government.

Gar-Tex1 complained about the limited facility for raising capital funds from local government. There was no financing program made available for her to start the business, as there was for poor households. Gar-Tex1 believed that this was a wrong policy as entrepreneurs like her could spot more business opportunities and exploit the funds provided more effectively. She also felt that there was not enough action taken to protect businesses like hers when contracts were breached. For example, when a payment to be made to her business was delayed by a trading partner, there was almost no resolution option for her to take. Most of the time she had to wait until the partner could afford to pay. Sometimes, the payment, which was supposed to be made within a 30-day term, was extended up to 180 days. She also mentioned corrupt activities she was forced to undertake in order to gain the contracts, which caused stress for her

When we can sign contracts with the companies such as some Work Protection companies, ship manufacturing companies, and/or schools, they often delay the payments for a very long time although there are very clear terms and conditions for the payment. Sometimes, they delay the payment for 2, 3 months, or even 6 months or more when they are supposed to pay within 30 days. There is also corruption within the business deals. All of these things are very annoying and discouraging really.

Gar-Tex1 mentioned her failure to access funds from several popular fund-providing organisations such as the VWU and the VFU, because of their limited lending policies. She, however, had received non-financial support from her business partners from time to time when she had to outsource several activities to complete contracts on time. She considered such support important for her business management.

4.5.3.2 Stakeholders’ perspective

Gar-Tex1’s husband did not show strong support for her business and did not work for it. Instead he had his own business on the same site. He had prevented Gar-Tex1 from
starting her business until 2011 when his business faced a downturn. He worried that businesswomen would be taken advantage of, especially by male business partners. He also stopped Gar-Tex1 from renting a business location far from home, asking her to organise the workshop at their extended accommodation so that she could spend more time at home. He was unenthusiastic when Gar-Tex1 extended her business to international markets, as he was cautious about risks from the wider market. He did not help with the housework or childcare most of the time. However, he did agree to help with minor activities such as delivery or loading and unloading, as he was home-based himself.

Gar-Tex1’s parents-in-law supported her decision to start up and run the business, although they could not help her with capital funding or daily work. They stated that they did not stay in the same location so they could not help her with housework. Her children were old enough that they did not need childcare. They believed that Gar-Tex1 and her husband were experienced enough to run their business. Although they were too old to support the business, they expected Gar-Tex1 and her husband to support them financially and physically when they were older.

4.5.4 Entrepreneurial Behaviours

Entrepreneurial Behaviours of Gar-Tex1 could be seen in five areas of her business: staffing, risk management, financial arrangement, management of daily business operations, and entrepreneurial strategy.

Gar-Tex1 employed a large number of workers. Most were local rural females who faced unemployment. No official contracts were signed with them, and they were paid on a monthly basis in cash. They worked six days a week for eight hours. Responding to the family obligations of her workers, Gar-Tex1 applied flexible working schedules so that they could have more work choices, such as taking work home or working more hours on some days and fewer on others.

Gar-Tex1 struggled with risk management when she encountered delayed payments from business partners despite clearly specified terms and conditions in the contracts. Due to this fact, she faced risks of being unable to pay for various expenses within her business, which negatively impacted on her business’s performance and reputation. Furthermore,
hers was a typical high-risk business, with a probability of fire and electric explosion because of the numerous machines installed in the workshop.

Gar-Tex1 worked hard to manage her business operation. She was the only manager and supervisor, taking charge of all tasks to keep the business running. This required not only hard physical labour but also multi-tasking capability. She had to optimise her time each day just to run the business, and rarely spent time for herself.

She showed a strong skill for her financial arrangements in her business. She was able to raise a large amount of capital funds on her own to set up the business. Then she had to ensure cash availability to pay monthly wages:

\[
\text{The initial investment was big, about VND500 million, which is for flexible different sections: fixed assets, variable assets, wages for workers ... The business partners may delay the payments. Normally, the payment terms can be 30 days. But sometimes, it must be 60 days, or even 75 days. But the wages for workers need paying on a monthly basis; the expenses for materials used in the sewing process must be spent on a daily basis. This is a long-term problem.}
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Her entrepreneurial strategies included special attention to maintaining a cash flow for the business in order to pay short-term expenses and to cope with delayed payments from business partners. Her ethical and adaptable approach to workers made them committed to her business, so there was low employee turnover and stability. She recognised the importance of outsourcing strategies in order to meet contracts, and she was proactive in applying strict work safety requirements, which helped her sustain the business.

4.6 Data from Recycle-Ville precinct’s local authority and social organisations

4.6.1 Facilitating factors

Recycle-Ville has a long business tradition of recycling and recyclable waste collecting and trading. This means that some of the entrepreneurs in this study had been exposed to the industry since childhood, and were able to develop industry experience through social osmosis or the indirect infusion of socio-cultural knowledge.
The participant stakeholders mentioned the village’s business traditions and a number of efforts by the local government and other social organisations such as the VWU, VFU, World Vision, World Bank, and a program run by the University of Toronto (Canada). These organisations assisted both existing and nascent entrepreneurs in numerous ways. They worked independently on several projects but also participated in joint efforts to promote regional economic development. Together, the village and the organisations:

- had a long business tradition of recycling and recyclable waste collecting and trading. This enabled the entrepreneurs to be exposed to such industry since their childhood, thus developing their industry experience;
- organised classes to teach entrepreneurship skills to local residents, especially women. Skills included professional cooking, breeding, germination and growing for commercial purposes, and market research. The practicability of these courses was researched by the organisations before they co-operated with the VWE to organise them;
- established a network among successful female entrepreneurs and non-entrepreneurs to promote support among them. They created a businesswomen’s club to facilitate the sharing of business knowledge, skills and experience. They raised funds to support those needing capital to start a new business or for new investment. This club also served to promote ethical business practices and protocols. The club attracted about sixty members at the time of the research;
- offered micro-credit schemes for female entrepreneurs and non-entrepreneurs to run or start business ventures. The amounts of funding were set from VND1.5 million (AUD80) to VND 10 million (AUD500) depending on the situation of the applicants such as their business experience and infrastructure. The funds were limited to a timeframe to promote business effort and responsibility; applicants had to take turns in receiving funding as there were only small amounts available;
- attempted to organise yearly business award events to recognise successful entrepreneurs and encourage entrepreneurial activities within the village. For example, the precinct held annual business awards nights to vote for the best hundred of the thousand businesses spread across the twelve residential units in the precinct. Another example was the awards presented to eight out of dozens of businesses in the precinct by the municipal authority in 2012. These awards were
given to outstanding rural entrepreneurs who started their businesses from scratch and developed them successfully on a yearly basis. Although the awards were rather small VND 500,000 (AUD25) to VND 2 million (AUD100), they were a way to recognise the contributions of entrepreneurs;

- aimed to improve the infrastructure of the village generally, as well as to enlarge the sites for recycling business particularly. Recycle-Ville precinct had already received a three million US dollar project for improving roads and bridges within the village; the local residents paid only 3.8 per cent of this amount for maintenance fees. Another project to build a mini-industrial park for recycling businesses was pending; it was the effort to provide local recycling businesses with access to a larger space for their inventory handling;

- assisted the female entrepreneurs and non-entrepreneurs by raising awareness of their important contribution to regional social development. Working together with economic development agencies, they held effective campaigns to increase the involvement of family members in the women’s businesses, to stop family violence, to eliminate harsh traditional prejudices against women, and to encourage local children’s education. For example, World Vision launched ‘Household Economy Development’, which clearly identified a new paradigm for the roles of wife, husband and children in a family. The local government, in association with VWU, sent representatives to households where domestic violence had been reported to provide counselling to both partners. There were also public advertising campaigns to raise awareness of civilised lifestyles where men and women had equal rights in society to live, work and study.

The following quotations from the interviews support these:

*The knowledge of business is helpful for them. They also have the meeting to share and exchange the experiences. I want to mention the Businesswomen Club with head of club Ms Dao Thi S - manager of HH Automobile Company. This club has 50 to 60 people. –Head of VWU, Recycle-Ville.*

*This program belongs to Toronto University of Canada. First they supported them in terms of capital, then the knowledge of business. The local people had to comply with hygienic regulations required. The capital is not much at the beginning, just*
1.5 million VND; then the amount of money is increased to 2 million or 3 million VND. –Head of VWU, Recycle-Ville.

World Vision’s capital available was 2 million VND, then the amount went up to 3 million VND, then to 5 million now. We have the entrepreneurship classes to introduce the concept of entrepreneurship and animal breeding for commercial purposes, also the market research. World Vision plans to support 30 households which have difficult situations. There are some classes to teach local females to do professional cooking as well. –Head of Recycle-Ville precinct.

At this point I have had a meeting with local committee about a future project that I may arrange the local businesses into a particular area, like an industrial park. The management board will take responsibility for administering them while preserving the environment. –Head of VFU, Recycle-Ville.

4.6.2 Inhibiting factors

In the interviews, the representatives of the local authority and social organisations admitted the limitations of their assistance to local residents engaging in entrepreneurship activities.

- Funding: both the total amount and the set amounts of capital funding available for business loans were rather small. For example, the total funding available for VWU in 2012 was VND100 million (AUD5,000) for fifteen groups of 2495 households and 9785 residents in Recycle-Ville precinct. The maximum amount one woman could borrow was VND20 million (AUD1,000); therefore, the total funding would only be enough for five women. The fund was broken down into small amounts of VND two to five million to reach more women; but these small amounts were not sufficient to be very helpful for any growing businesses.

- Misplaced assistance: for technical reasons the local government and social organisations were only able to provide assistance to those who had not started a business, rather than to those who had already done so. They implied that they lacked professional business knowledge and skills themselves at higher levels of management; few of the authority representatives and social workers
were business people, so when businesses required higher level of funding or support for sophisticated strategies, the organisations were unable to support them.

- Lack of legal support and protection against business crime: the organisations were not able to assist businesses in the village when business conflicts and crimes occurred, saying that these were complicated legal issues that needed the municipal and central governmental support:

  *Local authority cannot afford the issues of conflicts between the local businesses and their Chinese partners. We need the effective policy from government and the city.* –Head of VFU, Recycle-Ville.

  *They run the businesses individually; thus, the local authority cannot manage all the transactions or their customers, especially with Chinese partners. According to statistics, many of them faced bankruptcy in 2002, 2005 and 2006 due to fraud from Chinese partners.* –Head of Recycle-Ville precinct

- Policy mismatch: there were inconsistencies in several central government economic development policies. For example, the central government asked local authorities to reduce the percentage of poverty among their populations; this was taken as meaning that capital funds had to go to poor households instead of to active entrepreneurs. While they believed that with more funding existing businesses could create employment opportunities for the local residents and thus alleviate poverty, this was not possible. Funding mechanisms tended to single out large cooperatives for priority assistance, which did not match clearly defined protocols. Most of the time the mechanisms described in a policy documents could not easily be turned into action by local authorities.

- No female focus: there were no current governmental policies in favour of female entrepreneurship despite the acknowledgement of their struggles in business start-up and management.

- Lack of control of macro-forces: these representatives stated that they could not help prevent the risks of macro- and meso-environmental fluctuations which had negative influences on local businesses. The economic downturn, the high competition level in various business industries, the natural migration in and out
of the village among youngsters and males, loosening family ties, social crimes—these and many other factors could scarcely be controlled at the local level.

4.7 Data from Female Non-Entrepreneurs, Their Husbands and Family

4.7.1 Facilitating factors

The data from non-entrepreneurs in Recycle-Ville indicate that both opportunities and challenges arising from community and personal factors influenced their entrepreneurial propensity, or rather their lack thereof. Generally, the opportunities enabled them to develop and improve their social skills, and to integrate into the social life of the community. Those with better social skills and smoother integration indirectly improved their personal and family management. In contrast, challenges prevented them from becoming involved in community life and especially in entrepreneurial activities. Multiple private issues relating to individual females and their family (such as sickness, death, or illegal drug use of family members) hindered involvement in entrepreneurial activities. These resulted in isolation, not to mention desperate poverty among a large proportion of rural women.

The women generally drew support from certain socio-cultural norms and values as well as different support policies from the local government and social organisations such as VWU and VFU. Like many other rural areas in Vietnam, Recycle-Ville remained a close community with strong social bonds and ties. Its collectivism and great sense of inter-support was obvious. For example, most stakeholders showed a willingness to offer both non-financial and financial support to each other, especially to those in need. The local authority and social organisations had worked out a list of poor and disadvantaged women and households so that assistance could be made where applicable.

Apart from this external help, extended families took on responsibilities to improve the living standard of the females when they could. Particularly, senior people helped with childcare and domestic work when women were working in the field or involved in other external labour. Siblings often actively offered help during family crisis. In contrast to
some developing countries, in Vietnam husbands became less dominant and often gave a hand with housework or their wife’s business.

A range of micro-credit schemes was introduced to support females in the village, although eligibility criteria applied. They aimed at funding different income-generation proposals from these women so that their living standard could improve.

Continuous non-financial support was available to improve the general well-being of the community. To illustrate this, the VWU was highly valued by women because of its close links with them. Regular monthly meetings were held within the membership; and the management board of the union developed a strong connection with the rural females. The meetings were chances for women to gather and discuss issues of importance to them. Union representatives paid special attention to women who were in crisis, such as enduring family violence or sickness.

Different supporting schemes from the local government in association with other social organisations assisted poor children, disabled residents and poor households. For example, tuition waivers were offered to children from poor families; scholarships were provided to students with outstanding academic performances; and healthcare fees were reduced for the poor. Another example was a program to build houses for the poor. These kinds of assistance were significantly helpful for the women, if only indirectly.

4.7.2 Inhibiting factors

Nonetheless, numerous challenges from socio-cultural, economic, and political aspects remained. Conventional social norms and social changes within the community negatively impacted on many females. The migration of males and young adults to the cities put more pressure on women, particularly those involved in farm work and home care. The perception that they must work hard, save continuously, and live for their children’s future created a physical and psychological burden for these women and eroded their personal time. Cultural behaviours such as keeping the family together by any means, or protecting their husbands’ ‘face’, were often recommended to these women, even when family failures such as violence, heavy drinking and gambling husbands were pervasive problems. Additionally, it was widely believed in the rural
communities that family obligations were women’s tasks, regardless of their other obligations.

Apart from these above contextual factors, non-entrepreneurs revealed private issues that reduced the propensity to entrepreneurial activities and resulted in failures in their venture start-ups. Poor physical health of the women, their husbands or children was the primary personal factor. Some of the non-entrepreneur participants had chronic diseases, while others had sick husbands and sick or disabled children. Family failures and crisis were another major factor that kept them from business opportunities. Deaths of husbands, family violence, and family members who were drug and gambling addicts caused depression and pushed household into debt. These negative outcomes weakened the women’s personal reputation and shrunk their social network.

The shortage of capital funding was the next most important reason that the women gave as an obstacle to entrepreneurship. Most had to struggle to meet daily expenses and definitely had no savings for a business start-up.

Lack of self-efficacy was found to be a further reason holding them back. Many participants did not believe that they or the women they knew could be successful in business. Some pointed to failure in starting up a business in the past. Others pointed to male-led businesses in the precinct as role models for successful entrepreneurship, instead of those run by local women.

The data from their husbands and extended family members showed different opinions about the entrepreneurial propensity of the women. Most extended family members said they would support their women to start a business if they were able to, but most husbands believed that females generally, and rural ones particularly, lacked the necessary qualities and skills to run a business; they believed that farm work and home care were the best choices of work for their wives.

4.8 Chapter Summary

The chapter data presents detailed descriptions of the five cases of the entrepreneurs from Recycle-Ville precinct under the four major themes of business characteristics, individual
factors, community context, and entrepreneurial behaviours. It also presented data from the stakeholders of the five selected entrepreneurs. The five cases discussed are summarised in the Table 6.
Table 6 Summary of cases 1–5, Recycle-Ville precinct

<table>
<thead>
<tr>
<th>Major themes</th>
<th>Sub-themes</th>
<th>Case 1 (Recycle-Picker)</th>
<th>Case 2 (Recycle-Plastic)</th>
<th>Case 3 (Recycle-Metal)</th>
<th>Case 4 (Recycle-Pipe)</th>
<th>Case 5 (Gar-Tex1)</th>
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<tbody>
<tr>
<td></td>
<td></td>
<td>Recycling (collecting and trading multiple waste materials)</td>
<td>Recycling (recycling and trading multiple waste materials)</td>
<td>Recycling (wholesaling and recycling metal and plastic waste materials)</td>
<td>Recycling (trading and recycling plastic waste materials)</td>
<td>Garment and Textile (sub-contracting)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>14 full-time; a flexible number of casual workers</td>
<td>7 full-time workers including 4 family members; few seasonal workers</td>
<td>6 full-time workers including 3 family members; few seasonal workers</td>
<td>12 full-time workers including 2 family members</td>
<td>40 full-time workers</td>
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<tr>
<td><strong>IFs</strong></td>
<td></td>
<td>Business Age 15 years</td>
<td>Business Age 12 years</td>
<td>Business Age 7 years</td>
<td>Business Age 8 years</td>
<td>Business Age 15 months</td>
</tr>
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<td></td>
<td></td>
<td>Demographics 36 yrs; married, 2 children at school; completed yr 8; no further vocational education</td>
<td>Early 50s; married; 2 grown-up children; completed yr 7; no further vocational education</td>
<td>54 yrs; married; 2 working children; completed yr 12; no further vocational education</td>
<td>29 yrs; married; 2 small children at school; completed yr 8; no further vocational education</td>
<td>39 yrs; married; 2 children at school; completed yr 12, and 18 month vocational training course in industrial sewing skills in early 20s</td>
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<td></td>
<td></td>
<td>Social learning Learnt business</td>
<td>Social learning Learnt business</td>
<td>Social learning Learnt business</td>
<td>Social learning Learnt business</td>
<td>Social learning Not available</td>
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<td>Major themes</td>
<td>Sub-themes</td>
<td>Case 1 (Recycle-Picker)</td>
<td>Case 2 (Recycle-Plastic)</td>
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<td></td>
<td></td>
<td>skills from peers within village; exposed to industry since early teen years</td>
<td>skills from peers and acquaintances within village and neighbouring city; exposed to industry since early adulthood</td>
<td>skills from peers and acquaintances within village and neighbouring city; exposed to industry since early adulthood</td>
<td>skills from husband and peers from current business</td>
<td></td>
</tr>
<tr>
<td>Self-Efficacy</td>
<td></td>
<td>Confidence in self-fund-raising; plans to invest in other industry</td>
<td>Believed in stability of small scale business; extensive experience and business skills in industry</td>
<td>Highly confident in current business thanks to extensive experience and business skills in industry</td>
<td>Not available</td>
<td>Highly confident and proactive in starting business thanks to skills trained and experiences in industry</td>
</tr>
<tr>
<td>Physical fitness and</td>
<td>Long working hours on daily basis; constantly exposed to highly polluted environment</td>
<td>Long working hours of manual work every day; worked without support from family at the start of venture; worked and lived in polluted conditions</td>
<td>Long working hours of manual work every day; multitasked for both wholesaling and recycling activities; worked and lived in polluted conditions</td>
<td>Long working hours of manual work every day; multitasked for both wholesaling and recycling activities; worked and lived in polluted conditions</td>
<td>Long working hours; multitasks in business</td>
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<td>diligence</td>
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<tr>
<td>Patience and persistence</td>
<td>Not available</td>
<td>Experienced numerous business</td>
<td>Not available</td>
<td>Not available</td>
<td>Not available</td>
<td>Not available</td>
</tr>
<tr>
<td>Major themes</td>
<td>Sub-themes</td>
<td>Case 1 (Recycle-Picker)</td>
<td>Case 2 (Recycle-Plastic)</td>
<td>Case 3 (Recycle-Metal)</td>
<td>Case 4 (Recycle-Pipe)</td>
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<td></td>
<td></td>
<td>failures but managed to keep going</td>
<td>Limited capital fund for start-up; converted home for business location</td>
<td>Owned a large block of land for family accommodation and business site</td>
<td>No property available at business start-up; limited capital fund for business; lived and operated business at same location</td>
<td>Owned a property extended for business uses; possessed large amounts of saving from years of previous employment</td>
</tr>
<tr>
<td>Owner’s property availability</td>
<td></td>
<td>No property available for business start-up</td>
<td>Limited capital fund for start-up; converted home for business location</td>
<td>Owned a large block of land for family accommodation and business site</td>
<td>No property available at business start-up; limited capital fund for business; lived and operated business at same location</td>
<td>Owned a property extended for business uses; possessed large amounts of saving from years of previous employment</td>
</tr>
<tr>
<td>Optimistic Attitude towards business’s future</td>
<td></td>
<td>Enthusiastic about the business development and diversification</td>
<td>Not available</td>
<td>Showed positive outlook for business future thanks to extensive industry experience and risk management skills</td>
<td>Not available</td>
<td>Not available</td>
</tr>
<tr>
<td>Opportunity exploration and exploitation</td>
<td></td>
<td>Seized opportunities to solely hold and exploit dump sites for recyclable wastes</td>
<td>Spent effort on extending business to China market</td>
<td>Not available</td>
<td>Aware of potential benefits from market extension to China</td>
<td>Not available</td>
</tr>
<tr>
<td>Motivations and goals</td>
<td></td>
<td>Income generation; self-employment; strong desire to support extended</td>
<td>Income generation; self-employment and creating jobs for family members</td>
<td>Income generation; self-employment and creating jobs for family members</td>
<td>Pushed to take over business from husband; income generation</td>
<td>Confidence in successful business; creation of self-employment</td>
</tr>
<tr>
<td>Major themes</td>
<td>Sub-themes</td>
<td>Case 1 (Recycle-Picker)</td>
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<tr>
<td></td>
<td>family</td>
<td></td>
<td></td>
<td>exploitation of business skills of local village</td>
<td></td>
<td>opportunities; Achievement in business world</td>
</tr>
<tr>
<td>Skill and experience</td>
<td>Excellent networking skills; extensive experiences in industry</td>
<td>Effective networking skills for fund-raising and developing more business skills</td>
<td>Effective networking skills with financial institutions and massive business partners; utilisation of technological applications for business information; Outstanding experiences in industry</td>
<td>Owned basic skills to use communication tools</td>
<td>Owned previous entrepreneurial skills in another industry; professionally trained with sewing skills; had extensive experience in industry; possessed strong networking skills</td>
<td></td>
</tr>
<tr>
<td>CCFs</td>
<td>Technological application availability</td>
<td>From Recycle-Picker’s perspective Support from family, local government, business network available; however remained limited; heavy family</td>
<td>From Recycle-Plastic’s perspective Support from family and business network available but not yet effective; uncontrollable environmental factors put high</td>
<td>From Recycle-Metal’s perspective Strong support from family; assistance from business network and local government available but limited; lack of legal</td>
<td>From Recycle-Pipe’s perspective Support from family and business network available but not yet effective; uncontrollable environmental factors put high</td>
<td>From Gar-Tex1’s perspective Had little support from family members; faced obstacles in performing professional staff management due to high rate of females in workforce; no financial</td>
</tr>
<tr>
<td>Major themes</td>
<td>Sub-themes</td>
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<td>Case 3 (Recycle-Metal)</td>
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<tr>
<td>Business networks</td>
<td>obligations assumed and expected From family members’ perspective</td>
<td>Support given but doubts on long-term capabilities; and worries on dominance in business and family life From perspective of local authority’s representatives Support in funding, business information providing, and skill training available, but remained limited pressures on business From family members’ perspective Completely support business decision and management by sharing workload From perspective of local authority’s representatives Support in funding, business information providing, and skill training available, but remained limited protection from local authority against unlawful business practices From family members’ perspective Completely support business decision and management by sharing workload From perspective of local authority’s representatives Support in funding, business information providing, and skill training available, but remained limited pressures on business; weak connection between business partners From family members’ perspective Proactive assistance from husband; however, family’s doubts seen on women’s capability in marketplace From perspective of local authority’s representatives Support in funding, business information providing, and skill training available, but remained limited support from local government due to conflicting policies; pushed to provide bribes to gain business deals From family members’ perspective Minimal support made due to other work commitment; doubts on women’s capabilities in business, especially in international markets From perspective of local authority’s representatives Support in funding, business information providing, and skill training available, but remained limited</td>
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<thead>
<tr>
<th>Entrepreneurial Propensity</th>
<th>Start venture</th>
<th>Yes</th>
<th>Yes</th>
<th>Yes</th>
<th>Yes</th>
<th>Yes</th>
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</thead>
<tbody>
<tr>
<td>Delay venture creation</td>
<td>No</td>
<td>No</td>
<td>No</td>
<td>No</td>
<td>No</td>
<td>No</td>
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<tr>
<td>Major themes</td>
<td>Sub-themes</td>
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<tr>
<td><strong>Entrepreneurial Behaviours</strong></td>
<td>Staffing</td>
<td>Employed both full-time and casual workers with no official labour contracts signed; wages paid in cash; multitasked to reduce cost; self-employed as a full-time worker</td>
<td>Minimised employment of full-time workers; maximised family members’ support; No official labour contracts signed with workers; wages paid in cash; multitasked to reduce cost; self-employed as a full-time worker</td>
<td>Minimised employment of full-time workers; strong connection to and effective allocation of work among workers; maximised family members’ support; no official labour contracts signed with workers; wages paid in cash; multitasked to reduce cost; self-employed as a full-time worker</td>
<td>Minimised employment of full-time workers; no official labour contracts signed with workers; wages paid in cash; multitasked to reduce cost; self-employed as a full-time worker</td>
<td>Employed local workers (mostly females with low job prospects); workers paid in cash; no official contracts signed with workers; applied flexible working schedules to workers</td>
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<tr>
<td>Risk management</td>
<td>Unable to avoid risks although facing high level of credit purchases from customers; tightened budget and spending</td>
<td>Unable to avoid risks although vulnerable to numerous risks in business management; tightened budget and spending</td>
<td>Utilised industry experience to evaluate and avoid numerous risks; tightened budget and spending</td>
<td>Closely supervised workers; tightened budget and spending</td>
<td>Relied on trust with business partners; installed minimal safety appliances in production</td>
<td></td>
</tr>
<tr>
<td>Daily operation</td>
<td>Faced hardship with Struggled with long clearly defined Handled large Worked as manager</td>
<td></td>
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130
<table>
<thead>
<tr>
<th>Major themes</th>
<th>Sub-themes</th>
<th>Case 1 (Recycle-Picker)</th>
<th>Case 2 (Recycle-Plastic)</th>
<th>Case 3 (Recycle-Metal)</th>
<th>Case 4 (Recycle-Pipe)</th>
<th>Case 5 (Gar-Tex1)</th>
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</thead>
<tbody>
<tr>
<td>management</td>
<td>polluted dump sites; pressures of staff management; pressures of building personal relationships with business partners</td>
<td>hours of work with few workers</td>
<td>roles of workers in business; always maintained proper cash flows and minimised bank transactions</td>
<td>amounts of manual work and lack of modern machinery</td>
<td>and supervisor; optimised time for work</td>
<td></td>
</tr>
<tr>
<td>Financial arrangement</td>
<td>Raised fund from personal saving, extended family members, informal and private fund providers (when business scale was small) and commercial banks (when business grew)</td>
<td>Raised fund from personal saving, extended family members, informal and private fund providers</td>
<td>Raised fund from personal saving, extended family members, informal and private fund providers</td>
<td>Raised fund from personal saving, extended family members, informal and private fund providers; pushed to accumulate cash continuously for reinvestments</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Strategy Crafting</td>
<td>Multitasking; employing family members to increase trust in business; strengthening personal relationship with</td>
<td>Tight control over expenses and financial plans; cost cutting by self-employment and family support; extension made to</td>
<td>Proactively extended business network nationwide; focused on domestic market to avoid risks; applied modern</td>
<td>Created business identity by focusing on few products; minimised costs by tight control over workers and being multi-tasked;</td>
<td>Maintained proper cash flows to cope with risks; enhanced workers’ commitment through ethical management; outsourced production</td>
<td></td>
</tr>
<tr>
<td>Major themes</td>
<td>Sub-themes</td>
<td>Case 1 (Recycle-Picker)</td>
<td>Case 2 (Recycle-Plastic)</td>
<td>Case 3 (Recycle-Metal)</td>
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<td></td>
<td></td>
<td>business partners;</td>
<td>overseas market;</td>
<td>technological</td>
<td>encouraged cross</td>
<td>activities when</td>
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<tr>
<td></td>
<td></td>
<td>diversifying risks by</td>
<td>development of</td>
<td>applications;</td>
<td>learning among</td>
<td>necessary; applied</td>
</tr>
<tr>
<td></td>
<td></td>
<td>investment in another</td>
<td>business identity;</td>
<td>efficiently teamed</td>
<td>workers; properly</td>
<td>work safety</td>
</tr>
<tr>
<td></td>
<td></td>
<td>industry</td>
<td>maintaining</td>
<td>up family members;</td>
<td>allocated jobs</td>
<td>practices in</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>business small scale</td>
<td>minimised costs by</td>
<td>between family</td>
<td>production</td>
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<td></td>
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<td>self-employment</td>
<td>members</td>
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<td>and tight financial</td>
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<td></td>
<td>control</td>
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CHAPTER 5: FARM-VILLE PRECINCT CASES

In the first part each case is presented under five major headings: business characteristics, community contextual factors, individual factors, entrepreneurial propensity and entrepreneurial behaviours.

In the second part, the data from stakeholders, including representatives of the local authority and relevant social organisations, female non-entrepreneurs, their husbands and extended family members, are provided.

5.1 Case 6: Code Name Wooder

5.1.1 Business characteristics

Wooder’s business was designed as a home-based carpentering service when it was established in 2006. It offered services to private and business customers, producing domestic and office furniture with timber provided by the customers. Wooder’s profits came from manufacturing skills. In 2010 the business ceased carpentering and switched to the production of complete wooden stairs and other furniture, including installation of its products in local homes and business offices. Wooder also worked as a subcontractor for several furniture companies which offered similar products and services on a larger scale.

Wooder employed six full-time workers at the time of the research as well as a number of casual workers when needed. Her business had been running since 2006.
5.1.2 Individual factors

Six contributing individual factors derived from the data of Wooder: demographics, self-efficacy, physical fitness and diligence, owner’s property availability, motivations and goals, and skill and experience.

Wooder was married with one child in pre-school. She was 29 years old and had completed secondary school (equivalent to Year 9 in the Australian education system). She did not pursue any further vocational training programs.

Wooder showed her self-efficacy in the way she conducted her business. She believed that the business could be successful with an advantageous location on the main street, her husband’s good carpentering skills, and her tight financial management. Although she faced a number of challenges when establishing the business such as raising capital, developing a market and managing supplies, she was determined to keep the business running:
The job is strenuous but we have to get familiar with that. It looks dusty and hot but once we get used to it, we can manage it well.

It was obvious from both the interview and direct observation that Wooder and her husband worked very hard to keep the business running. They worked as co-managers, and as co-workers in the workshop during the day. The workshop was heavily polluted with wood dust, polishing chemicals, and paint spray.

She stressed that the availability of her parents’ house, given to her after her marriage, was her most important starting point. Thanks to its advantageous roadside location, her business was soon well known by local and travelling customers. This location was convenient for activities such as loading and unloading, and transporting supplies from suppliers and complete products to customers.

Wooder had started the business to create jobs for both herself and her husband. She was an unemployed housewife facing difficulty in covering daily expenses for her family. Her husband was employed as a carpenter but could not earn enough for the family’s living:

We had the advantage of the location for the business, that is, the house given by my parents. It is on the main street. We decided to open here, and first faced lots of challenges. However, over years, local customers got to know us. At first, no one knew about us, what we could do or how well we could do the job, but now they know. The shop now creates the job for myself, my husband, and to others which earns my living.

Wooder’s skill and experience were indicated by her skill in networking with the public associations and programs that provided part of her capital fund. She mentioned the local Women’s Association and the Program for Rural Households’ Clean Water, which funded her with small amounts of VND3 million (AUD200) and VND15 million (AUD800) when she started the business. These amounts were used to build the workshop, buy new machinery, and repair old machinery. Although funds were restricted as the business developed, they offered valuable financial assistance at the star-tup.
5.1.3 Community contextual factors

5.1.3.1 Wooder’s perspective

Both landline and mobile phones were heavily used in the business, and she considered this the most effective way to communicate with her customers, suppliers, and other stakeholders. She did not use a computer or the internet at the time of the research.

Wooder obtained assistance from her husband, who worked hard as both worker and co-manager of the business. Her parents supported her by giving her their house as her business location. They also helped by babysitting her small child so she could spend time on the business. Although she set up and ran the business, she always regarded her husband’s role as the most important, and showed modesty when mentioning her contribution:

*My husband does all the main jobs in the business. I am just an assistant to him most of the time. He works hard every day while I am more of a home carer.*

Wooder still took care of the daily housework, an obligation for women in the family. She also contributed towards her parent-in-laws’ living costs every month, another traditional responsibility for any adult in the village.

Her business was considerably affected by the economic downturn in Vietnam in 2011–2012. The construction industry market demand shrank as there was little investment capital, and there were fewer orders for businesses. Wooder talked about the small number of private customers in 2012 compared to previous years. She was aware that this was due to a shift in demand from costly real wood furniture to cheaper substitute products:

*This year the market is quieter than previous years due to the fact that construction market demand went down and the investment capital disbursed for construction projects reduced compared to previous years. That leads to fewer jobs for building workers and carpenters as well.*

Governmental policies were influential in Wooder’s business in both positive and negative ways. Funding from relevant local governmental associations enabled her to
borrow enough to set up her workshop and buy essential machinery; however, the funding policies were limited in terms of amounts available and repayment times, and tended to change without warning. She said she needed a fund three times larger than the one provided in order to organise the business properly. She had had to pay back the loan in only two years, and while she was waiting for it to be renewed, she was informed that the loans would be available only to only poor households in the area and she no longer was eligible.

Either the governmental policies were not consistent in different villages or the relevant information for local business like Woorder’s was not provided clearly enough. When asked about business associations such as the VSFU and Micro-business Association, She said she had no idea about them. She rarely received official or updated information about issues relating to local businesses like hers from the local government. Most of the time she was informed by word of mouth and explored the information by herself:

*I have paid VND20 million for Women’s Union and the Program for Households’ Clean Water due last month; however I still need that budget to reinvest. I am waiting for the organisations to renew the loans but I heard that they are now only lending to poor households in the village.*

Woorder’s business network included several local governmental associations, informal and private fund providers, and business partners. They supported her both financially and non-financially. The local governmental associations had offered small loans so that she could start the business. The fund providers offered more flexible funding with less complicated paperwork. The business partners assisted when she faced problems with supplies and falling market demands. For example, they wholesaled certain supplies at a lower price and recommended her business to potential customers in their network. However, Woorder mentioned failures in the network, in terms of funding and sharing business information. Access to loans from either formal or informal sources was still too limited and required either a large amount of paperwork or personal trust. The loans were not reliable: the formal ones were often subject to policy changes, while the informal and private ones did not always have funds available when the business was in need.
5.1.3.2 Stakeholders’ perspectives

Wooder’s husband totally supported his wife. He worked as the technical manager of the workshop and shared the manual work with her, working hard most of his time in the workshop. He appreciated his wife’s initiative in opening a business instead of taking on employment in another enterprise, despite her difficulties in raising funds for the start-up. He showed respect for his wife’s efforts in managing the business. However, he stressed the importance of his experience in timber industry as the key success factor, and pointed out that women were more suited to light activities only, and could not handle heavy tasks in such a business.

Wooder’s parents were very helpful. They had supported her by giving her their house by the main road to start her business, and raised funds from their social network to help start up the business and whenever Wooder needed more funding. They showed constant concerns for their daughter’s business, and supported her by taking care of her small daughter after pre-school on most weekdays.

5.1.4 Entrepreneurial behaviours

Wooder’s entrepreneurial behaviours could be seen in five areas of her business: staffing, risk management, financial arrangement, and management of daily business operations, and entrepreneurial strategy.

Wooder employed six full-time local workers. She used to employ more full-time workers from neighbouring areas in her first years; however, she changed her way of hiring workers to reduce the cost of their wages. Traditionally, businesses like hers employed full-time workers, whose living expenses were covered by the employers. These included accommodation, food and drink, and minor travelling expenses. When the labour market changed and a greater supply of labour became available locally, Wooder took the opportunity to reduce the cost of labour. She employed fewer full-time workers and more casual workers, and all managed their own expenses. They came to work eight hours a day, six days a week. About five casual workers were on call when the business had more work; they had no formal contracts:
I have six full-time on-site workers in my workshop now, but I still have workers who may stay far away from my home; when I have lots of orders, I will call them. And these workers may complete the orders by themselves without my direct supervision.

Woorder and her husband were full-time workers too. Her husband was in charge of the carpentering and supervised the workers in the workshop. Woorder did polishing work when the products were near completion stage. She also dealt with ordering, book-keeping and other administrative work. She believed that this job allocation was appropriate to maintain good control over workers and business performance.

Woorder was very cautious in order to reduce business risks. She applied tight budgeting for the business and preferred small loans to large ones. For example, she was reluctant to apply for larger funds from the Vietnam Bank of Policy, a commercial bank for rural development, as she believed that managing that amount of capital was risky for a small-scale business, especially in difficult economic times. Woorder covered business expenses mostly by borrowing low interest funds from local governmental associations and informal and private fund providers. She raised additional funds from extended family members and did not have to pay interest on them.

She did not have problems with daily business management activities thanks to the allocation of work between her and her husband, with him taking care of technical issues in the workshop, and she managing the administrative work. The number of workers was small so supervision was not significantly stressful.

Woorder believed that tight control over business expenses, a great sense of saving, consensus between co-managers, quick settlement of debts, and accumulation of funds for reinvestment were key success factors in her business. She stressed the importance of these:

Generally speaking, I and my husband need to manage cash outflow and cash inflow effectively. I mean we have to save money, not buy wasteful things. The profit of this project may be the capital for other projects. We have to keep in mind that
we have to pay the debts within a certain term. All of these motivate us to control the business all the time.

5.2 Case 7: Code Name Veneerer

5.2.1 Business characteristics

Veneerer’s business was to produce veneered wood furniture including wardrobes, bedsides tables, and shelves for different purposes such as book or television holders, and house decorations. The products were for both private users and offices. Veneerer sold her products locally and in neighbouring provinces.

Picture 6 Home-based business site of Veneerer

Veneerer employed ten full-time workers for her business, but often hired casual workers when the business was busy. She and her husband worked full-time in the business as well. While she managed the business generally, her husband worked as a technical supervisor in the workshop.
Veneerer started her business in 2005.

5.2.2 Individual factors

Six individual factors were derived from the data of Veneerer: demographics, social learning, self-efficacy, owner’s property availability, motivations and goals, and skill and experience.

Veneerer was in her early 50s. She was married with two children, both grown up and working in industries other than hers. She finished secondary schooling and did not pursue any other vocational training.

She was aware of the need for ongoing learning if her business was to survive and grow. She said she kept learning business skills through her business network, by spending her spare time visiting partners and learning from the ways they dealt with things. She also accessed the internet for new samples from popular domestic and international veneer furniture catalogues, adapting these for her business:

I have learnt the styles for the products from available catalogues, and also I access the internet for more samples and learn to do the same.

Veneerer had plans for her business in the near future and belief in its success if properly funded. She planned to convert her farming land into a workshop as the land was no longer efficient in generating income. She believed that more working space would be needed if she were to upscale production. She felt that she could manage her business well if she gained more funding with favourable terms and conditions from the official financial institutions:

We do believe that we can do it, whenever we have enough funding. I know that a lot of businesses are going bankrupt but I think it is because of the fact that many of them did not appreciate what they have earned. They need to be very well aware of the debts they have to pay.

She noted that investment capital had always been a concern. The nature of the business required a large space where input materials could be loaded, unloaded, and processed.
With limited funding, Veneerer could not afford to use the full space of her workshop, but used a part of it and rented the rest. As she did not own high-valued property that made her eligible for large loans from commercial banks, she was prevented from increasing production.

Veneerer seemed positive about her business future. She believed that with sound management of the business’s finance and operations, she could convince the local authority to support her non-financially, such as by granting permission to convert the farmland into a workshop. In this and other ways she was proactive in finding and spotting new business opportunities. She had frequent access to the internet to find samples of more contemporary products, and she kept in close contact with larger-scale businesses with more industrial experience, learning from their ways to develop her own product lines and increase her business’s reputation.

When asked why she started the business, Veneerer mentioned economic motives: she wished to generate income for herself and her family. She showed her ethical side in wanting to assist her community. She wished to create jobs for local residents, especially young ones, as the abundant idle time in seasonal farming work was one of the causes of social evils in rural areas. Giving jobs to young workers was a way both to improve their living standard and keep them away from social crimes such as gambling, using drugs, and stealing:

*The income from farming was so low, I wanted to create more income for my own family first, and then local people around. The farming work has so much idle time so it’s likely rural people, especially youngsters, will get into social evils. The dream is set to be my long-term goal.*

Veneerer’s skill and experience was seen in her willingness to apply machinery and communication tools for her business, and her networking skills and experience in the industry. She used different machines such as a lathe and a cutter. She stated that these were a key to efficiency and effectiveness in production. She no longer had to spend a lot of physical labour to produce a large number of products, as she had in previous years. She also used a computer connected to the internet for business information. Her strong informal network with businesses in her local area and neighbouring provinces assisted
her in improving her business skills and obtaining business information. She indirectly applied the 34 year experience in the timber industry of her husband to solve both technical and business problems.

5.2.3 Community contextual factors

5.2.3.1 Veneerer’s perspective

Veneerer applied both telephoning and media tools for her business, using landline, mobile phones and a computer connected to the internet.

Veneerer gained strong support from her husband, who was the full-time technical supervisor in the workshop. He had shared the work with her since the start of the business and assisted her in plans to extend production and upscale the business. However, he was rather domineering about business decisions, assuming that his role was the more important in sustaining the business.

Veneerer’s business was significantly affected by the economic recession of 2011–2012. Annual sales slowed as there was less home construction being undertaken:

The construction industry’s recession causes serial negative consequences for other industries, such as furniture. Customers of furniture are often owners of new houses so when less new houses are built, less furniture is bought. Furthermore, the labour supplies now are in surplus, thus the income is down, the customers are not willing to spend on furniture.

In addition to this macro-economic problem, rural areas like hers were experiencing a reduction in farming land which was being taken over for industrial purposes, and a shift in the labour force from traditional farm work to non-farm activities. These became motives for Veneerer to be more active in her business.

Governmental policies were seen to have an impact. Veneerer acknowledged non-financial support which the local government had given her, facilitating the paperwork needed for bank loans. However, she complained about the shortage of local governmental priorities for businesses like hers, pointing to an inconsistency in central
government funding policies for businesses in different locations: she noted that associates in several traditional wood product-making villages in other cities had been granted funding for their businesses, but not those in her area:

*I heard that those traditional villages such as HatTay, Dongky, Laxuyen have had priorities of support as they are registered traditional villages. The businesses there can borrow capital funds, but not us here. We can see the funds nowhere.*

Loans from funding associations such as the VWU and the VFU were also unavailable, as they were limited to poor households in the rural areas, and were not for businesses. In any case, these funds were so limited—at around VND15–20 million (AUD750–1000)—that businesses hardly could do much with them. Veneerer doubted the transparency of the information about the funds, wondering if corruption existed at certain levels of local government:

*I think the corruption level in Haiphong city is the worst in the country so businesses are very stressed about that. Borrowing is too hard to do. I think all the borrowing regulations should be publicly announced, such as on the village loudspeakers, so that everyone can hear about it. But in this village, the information about lending policies for businesses is kept close somewhere. The lending must be facilitated in order to develop businesses I think.*

She said she had no information about any formal business associations like VCCI, which offered support for small and medium businesses nationwide. She was unaware of their existence in the local city.

The business network played an important role for Veneeer’s business, both non-financially and financially. It included local authorities in financing, business partners, informal and private fund providers, and commercial banks in the area. The local authority assisted her in completing the paperwork to make funding applications to commercial banks. The business partners supported her with access to supplies and business skills. The fund providers offered Veneeer finance with less complicated procedures and a more flexible repayment schedule than the commercial banks, while the commercial banks offered substantial funds, using the property owned by her as
collateral. However, she faced issues with the network too. Apart from helping with paperwork, local government offered nothing to encourage her business to develop. The business partners were sometimes reluctant to share business skills and information. Fund providers asked for high interest rates and the funds offered were not always available, and the commercial banks only agreed to lend against highly valued property certifications, offering terms that were unfavourable for businesses.

5.2.3.2 Stakeholders’ perspectives

Veneerer’s husband supported her business by working for her as the technical workshop supervisor. He had a wide range of experience in the veneer wood furniture industry in terms of both production and sales, so he assisted Veneerer in these areas. He believed that women should be able to start up and run the business as a source of income, but stated that businesswomen like his wife were only able to manage book-keeping and financial issues. Technical and networking matters could only be dealt with properly by men.

Veneerer’s son was in his early twenties and worked in a different industry, but he supported his mother’s business by accessing the internet to acquire up-to-date catalogues of trendy veneer wood products. Thanks to these samples, her business could keep track of new products and designs, which helped maintain stable sales.

5.2.4 Entrepreneurial behaviours

The entrepreneurial behaviours of Veneerer could be seen in five areas: staffing, risk management, financial arrangement, management of daily business operations, and entrepreneurial strategy.

Veneerer employed ten full-time workers without formal labour contracts. All were local residents. Although considered full-time, working days were not fixed but dependent on the workload at the workshop. If the workshop was busy, they would work six days a week for eight hours a day. At other times she gave them days off without pay. The monthly salary was paid in cash.

Veneerer and her husband worked full-time for the business. She was in charge of general management such as financing, bookkeeping, dealing with orders and delivery. Her
husband spent most of his time in the workshop supervising the workers and managing product quality.

Veneerer believed that she could manage risks well by tightening spending within the business. She argued that bankruptcy only happened if the owners of a business overspent for personal expenses or were involved in gambling. She was very certain of this:

*Making a loss or making little profit can’t be the main reason for bankruptcy at all but overspending and gambling. Normally, when some earned well at some stage, they would think they could earn that well forever, so they bought new car or motorbikes, and built new houses ... Some started entertaining by gambling. All of these are failures for businesses. You must manage the funds very well, that’s the determinant for a successful business.*

Veneerer admitted that she faced a daily struggle in managing her business. She had little technical knowledge and skill, so it was hard for her to oversee the workers and product quality; she had to rely on her husband for these. The workshop was rather small, so loading, producing and delivering activities were constrained.

She worked hard to arrange finance. She raised the initial investment capital for the business herself from years of savings from previous jobs. While running her business she had to obtain more funds, from informal funding providers or from personal relationships such as extended families and friends. She did not apply for large loans from commercial banks as there were no preferential lending terms and conditions for businesses like hers. The conventional formalities of these banks did not fit with her plans for the business’s future.

In the beginning Veneerer focused on average and low-quality products of popular taste at reasonable prices, for local customers. This enabled her to keep sales stable and to compete with the higher quality products of traditional wood product-making villages such as Laxuyen and Dongky in Hatay province. Veneerer chose to earn small margins from each sale, for quicker inventory turnover. She maintained tight financial management, which she believed was a key strategy to sustain the business. This was done both by cutting costs and by avoiding overspending on non-business items. Her
access to the internet allowed her to acquire more up-to-date samples and diversify her products, keeping them in line with changing market preferences. Finally, she aimed to grow her business rather than keeping it stable at a small scale, believing that larger businesses often obtained a better reputation and could better promote sales in both domestic and international markets.

5.3 Case 8: Code Name Noodler

5.3.1 Business characteristics

Noodler’s business was to produce fresh and ready-to-eat rice noodles. She wholesaled the noodles both to retailers in traditional markets and to restaurants in the district. The noodles were produced nightly, from 11 p.m. to 4 a.m. the next morning, ready to be delivered from 5 a.m. The stable daily output produced was half to three quarters of a tonne, wholesaled to about thirty retailers and restaurants. Output on holidays often was double. The noodles had to be used within 24 hours, and no expired products could be stored at the business site or at the vendors’ locations; if unsold, the noodles became waste and could not be consumed. This special feature of the product required ongoing and non-stop production every day.
Noodler hired seven workers at the time of the research. The number of workers varied slightly during holidays to nine or ten, as demand for fresh noodles usually increased in these periods. Noodler started her business in 1992.

5.3.2 Individual factors

Six individual factors were derived from the data of Noodler: demographics, self-efficacy, physical fitness and diligence, owner’s property availability, motivations and goals, and skill and experience.

Noodler was a widow with three children; one was at university and two were at primary and pre-school. Her husband died two years before the time of the research. She was 47 years old. Noodler completed her 7th grade at secondary school before dropping out.

She had learnt technical and business skills in her family’s business from her teenage years. After her marriage, she started the business herself. She learnt to improve the
quality of her product over the years thanks to the development of machinery for noodle making and the support of peers in her local area. Noodler believed that she could expand the business if she was provided with more funding. At the time she needed more machinery before she could increase production.

Noodler made a special impression on the researcher with how hard she worked every day. Noodle making has a long tradition in the food industry in Vietnam, and it requires much hard physical labour. Before the early 2000s, most of the work in Noodler’s business was done manually, including rice flour blending, flour permeating, drying and mixing. She and her husband, together with hired workers, were busy all day and night. Recently she had begun using machinery for some stages, liberating her from a huge amount of manual work.

The nature of the product was unique in that it had to be made ready for delivery no later than 5 a.m. every morning, and had to be sold within 24 hours of manufacture. Noodler worked non-stop during the day to have all input ingredients ready before 10 p.m. Production started at 11 p.m., continuing until 4 a.m. in the morning. The product was ready to deliver from 5 a.m. Most of the time Noodler supervised workers while the production was active, and she was involved in delivery in order to ensure the product arrived on time to retailers and restaurants. After finishing delivery by 7 a.m. she began preparing for the next day’s production. All the bookkeeping had to be done as well; Noodler performed this manually. Since her husband’s death, she could only sleep one or two hours a night because of all these commitments:

I work almost 24 hours a day. I have to ensure that the delivery is made ready at earlier than 5 a.m. so I work through the night. I have to supervise the workers to make sure the product quality is fine. I travel most of the day regardless of the time to collect payments and deal with all the input purchases. I usually sleep for one hour a day, especially on holidays, I am even busier.

Apart from this, she was the mother of three. She had arranged for her first daughter’s education at a university in China, and had to take care of the two younger children, aged seven and four.
Noodler stressed the importance of initial capital investment that enabled her to build up a proper production workshop when she started her business. Shortage of capital was the most challenging factor for her at the beginning. She struggled to raise the funds from her own savings, extended family members, and ROSCAs. At the time of her business start, no social funds were available to micro-businesses like hers; at the time of the study she still lacked funding to extend the business as she wished. Most of her profit went to her children’s education and living expenses.

Noodler chose to start a noodle business to capitalise on the experience she had gained in her family’s business as a traditional fresh rice noodle producer. She had been involved in the business from teenagehood until marriage. She had no training in any careers other than noodle-making and farming. Her husband was a farmer, and she soon realised that farming work would not earn enough to support their family, so her business was intended to earn more income:

*My family and my husband’s family both produced fresh rice noodle for years. Thus, after getting married, we both thought about this business. Furthermore, we did not have any other jobs rather than farming but income from farming was insufficient for us, so we had only choice that was to keep doing this.*

Noodler had significant previous entrepreneurial and technical experience in fresh noodle-making. With more than 30 years of experience, she could keep her business growing stably and steadily. She was also willing to utilise machinery in her production and showed professional skill in doing so. However, it was observed that she did not show strong networking skills. She seemed to keep to herself and, whether from independence or from alienation, did not associate with other businesses that produced noodles in the local area. She was not proactive in finding more customers; instead, she trusted that customers would find her if they found her products to their taste.

5.3.3 Community contextual factors

5.3.3.1 Noodler’s perspective

Noodler used telephone tools for business communication. Both landline and mobile phones were heavily used. Since 2005 she had obtained various machines to help make
the noodles. Although they were rather simple, they greatly assisted her to reduce labour costs and increase productivity after more than twenty years of hard manual work.

Noodler gained support from her extended family for her business. Her and her husband’s family shared the difficult time when her husband died, and some extended family members came to assist from time to time, free of charge. Her daughter, at university in China, spent most of her holiday working for the business, taking over tasks such as delivery, book-keeping, and payment collection.

The strong drive to save for her children’s future strongly influenced Noodler’s business philosophy. This was a strong motivation for her to keep the business going, although she obviously overworked. She said in the interview,

> My first daughter is now studying in China. It costs a lot of money for me. I am saving for her education in the next year, and also for her employment after graduation as well. I could never take a rest as the two smaller ones are too young. To be honest, saving for their education and healthcare is never far from my mind.

Macro-economic factors like reduced farming land and the movement towards non-farm activities were motivations for Noodler to work in something rather than farming. She had a rice paddock, but stopped cultivating some years ago and leased it out; this gave her more time to deal with the business. She was not greatly influenced by the economic downturn as the demand for noodles remained quite stable. Although there was competition between her and other noodle producers in the village, the number of businesses (about six) was not large enough to be a threat.

Noodler had received non-financial support from different associations in the village. For example, the VWU sent representatives to visit her from time to time to encourage her to keep up her efforts. She had not been able to gain any financial support from the local government, and could not apply for funding from social funds like those offered by VWU or VFU. These funds were only available for poor households. Since her business was established and stable, her success made her ineligible for all the available funds for rural areas. She provided details of the local government policy, which she believed was unfair for businesses like hers:
I was informed that the recent policies state that any household with a 2-storey house [a sign of a high-value property] and more is not eligible for any social loans.

Interestingly, she did not seem upset about this, showing ignorance about the policies and their changes. Noodler had never approached commercial banks for loans, or any business association for information or support. She believed that they could not offer useful information or assistance.

Noodler did not actively join in the network of similar businesses in the village. She believed that each producer had individual ways to be successful so they did not need to form a strong network. She was also reluctant to extend her customer base as she thought customers would contact her if they preferred her product over her competitors’.

5.3.3.2 Stakeholders’ perspectives

Noodler’s husband died in 2010. While alive, he was the major worker in Noodler’s business. His family had had a fresh noodle-making business since the 1980s, so he had experience in the field. He was said to be supportive, taking charge of heavy tasks in the business such as the night shift production and manual work in the early days of the business.

Noodler’s siblings and relatives, from her side and her husband’s side, came to assist her from time to time. They showed empathy in the difficult time when her husband had passed away and left her with three children, of whom two were under five. As they were farmers and could not support her financially, they came to work for her free of charge in peak times of business, several times a year.

5.3.4 Entrepreneurial behaviours

Noodler employed local workers, all of them rural females who were close to her, such as relatives or neighbours. She had no formal contracts with these workers. Everyone worked from 11 p.m. till 5 a.m., seven days a week. The workers were paid monthly with cash. Although the production work was highly stable every day, the working schedule was somewhat flexible as the workers sometimes had family and community obligations
such as housework, child care, or social gatherings for weddings, funeral or remembrance services.

Noodler multi-tasked in the production side of the business, taking the dual role of full-time supervisor and floor worker. She managed ingredient preparation, processing, production, quality control, delivery, and payment daily:

*I do hire workers, but only for things that I can’t handle. Most of the things still need my supervision. I am worried that things might go out of my control.*

Noodler did not struggle with risk management. She believed that managing a stable business and making a good quality product was the way to avoid the risk of losing customers. The relationship between her and customers was well established and stable enough for her to trust them. Although she experienced delayed payment sometimes, she rarely faced seriously bad debts from her customers.

Noodler found her daily operations manageable but extremely harsh. Since the production was highly regular, her work was ongoing all the time. The hard parts were the night shift, early delivery of the product, and collecting payment at the customers’ sites. Lack of time for herself was a major problem.

Noodler raised capital funds from her own savings and those of extended family members to establish the business. She accumulated funds for future investments from her profits, although the reinvested capital was minimal since she had to cover numerous expenses for her family and children. In order to have backup for unusual financial needs, she was involved in the ROSCAs with other women in the village. Noodler did not apply for loans from commercial banks as she was not willing to borrow a large amount of funds with high interest rates.

Noodler’s key strategy was being heavily involved in the business to maintain a high level of control over quality and other aspects. Cost-cutting by self-employing was another strategy. Improving the quality of the product by applying both long-lived traditional experience and new machinery helped to sustain the business’s reputation. Providing consistent service to customers such as timely and regular delivery and offering informal
and flexible payment terms and conditions were ways to reinforce good relationships with customers.

5.4 Case 9: Code Name Vegier

5.4.1 Business characteristics

Vegier’s business was to grow, pack, and deliver seasonal, freshly cut vegetables to a number of customers ranging from retailers at traditional markets to kitchens of restaurants, boarding schools, factories, and prisons within Haiphong city and some neighbouring provinces such as Quangninh or Haiduong.

Vegier’s had nine hectares on which to cultivate vegetables. The average daily output in this near-seasonless fertile area was about two tonnes per day on ordinary days, and three to four on special public holidays such as New Year or National Day. Vegier had motorbikes for delivery within the district, and minivans for transporting vegetables to the customers in the neighbouring provinces. Vegetables have to be consumed within 24 hours in the local district and 48 hours for inter-city sales; the business was kept operating without any day off.

Vegier employed ten workers for the business including eight vegetable cutters and packers, and two delivery hands. She had operated her business since 2002.
5.4.2 Individual factors

Six individual factors were derived from the data of Wooder: demographics, self-efficacy, physical fitness and diligence, owner’s property availability, motivations and goals, and skill and experience.

Vegier was fifty-three at the time of the research, married with three children. Two of them were adults with their own families, and one was still at high school. Vegier dropped out during her early secondary schooling and had no further formal education.

Vegier was generally confident about her business. She felt that what she was doing was unique, and others would be unable to copy it. She put this down to her advantageous location, size, and favourable cost of renting, which few other farmers would be able to match. She also believed that she had enough experience in the field, and a strong enough customer network, to sustain her business:
I am not afraid of losing the field because no one would be interested in it. It’s a hard job which required a lot of skills. I have to deal with the customers in different ways to retain them.

The business required her to work extremely hard for about fifteen hours daily. Work was in two shifts: 5 a.m. to 9 a.m., and from 2 p.m. to 6 p.m. Regardless of the day of the week, Vegier got up at around 4 a.m. to travel to the field and start working at 5 a.m. She did not normally work as a cutter, but she often prepared drinks and snacks for the workers in the early morning. From 5 a.m. when the cutters started working, she started dealing with the delivery crew who took vegetables from the field site to different locations according to the orders received. During the break between 9 a.m. and 2 p.m., she travelled around to collect payment from customers. From 2 p.m. she resumed her work with the orders and delivery until 6 p.m. When the cutters finished their daily work, Vegier began dealing with the orders for the next day.

All the bookkeeping was done manually by Vegier, and she stopped work at about 10 p.m. She had no days off during the year; she said that she only stopped to rest when she was seriously sick.

Vegier believed that the availability of capital was important for both the venture start and daily operations. She had struggled when she started the business. She could only borrow a small amount of capital funding (VND2 million, equivalent to AUD100) from the VWU, so began cultivation on a small portion of the site. After few years accumulating funds, she gradually extended the area under cultivation to reach almost the maximum level in 2012:

At first I borrowed two million from the Women’s Union. The field was full of rats and insects which attacked all the rice and vegetables grown here before. I had to manage to clear all of them and started to grow in few acres of land first. Gradually, I kept extending the area to increase the output.

Vegier started the business for economic reasons. She had previously operated businesses in different industries such as recycling, fruit trading and grocery retailing, but all these attempts failed in terms of income generation for her family. She was the major income
earner as her husband was physically weak, and her three children were too young to help:

I started this after I tried many jobs before in other fields such as recycling, fruit trading, and grocery retailing. However, all the jobs could not earn enough for my regularly sick husband and three small children. This vegetable business now works.

Vegier had had entrepreneurial experiences in other sectors before she started the vegetable business. The experience provided her with business skills and enabled her to spot opportunities for the business.

5.4.3 Community contextual factors

5.4.3.1 Vegier’s perspective

Vegier used landline and mobile phones to communicate within her network. She mostly used mobile phones when working as she travelled a deal of of the time. Vegier invested in few motorbikes and a minivan to transport vegetables from the field site to customers’.

Vegier said that her desire to earn and save for her children were major motivations for her to start the business. When running the business, she had great support from her family members. Her husband helped with housework when she was at work. Her children worked for her business as cutters and deliverymen. However, she had to finance her big family including her children’s families, and followed the tradition of sharing accommodation with extended family members:

My sons’ families now are all living with me at my house. I have to cover all the living expenses of the whole family of 9 people. However, all of them are very obedient and hard-working. They have been a great help to me and the business.

When asked about the impact of macro-economic factors on her business, Vegier did not show and concern. Vegetables were necessities, not luxuries, and her business would not be negatively influenced. The long and popular culture of eating large portions of vegetables in main meals in Vietnam was a major factor sustaining the business.
Vegier acknowledged non-financial support from the local government, mentioning the recognition given by the local government for her outstanding contribution to develop her family economy and create jobs for local residents. She was given the ‘Outstanding Rural Female Entrepreneur’ award by the municipal VWU in Haiphong city, and this made her eligible to borrow VND20 million (AUD1,000) from the association. However, this was too small to permit Vegier to extend her business. The flexible terms and conditions of payment she made for customers required a much larger capital fund to keep ahead of frequent delayed payments:

*I wish the amount of loan could be made 50 million instead of 20 million as currently. If I have this bigger amount, I could extend my customer base and hire more people to work for me. A lot of local women called me to ask for jobs, but I could not give them due to the small scale now.*

Vegier’s business network included social associations such as the VWU, informal and private fund providers, quasi-legal fund-raising groups, and seed and seedling providers. Vegier gained financial support in the form of loans from the VWU, but not enough for her to extend the business, and had to seek funding from informal and private fund providers at higher interest rates. She became involved in saving and raising funds from quasi-legal fund-raising groups.

She was concerned about the limited varieties of seasonal vegetable she could grow, as the suppliers of different varieties did not offer information that helped her to choose the best ones available. Instead, Vegier had to struggle to decide what to cultivate. This posed risks for the business when a selected variety could not cope with the conditions of weather, soil and water on the field.

5.4.3.2 Stakeholders’ perspectives

Vegier’s husband did not work as a picker or deliverer, but he assisted her with the housework. He had a chronic disease that had stopped him from working about ten years previously. He acknowledged his wife’s efforts in starting up and running the business, and acknowledged Vegier as the breadwinner for his big extended family. He was grateful for her diligence.
Vegier’s daughter and son-in-law worked for her for few years as cutters and delivery hands. They worked as hard as other hired workers, and helped with management tasks when Vegier was busy or had to deal with private issues. They showed great support of and respect towards their mother’s work and business.

5.4.4 Entrepreneurial behaviours

Vegier employed ten full-time workers, mostly local rural females. They worked seven days a week, having no day off. They worked two four-hour shifts beginning at 5 a.m. and 2 p.m. The workers were provided with protective clothing such as rubber long boots and gloves. They were offered hot drinks and snacks by Vegier early every morning and at the noon break.

All the workers were paid fortnightly with cash. No legal labour contracts were signed between Vegier and the workers. The monthly salaries for these workers were rather high compared to their counterparts in other industries, at VND3 million (AUD150) per month.

Vegier employed four family members as workers. They had more flexible working schedules than the non-family members, and could start work later and take more days off to fulfil family obligations.

Vegier showed concern about the outstanding debts some customers had with her. She had no legal contracts with customers so all transactions were based on trust. She faced two major customers who owed her about VND25 million (AUD1,250) each. These debts ate up her operating cash flow, which caused her difficulty in covering labour wages and developing a wider customer network. She did not discuss whether she would take any particular actions if the debts were further delayed, accepting that bad debts were unavoidable in business. In order to keep going she had to reinvest most of her income in the business and seek more loans.

Vegier worked hard to manage her daily business operations. The business had no days off so Vegier was kept working all year around. Her multiple tasks as manager of all the activities from harvesting, packing, delivering, order processing, book keeping, to developing the customer network put her under pressures of time and effort.
When asked about the possible delegation of some jobs to others such as her children, she showed concern that they might lack the necessary experience:

\[\text{The most difficult thing in my business is to find more big customers such as big factories, boarding schools and prisons. I have to come to them directly and persuade them to buy my vegetables which requires a lot of skills that I do not think anyone could help with.}\]

Vegier borrowed from the VWU for her start-up and during operation. She had to raise further funds from informal and private fund providers as well, as she needed a large operating fund. These informal loans had higher interest rates than those of the commercial banks, but Vegier did not approach them as they had complicated paperwork procedures and fixed terms and conditions. The amounts of their loans, based on the property, were too large:

\[\text{I often borrow from private organisations which ask for about 5 per cent relatively higher interest rate. I know it is too high, but I have no other choice. The banks often ask for complicated procedures, and the loans are too large and with fixed terms. I would have headaches to handle them.}\]

Vegier believed that extending the customer base was always beneficial, particularly because it would help her to maximise productivity and avoid reliance on a few particular customers. For this reason she sought customers outside her local area and kept approaching potential markets by making frequent visits to negotiate possible deals. She strengthened the personal relationships between her and the customers, believing that this was a good way to retain them, and made a point of often travelling to their locations to maintain their link. Vegier trusted that improving her business reputation as a ‘Centre of Clean and Safe Vegetables’ would help her to keep sales stable. This, required her to manage and control growing procedures such as choosing suitable vegetable varieties, and calculating appropriate amounts of fertilisers and pesticides. Vegier maintained close control of all the tasks in her business and avoided delegating, believing that her experience in the industry enabled her to deal with the tasks more thoroughly than others, even family members. Being highly industrious and staying focused at work were her keys to keeping her business well-established and growing. She mentioned early days of
setting up the growing field with a lot of manual work, and tireless efforts over continuous years of doing business to illustrate how much physical labour had been spent on the business.

5.5 Case 10: Code Name Gar-Tex2

5.5.1 Business characteristics

Gar-Tex2’s business is to deal with tailoring, cutting, sewing and completing all kinds of garments and textile products such as school and business uniforms, protective clothing, and commercial fashion clothing and accessories. Gar-Tex2 signed business contracts either to provide completed products for private commercial institutions or to work as a subcontractor for larger garment and textiles companies. Having the advantage of being a medium-scale business, Gar-Tex2 could handle large contracts from both domestic and international markets.

Gar-Tex2’s business site covered a large area of approximately 1,000 square metres. It contained a large workshop with over thirty sewing and other machines, a large store-room for input materials, and a loading zone large enough for two mini-trucks to transport inputs into and outputs out of the area. The office and residence for Gar-Tex2 were on the same site, in order to facilitate her supervision of the business.

Gar-Tex2 employed about over thirty workers. Most worked on sewing tasks. One was hired as supervisor and administrative manager, and two were employed as mini-truck and car drivers.

Gar-Tex2 started the business in 2009.
5.5.2 Individual factors

Six individual factors were derived from the data of Gar-Tex2: demographics, self-efficacy, owner’s property availability, opportunity exploration and exploitation, optimistic attitude towards business’s future, motivations and goals, and skill and experience.

Gar-Tex2 was 42 years old, married with two children, one at university and one at primary school. She completed her high school program and a two year training course in industrial sewing. She did not go to university.

Gar-Tex2 showed strong self-efficacy in running her business. She believed that she had enough experience and a strong business network to run and develop her business. Her passion to run her own business was a key to sustaining her enthusiasm for the business, despite previous failures. Gar-Tex2 felt that running a business helped to maintain her
social network, to keep herself up-to-date to social and economic issues, and to prove her capability:

When I face business challenges, I always encourage myself that I can do it. Once we really think we can do it, we actually can do it. Being involved in business is a way to keep us connected with the community. Otherwise, I will lose my social network. I am too young to lose it. I ask myself, and teach my daughter to say ‘never give up’ all the time.

Gar-Tex2 was occupied by work for about 15 hours daily. She had chosen to keep her job as a sales manager at a large garment and textile company in the local area; this kept her busy for at least eight hours a day from 8 a.m. to 5 p.m., so to manage her own business she got up at 5 or 6 a.m. to ensure readiness for the day’s production such as proper workshop settings and an adequate amount of input materials. During the day she kept in communication with her manager to discuss business decisions. After her paid work she hurried home to deal with her own business, checking input purchases and delivery, making product quality checks in the workshop, supervising output delivery and keeping the books in order. She often worked until 9 p.m. when she would start dinner. Gar-Tex2 said she often felt exhausted at the end of the day, but still kept going:

I am too tired always. Sometimes I really want to give up. I was very sick at first with this pace and load of work every day. However, I got used to this. I work every day until 11 p.m., forgetting my tiredness as well.

The availability of the property was very important to both the start and the daily operation of Gar-Tex2’s business. Although owning a house property, she still struggled with start-up as she could not afford a large workshop or more than four sewing machines. She had to set up the machines in her living quarters, which disturbed her family’s daily life activities considerably, but she had no other choice:

I started with more than VND10 million only. I only had a very small corner to start my business. Everything was within this small place. It was just enough for four sewing machines. I kept saving when the business grew to buy land and build up the
Gar-Tex2 was able to spot opportunities for her business after several years of working, harnessing her accumulated business knowledge and skills and applying them. She also made use of her networks to assist her in making decisions such as choosing suppliers and gaining more major customers. Apart from garments and textiles, Gar-Tex2 was investing in the provision of motel services when she bought the large block of land. She optimised the site by building a twenty-four room motel, considering this a way to diversify risks and maintain a good cash flow for the garment and textiles business, as the motel service brought in a large stable revenue monthly, in cash from tourists and passing trade people.

Gar-Tex2 showed an optimistic attitude towards her business’s future. She was confident that most of a business came from the owners’ qualities at work, which could neutralise threats from the environment.

She started the business for two main reasons. One was that she was especially interested in the garment and textile industry. She had tried other training programs in early adulthood but dropped out and picked up a course in industrial sewing. Since then, she had kept on developing her knowledge and skills in the field and had stayed with it for twenty years and more. Her second reason was that she had a strong belief that she could run her own business, given what she owned. She decided to establish her business to prove her ability to make is successful.

Gar-Tex2 was one of very few participants who stressed the importance of innovativeness in doing business, mentioning different techniques to cut costs, increase productivity, and keep workers committed:

Innovative ideas are very important. For example, I had to think about ways to reduce costs, increase productivity, and encourage the workers. I have to learn from things I have experienced in order to not only survive but grow well.

Gar-Tex2 showed strong skills and experience that benefited her business. She had obtained a higher level of general education than most rural women her age, few of whom were able to pursue high school, let alone further vocational training. This was an
advantage at her workplace in terms of income and promotion opportunities. Gar-Tex2
had been officially trained in an industrial sewing course, and so was equipped with
professional knowledge in the field. She had had a wide range of experience in the
garment and textile industry, starting her career as a manual sewing worker and remaining
in this position for three years. She was promoted to technical supervisor of the
production workshop for eight years, and had been nominated for and worked as the sales
manager for five years at the time of the research. She was efficient and effective in
networking with a large network of well-known suppliers and customers. Her business
had been kept busy most of the time since its start, while many other competitors
struggled to obtain contracts.

5.5.3 Community contextual factors

5.5.3.1 Gar-Tex2’s perspective

Gar-Tex2 used telephone tools and computers for her business. Both landline and mobile
phones were heavily used, especially mobile phones, for business communication.
Computers were used for bookkeeping and recording purposes. Gar-Tex2 connected her
computers to the internet but did not optimise such applications as creating a website,
emailing or using video conferencing. She said these applications were not widely used in
her business network.

Gar-Tex2 faced difficulties arising from cultural assumptions and expectations, the first
being that she was expected to fulfil her family obligations of housework and childcare.
Her extended families from her and her husband’s side both discouraged her from
extending the business as they believed that her tight schedule kept her from her
traditional domestic tasks. Her husband complained about frequent late meals, undone
cleaning, and forgotten family gatherings. In addition, as a successful entrepreneur Gar-
Tex2 was expected to make appropriate social contributions in the forms of cash and gifts
to various local social funds. She mentioned frequent visits by local authority
representatives asking for donations; she found these uncomfortable to deal with. Finally,
like many Vietnamese parents, Gar-Tex2 was concerned about saving for her children’s
future. She believed that investment for their education was the best way to raise her
children; thus, she felt obliged to earn and save. All of these put pressure on her when she finally managed to extend the business:

*My husband and my parents-in-law have never been happy with my decision to do my business. All of them always ask me to rent out my workshop. But I would never do what they ask me to.*

*The local authority never offered any help for me but it often asks for my contributions. The representatives even tried to trace my timetable in order to reach me at my business site to ask for donations.*

Gar-Tex2 thought the positive changes occurring in social perceptions about women facilitated her in running her own business. She felt that women were being liberated from harsh prejudices to be more open to social life. Although she was still held responsible for domestic work, she was free to choose a career and to apply for jobs without gender discrimination. She was not concerned about the economic crisis although she acknowledged a slower pace to economic transactions. Her strong business network assisted her in neutralising the negative impact of the economic downturn. She was not involved in farming, and did not face threats from the changing situation with farming issues.

Governmental policies were not favourable to Gar-Tex2’s business. She did not receive any offer to help from the local government, financially or non-financially. She was independent in all her efforts to set up her business, raise funds and deal with business conflicts.

Gar-Tex2 acknowledged the importance of the business network to her business. She mentioned her business partners, major suppliers and customers in Vietnam and in neighbouring countries like China and Malaysia. The suppliers assisted her in providing stable input materials for her production, while the customers were often from large firms with high value contracts. All of these were crucial to sustain her business.
5.5.3.2 Stakeholders’ perspectives

Gar-Tex2’s husband did not show strong support for her business. He worked in a different industry that required a full-time commitment, so he rarely could help Gar-Tex2 with her business. He did not believe that his wife was balancing family life and work. He complained about late meals and undone housework, and argued that women should give priority to family obligations, rather than being highly involved in a business like his wife. He rarely helped his wife with the childcare and housework, preferring to stay at his workplace until late at night when his wife had finally reached home and cooked a meal.

Gar-Tex2’s parents discouraged her from too much involvement in her multiple businesses. They worried about her health, and about family issues. They agreed that capable women like her should start and run such a business, but they also believed that a women should spend most of her concern, and dedicate an appropriate amount of time, to family obligations.

5.5.4 Entrepreneurial behaviours

Gar-Tex2 employed local workers; most of them females from the district who had experience in industrial sewing. Few of the key workers had legal labour contracts. They worked six days a week for eight hours daily, and were paid monthly in cash based on the actual days worked.

Gar-Tex2 often outsourced her production to another workshop in a neighbouring province Thai Binh. She chose the subcontractor because she had a personal relationship with the female owner of the workshop.

Gar-Tex2 employed one manager to work officially on behalf of the business. She delegated her work to him, but showed considerable doubt about his performance, mentioning her frequent consulting him in his work at lot by phone to keep track of him. Gar-Tex2 obviously was dominant in managing her business tasks.

Although she usually signed official contracts with customers, Gar-Tex2 had experienced delayed payments from time to time, especially in the early years. However, her business
was big enough that she was able to be selective in choosing customers. She could afford to avoid customers with bad financial records, easing the threat of bad debts.

Gar-Tex2 legally registered her business to avoid financial loss from economic conflict. She was able to bring conflicts to court if no mutual resolution could be reached.

She strictly followed safety disciplines for her workshop and storage area. The workshop was built with professional advice and installed with safety equipment such as exit doors, a separate electric transformer and fire extinguishers.

Gar-Tex2 struggled to manage the multiple tasks of her three jobs: sales manager at a large garment and textiles company, managing director of her own garment and textile business, and general manager of her motel business. She faced an extremely tight time schedule as a result. Although she hired workers to assist her, she still spent enormous effort to ensure all jobs were properly completed. This left her with no time to handle her family obligations properly, and her health was threatened from time to time.

Gar-Tex2 started with a rather small amount of capital fund from her own savings from previous and current jobs. She neither asked for loans from commercial banks nor borrowed from informal or private fund providers. She was not involved in ROSCAs within her social community. Instead, she kept accumulating funds for further investment, from the profits from her businesses and from her income. In recent years, Gar-Tex2 had harnessed the cash flows from her two businesses to enable financial inter-support.

Gar-Tex2 spent considerable effort approaching larger suppliers and customers. She believed that large suppliers provided more reliable supplies, while large customers offered higher value contracts. These business partners ensured the quality of her products, which resulted in a more stable number of jobs for her business. She stressed the importance of retaining committed and skilled workers to guarantee the quality of the products. She had managed to provide the best possible reward system for her workers and it helped to keep her employees loyal. For example, she often offered a pay rise for workers with stable and high productivity on a monthly basis; and different levels of bonus were given at the end of each year depending on workers’ performance.
She always ensured the availability of sufficient cash to handle big contracts and to cover internal expenses in a timely manner. This strengthened her reputation with big business partners and created credibility among the employees:

*My biggest challenge is always how to get the contracts. Then, the next challenges are to ensure the proper source of workers, capital to handle big contracts. Small contracts could not earn enough to pay for all the expenses, but large contracts required great sources of labour and capital.*

Gar-Tex2 diversified her business by adding the motel at her business location. The nature of motel services produced stable cash revenues, used to support her garment and textile business when needed. Having two businesses helped Gar-Tex2 hedge the risks of investing purely in either of them.

Keeping up the passion of doing business was a key to success for Gar-Tex2. She believed that the business cycle experienced fluctuations with a lot of recessions; passion helped her be more persistent, more positive, and more open to learn from failures:

*When you face difficulties, such as the shortage of wage payments for workers, or delayed payments from partners, it became very frustrating. I was messed up those times but I have never felt that I was totally paralysed. But I encouraged myself; then things were under control again. The more I do it, the more I find things better organised.*

Innovativeness was necessary for Gar-Tex2 to improve her business performance. She kept her job in the large organisation partly to keep herself updated with business information for her own business. She never stopped learning and thinking about ways to improve her product quality, to increase productivity, to develop her reputation and to reduce risks for the business.
5.6 Data from Farm-Ville precinct’s local authority and social organisations

5.6.1 Facilitating factors

The representatives mentioned the various kinds of support available to rural female entrepreneurs and non-entrepreneurs from local government and social organisations such as VWU and VFU.

In order to improve farm productivity, VFU organised regular cost-free sessions to introduce farmers to new scientific and technological applications to farming activities. Manuals and other written materials were provided at the sessions. The Farmer’s Union assisted farmers fight animal disease by running prevention campaigns around the year and providing timely information about diseases and the prevention methods and protocols needed to cope with them.

The VFU encouraged the establishment and operation of a club for local aquaculture businesses, which organised and bargained for more benefits for its members. The VFU offered loans for aquaculture businesses and in 2012 provided VND500 million (around AUD25,000) to the aquaculture club, which allowed each member to borrow up to VDN30 million (around AUD1,500). The local authority allowed the aquaculture businesses to transform their existing rice paddocks into fish, poultry, and pig farms. These businesses often needed large amounts of land, but the local government could not afford to allocate business sites to them and so permission to convert from rice paddocks was a great facilitator for the businesses.

In association with the local government, the VWU regularly organised business awards events to recognise contributions from businesses. Outstanding businesses were forwarded to municipal and central government, where they might be nominated for a higher level of recognition. The awards were not financially significant, but were a way to show appreciation for the contribution of businesses. It also strengthened networks among businesses and between businesses and local government. Several comments were made about this:
There is the aquaculture club here currently where the club members give a hand to each other. The larger scale members with better-developed financial back-up may sell the breeding fish varieties for the smaller scale ones on credit, then collect money later in the season. –Head of VFU, Farm-Ville precinct.

We also introduce them to the science and technology; we deliver a book for each household as a manual for their technologies used in the businesses. –Head of VFU, Farm-Ville precinct.

5.6.2 Inhibiting factors

A number of inhibitors were found in the data from these stakeholders of female entrepreneurs. Financial assistance by way of loans was limited to aquaculture businesses which were prioritised by Farm-Ville local government. Non-aquacultural businesses were not eligible for these funds. These non-aquacultural businesses had to raise funding themselves or seek them from commercial banks and informal sources instead of relying on this social credit scheme.

There was no existing special support for women in the precinct. All the supporting policies applied to the general population. Established businesses, regardless of the owner’s gender, were ineligible for the various supporting programs in the precinct.

There were no measures to retain and attract young and skilled labourers. Most unskilled youngsters went to do manual work in factories and industrial parks nearby. They stopped working on the farm or worked as helpers only at peak farming periods. Alternatively, they left the precinct for further studies and did not come back. This resulted in low quality labour supplies for local businesses.

Local government and social organisations were not able to promote higher participation rates in the business sector because of the long tradition of farming among the villagers. Most businesses were small-scale and fragmented. The aquaculture club was the only one in the precinct, and it had only six members. Other businesses in other industries operated separately without formal networks to link them.
Local government and social organisations were unable to manage social changes in the precinct. One was the migration of male villagers and young adults to urban areas for work as carpenters, house-builders or floor workers in factories. Increasing living costs, especially in households with many children, drove a large number of male farmers from the precinct to find alternative jobs. Females were left to manage both farmwork and homecare tasks, which made harder for them to develop and run businesses. The representatives were aware of these problems:

*The Farmer Association only lends aquaculture households directly, the total amount is up to 500 million VND. Each household may get 30 million. They may ask for the additional fund from the Bank of Policy. However, these sources of funding are not available for non-aquacultural businesses* – Head of VFU, Farm-Ville precinct.

*Youngsters here prefer working in nearby industrial factories than working in the paddy field. The farming job is so strenuous and requires constant commitment days and nights.* – Head of VFU, Farm-Ville precinct.

*Previously, the farmers relied on the paddy field only, however they have additional jobs now. If they relied only on the rice field only, they cannot cover the expenditure fee, the studying fee of their children. The husbands often leave the village to work as a carpenters or house-builders, they manage time to come back home to help their wife with the crop.* – Head of VWU, Farm-Ville precinct.

### 5.7 Data from female non-entrepreneurs, their husbands and family

The data indicate both opportunities and challenges from community and personal factors that influenced these women’s entrepreneurial potential or lack thereof. Generally, the opportunities enabled them to develop and improve their social skills and integrate with the social life of the community. The better social skills and integration indirectly improved their personal and family management. In contrast, the challenges prevented them from becoming actively involved in community life, especially in entrepreneurship activities. In the meantime, multiple private issues concerning the women and their family
hindered involvement in entrepreneurial activities and resulted in isolation and desperate poverty for a large proportion.

5.7.1 Facilitating factors

The women generally gained support from both macro- and meso-environmental factors:

- natural conditions of the village;
- socio-cultural norms values;
- business traditions of the village;
- various support policies of local government and social organisations.

The natural conditions of Farm-Ville included its tropical weather, multiple river branches, and a wide area of cultivable farming land and waters. All these conditions were highly suitable for farm-based businesses.

Like Recycle-Ville and other rural areas in Vietnam, Farm-Ville was a close community with strong social bonds and ties. Its collectivism and sense of inter-support was obvious: community members were helpful and supportive to each other, and the local authority and social organisations has worked hard to help poor and disadvantaged women and households. Inter-support within extended family members was also obvious. Senior people within the families were often home-carers; siblings had a great sense of assisting each other. Husbands in families were willing to help their wives with certain domestic tasks.

There were a number of local government and social organisation policies and programs offered to rural females, as in many other rural villages. Particularly, a range of micro-credit schemes was offered to fund different income-generation proposals among rural women. The VWU worked intensively in the area to improve the general well-being of the women and their family members, with special attention to those who were at risk of family violence and crisis.

In the village, the local government worked in association with social organisations to assist poor children, disabled residents, and poor households. Policies were made to support disadvantaged rural residents such as tuition fee waivers to children from poor
families, scholarships to poor students with outstanding academic performance at schools, reduced healthcare fees and free houses for the desperately poor. These were indirectly but significantly helpful for women.

5.7.2 Inhibiting factors

Challenges from socio-cultural, economic, and political aspects remained. Conventional social norms and social changes within the community negatively affected rural females. The migration of males and youngsters to the cities put more pressure on them, particularly in farmwork and home care. The perception of working hard, saving continuously, and living for their children’s future created a burden for these mothers and took away their personal time. Cultural behaviours such as keeping the family together by any means, or protecting husbands’ ‘face’, were often recommended to these women, although family failures such as violence, heavy drinking or gambling were common. Additionally, it was widely believed that family obligations were women’s tasks, regardless of any other jobs they performed.

Economic fluctuations brought multiple risks to business start-ups. For example, lower-income residents in Farm-Ville kept increasing their credit purchases from micro-scale groceries and convenience stores around their homes, and a number of the stores were left short of enough cash to remain active and went broke.

Not only were there limitations in facilitating programs, but frequent changes in policies made it hard for women to take advantage of them. For instance, micro-credit schemes were still limited in terms of the amounts loanable to females. In order to be eligible the women had to meet eligibility criteria such as being on the poor household list, and having a child over eighteen years old. One of the non-entrepreneurs said,

*The Farmer Association said my household is considered poor; however, my children have not reached the age of 18 to be eligible for debt inheriting policy. That is if the debtor dies unexpectedly, the over 18 year old children must pay the debt on her/his behalf.*

Apart from these above contextual factors, non-entrepreneurs in Farm-Ville had private issues similar to those in Recycle-Ville, which reduced their propensity to start
entrepreneurial activities or resulted in failed venture start-ups. Weak physical health of the women, their husbands or their children was the primary personal factor. A few of the non-entrepreneurial participants had chronic diseases while others had sick husbands and sick or disabled children. These could turn into family crises, another major factor that deterred women from business opportunities. The deaths of husbands, family violence, and coping with family members who were drug or gambling addicts caused depression and pushed the women into accumulated debts. These negative outcomes also weakened the females’ personal reputations and shrank their social network. The shortage of capital funding was the next important factor that these women mentioned as an obstacle to entrepreneurship. Most participants had to struggle simply to find daily life expenses, and had no savings for a business start-up.

A lack of self-efficacy itself was found to be a reason holding them back. Many of the participants believed that neither they nor their peers could be successful in business. Some pointed to failures they had faced when attempting to start up a business in the past. Others saw male-led businesses in the precinct as role models for successful entrepreneurship, not those run by local women.

The data from husbands and extended family members showed different opinions. Most extended family members said they would support the women to start up a business if they wished to. However, most husbands believed that females generally and rural ones particularly lacked necessary qualities and skills to be businesswomen. They asserted that farm work and home care were the best choices of work their wives could select.

The Farm-Ville information is summarised in Table 7.

5.8 Chapter summary

The chapter presents the detailed descriptions of the five cases of the entrepreneurs which were included in the four major themes of business characteristics, individual factors, community contexts, and entrepreneurial behaviours.

It also provides data from the stakeholders of the five selected cases of rural entrepreneurs in Farm-Ville.
<table>
<thead>
<tr>
<th>Major themes</th>
<th>Sub-themes</th>
<th>Case 6 (Wooder)</th>
<th>Case 7 (Veneerer)</th>
<th>Case 8 (Noodler)</th>
<th>Case 9 (Vegier)</th>
<th>Case 10 (Gar-Tex2)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Business characteristics</strong></td>
<td>Nature of business</td>
<td>Wooden Stairs and Furniture (sub-contracting)</td>
<td>Veneer Wooden Furniture (manufacturing; wholesaling and retailing)</td>
<td>Fresh Noodle Making (producing and wholesaling)</td>
<td>Vegetable Farming (growing and wholesaling)</td>
<td>Garment and Textile (sub-contracting)</td>
</tr>
<tr>
<td>Number of workers employed</td>
<td>6 full-time; and a flexible number of casual workers</td>
<td>10 full-time workers; and a flexible number of casual workers</td>
<td>7 full-time workers including 1 family member; few seasonal workers</td>
<td>10 full-time workers including 3 family members</td>
<td>Over 30 full-time workers</td>
<td></td>
</tr>
<tr>
<td>Business Age</td>
<td>6 years</td>
<td>7 years</td>
<td>20 years</td>
<td>10 years</td>
<td>3 years</td>
<td></td>
</tr>
<tr>
<td><strong>IFs</strong></td>
<td>Demographics</td>
<td>29 yrs; Married; 1 small child; Completed yr 9; No further vocational education</td>
<td>At early 50s; Married; 2 working children; completed yr 9; No further vocational education</td>
<td>47 yrs; Widowed; 3 small children at school; Completed yr 7; No further vocational education</td>
<td>53 yrs; Married; 4 children; 1 at school; Completed yr 7; No further vocational education</td>
<td>42 yrs; Married; 2 children at school; Completed yr 12, and 24 month vocational training course in industrial sewing skills</td>
</tr>
<tr>
<td>Social learning</td>
<td>Not available</td>
<td>Leant business skills from business network and trading partners; and from relevant online forums</td>
<td>Leant business skills from family businesses since teenage;</td>
<td>Not available</td>
<td>Not available</td>
<td></td>
</tr>
<tr>
<td>Major themes</td>
<td>Sub-themes</td>
<td>Case 6 (Wooder)</td>
<td>Case 7 (Veneerer)</td>
<td>Case 8 (Noodler)</td>
<td>Case 9 (Vegier)</td>
<td>Case 10 (Gar-Tex2)</td>
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<td>--------------------------------------------------------------------------------</td>
</tr>
<tr>
<td><strong>IFs</strong></td>
<td><strong>Self-Efficacy</strong></td>
<td>Confidence in advantageous business location and business skills of managers</td>
<td>Proactively planned for business extension; Confident in future business achievements</td>
<td>Highly confident in current business stability and future expansion</td>
<td>Highly confident in unique features of business; experience in industry; and strong customer network</td>
<td>Highly confident in experience in industry and strong business network; Owned strong passion to run own business; Utilised business network as social network</td>
</tr>
<tr>
<td></td>
<td><strong>Physical fitness and diligence</strong></td>
<td>Long working hours on daily basis; Exposed to highly polluted environment</td>
<td>Not available</td>
<td>Extremely long working hours of manual work every day all year around</td>
<td>Long working hours of manual work every day; Worked as only manager of business;</td>
<td>Long working hours; Multitasks in business; Worked in 3 positions at same time</td>
</tr>
<tr>
<td></td>
<td><strong>Patience and persistence</strong></td>
<td>Not available</td>
<td>Not available</td>
<td>Not available</td>
<td>Failures in numerous businesses previously but kept finding opportunities until current business</td>
<td>Not available</td>
</tr>
<tr>
<td></td>
<td><strong>Owner's property availability</strong></td>
<td>Owned property for business location</td>
<td>Owned a small property for business location</td>
<td>Owned a large block of land for family accommodation and business site</td>
<td>No property available at business start-up; Limited capital fund for business;</td>
<td>Owned a small property extended for business uses;</td>
</tr>
<tr>
<td></td>
<td><strong>Optimistic Attitude towards business's future</strong></td>
<td>Not available</td>
<td>Confident about the planned business extension</td>
<td>Not available</td>
<td>Not available</td>
<td>Not available</td>
</tr>
<tr>
<td>Major themes</td>
<td>Sub-themes</td>
<td>Case 6 (Wooder)</td>
<td>Case 7 (Veneerer)</td>
<td>Case 8 (Noodler)</td>
<td>Case 9 (Vegier)</td>
<td>Case 10 (Gar-Tex2)</td>
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</tr>
<tr>
<td>IFs</td>
<td><strong>Opportunity exploration and exploitation</strong></td>
<td>Started up business when finding market demand in local area</td>
<td>Proactively searched for business information within the business network and media</td>
<td>Not available</td>
<td>Not available</td>
<td>Utilised current business network; Invested in motel services to create mutual support between 2 businesses</td>
</tr>
<tr>
<td></td>
<td><strong>Motivations and goals</strong></td>
<td>Income generation; Self-employment and creation of jobs for family members; Strong desires to create jobs for family members</td>
<td>Income generation; Self-employment and creation of jobs for family members; Savings for children’s future; Income generation; No other choice for employment</td>
<td>Utilisation of family business experiences and skills; Income generation; No other choice for employment</td>
<td>Failures in previous businesses; Income generation; Self-employment and creation of jobs for family members; No other choices for employment</td>
<td>Special interest in Garment and Textile industry; Strong self-efficacy of running successful businesses</td>
</tr>
<tr>
<td></td>
<td><strong>Skill and experience</strong></td>
<td>Effective networking skills with related social associations and programs available for rural females; Experiences in industry</td>
<td>Ability to apply machinery and communication tools into business activities; Effective networking skills; Extensive experience in industry</td>
<td>Ability to apply machinery and communication tools; Possession of previous entrepreneurial and technical experiences in industry</td>
<td>Owned previous entrepreneurial experiences in other industries; and 10 years of business skills and experiences in current industry</td>
<td>Obtained high level of general education; Pursued professional training; Possessed extensive experience in industry; and strong networking skills</td>
</tr>
<tr>
<td>Major themes</td>
<td>Sub-themes</td>
<td>Case 6 (Wooder)</td>
<td>Case 7 (Veneerer)</td>
<td>Case 8 (Noodler)</td>
<td>Case 9 (Vegier)</td>
<td>Case 10 (Gar-Tex2)</td>
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</tr>
<tr>
<td>CCFs</td>
<td>Technological applications availability</td>
<td>Support from family, local government, business network available; however remained limited;</td>
<td>Strong support from family; Business network assistance available but not yet effective; Uneven allocation of governmental resources seen;</td>
<td>Cultural values worked as strong motives for maintaining business; Support from extended family available time to time; No financial assistance from business network and local government;</td>
<td>Strong support from family; Assistance from local government and business network available but ineffective, especially in farming techniques; Local eating culture supported business stability and growth;</td>
<td>Acknowledgement of positive changes in community’s perception on women’s capabilities; strong inter-support from business network; Cultural values worked as strong motives for business; More expectations than support from local government</td>
</tr>
<tr>
<td>Social and cultural influences</td>
<td>Economic fluctuations</td>
<td>Governmental policies</td>
<td>From family members’ perspective Support given but doubts on long-term capabilities; and worries on dominance in business and family life</td>
<td>From family members’ perspective Complete support business decision and management by sharing workload; but doubts on managerial and technical skills of women</td>
<td>From family members’ perspective Complete support business decision but unable to provide continuous support</td>
<td>From family members’ perspective Complete supported business decision and management by working in business and helping with domestic work;</td>
</tr>
<tr>
<td>Business networks</td>
<td>Support from family, local government, business network available; however remained limited;</td>
<td>From perspective of family members’ perspective Support given but doubts on long-term capabilities; and worries on dominance in business and family life</td>
<td>From perspective of local authority’s representatives</td>
<td>From perspective of local authority’s representatives</td>
<td>From family members’ perspective Complete supported business decision and management by working in business and helping with domestic work;</td>
<td>From perspective of local authority’s representatives</td>
</tr>
<tr>
<td>Major themes</td>
<td>Sub-themes</td>
<td>Case 6 (Wooder)</td>
<td>Case 7 (Veneerer)</td>
<td>Case 8 (Noodler)</td>
<td>Case 9 (Vegier)</td>
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<tr>
<td><strong>CCFs</strong></td>
<td></td>
<td></td>
<td>Support in provision of farming skill training sessions; introduction of new farming science and technological applications; encouragement for establishment of business clubs; organization of business award events; However, assistance remained limited; no particular support for females provided</td>
<td>From perspective of local authority’s representatives Support in provision of farming skill training sessions; introduction of new farming science and technological applications; encouragement for establishment of business clubs; organization of business award events; However, assistance remained limited; no particular support for females provided</td>
<td>Showed great attitude towards business management efforts From perspective of local authority’s representatives Support in provision of farming skill training sessions; introduction of new farming science and technological applications; encouragement for establishment of business clubs; organization of business award events; However, assistance remained limited; no particular support for females provided</td>
<td>Support in provision of farming skill training sessions; introduction of new farming science and technological applications; encouragement for establishment of business clubs; organization of business award events; However, assistance remained limited; no particular support for females provided</td>
</tr>
<tr>
<td>Major themes</td>
<td>Sub-themes</td>
<td>Case 6 (Wooder)</td>
<td>Case 7 (Veneerer)</td>
<td>Case 8 (Noodler)</td>
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<tr>
<td>Entrepreneurial Propensity</td>
<td>Start venture</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td></td>
<td>Delay venture creation</td>
<td>No</td>
<td>No</td>
<td>No</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>EBS</td>
<td>Staffing</td>
<td>Minimised full-time employment and increased number of casual workers with no official labour contracts signed; Wages paid in cash; Multitasked to reduce cost; Self-employed as a full-time worker</td>
<td>Employed both full-time and casual workers; Employed local workers; No official labour contracts signed with workers; Wages paid in cash; Multitasked to reduce cost; Self-employed as a full-time worker</td>
<td>Employed both full-time and casual workers; Employed all local villagers who had close relationships; No official labour contracts signed with workers; Wages paid in cash; Applied flexible working schedules for workers to increase commitment; Multitasked to reduce cost; Self-employed as a full-time worker</td>
<td>Employed both full-time and casual workers; Employed family members; Employed local women; No official labour contracts signed with workers; Wages paid in cash; Multitasked to reduce cost; Self-employed as a full-time worker</td>
<td>Employed all full-time and local workers (mostly females); Workers paid in cash; Few workers had official contracts signed; Outsourced few production activities to subcontractors; Employed 1 full-time manager</td>
</tr>
<tr>
<td>Major themes</td>
<td>Sub-themes</td>
<td>Case 6 (Wooder)</td>
<td>Case 7 (Veneerer)</td>
<td>Case 8 (Noodler)</td>
<td>Case 9 (Vegier)</td>
<td>Case 10 (Gar-Tex2)</td>
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<tr>
<td><strong>EBs</strong></td>
<td>Risk management</td>
<td>Applied tight budgeting management; Raise funds with small credit schemes rather than large financial institutions; tightened budget and spending</td>
<td>Tightened expenses and personal spending</td>
<td>Managed stable and good quality for products to retain loyal customers; Established and continuously improved trust with business partners; tightened budget and spending</td>
<td>Relied on trust with business partners; tightened budget and spending</td>
<td>Signed official contracts to customers and suppliers; Tightened selection of business partners; Legally registered business; Strictly followed safety requirements of production</td>
</tr>
<tr>
<td>Daily operation management</td>
<td>Paid attention to allocate work between co-managers</td>
<td>Dependent on partner’s technical skills and knowledge; Managed to extend business space for more conveniences in production activities</td>
<td>Worked 7 days a week; Multitasked to handle business activities</td>
<td>Worked 7 days a week; Refused to delegate management tasks for others</td>
<td>Worked 7 days a week; Refused to delegate management tasks for others</td>
<td>Hired workers to assist; Chose to ignore domestic work;</td>
</tr>
<tr>
<td>Financial arrangement</td>
<td>Raised funds from personal saving, extended family members, informal funds providers, and local social organizations</td>
<td>Raised funds from personal saving, extended family members, informal and private fund providers; Refused to apply for loans from commercial banks</td>
<td>Raised funds from personal saving, extended family members, informal and private fund providers; Refused to apply for loans from commercial banks</td>
<td>Raised funds from personal saving, extended family members, informal and private fund providers; Refused to apply for loans from commercial banks</td>
<td>Raised funds from personal savings from previous and current jobs; Harnessed cash flows from two businesses to create mutual financial support</td>
<td>Raised funds from personal savings from previous and current jobs; Harnessed cash flows from two businesses to create mutual financial support</td>
</tr>
<tr>
<td>Major themes</td>
<td>Sub-themes</td>
<td>Case 6 (Wooster)</td>
<td>Case 7 (Veneerer)</td>
<td>Case 8 (Noodler)</td>
<td>Case 9 (Vegier)</td>
<td>Case 10 (Gar-Tex2)</td>
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</tr>
<tr>
<td>EBs</td>
<td>Strategy crafting</td>
<td>Applied tight control over expenses; Continuously reinforced sense of saving; Maintain consensus between co-managers; Focused on handling debts; Kept accumulating capital for re-investment</td>
<td>Focus on average and low-quality products to suit local rural customers; Decided to earn on little margins from sales for quicker inventory turnover; Performed tight financial management; Gained access to the Internet to acquire business information; Targeted to grow business into bigger scale</td>
<td>Highly involved in business to keep business in control; Cut costs by self-employing and multitasking; Applied long-lasting traditional experience in production and new machinery to improve product quality; Managed to offer consistent services to customers; Made the payment system informal and flexible</td>
<td>Extended customer base; Strengthened personal relationships with customers; Created business identity; Highly involved in business activities; Avoid delegating; Cut costs by self-employing and multitasking; Stayed highly industrious and focused at work</td>
<td>Approached lager suppliers and customers; Retained committed and skilled workers; Ensured proper cash flow availability; Diversified businesses; Kept passion; Applied innovativeness</td>
</tr>
</tbody>
</table>

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CHAPTER 6: FINDINGS

The chapter presents the findings from the data analysis process of Chapters 4 and 5. It aims at providing evidence for the next chapter of discussions (Chapter 7) in four sections. The first section summarises the business characteristics of the ten selected cases. The second illustrates the impact of community contextual factors and individual factors on the rural females’ entrepreneurial propensity. The third indicates the impact of community contexts and individual factors on the rural females’ entrepreneurial behaviours. The fourth discusses the impact of individual factors on entrepreneurial behaviours among rural female entrepreneurs.

6.1 Business Characteristics of the Selected Cases

Business characteristics include the industries in which the entrepreneurs work, the scope of their activities, the number of the employees, and the age of each business. Among the ten selected cases, four were in recycling and two each in garments and textiles, furniture making and food growing and making. All the recycling businesses were involved in trading recycled materials in addition to traditional recycling activities, but a few chose to do direct collecting from dump sites or traded in some particular niche market such as high quality plastic only or metals only. Both of the garment and textile businesses and one furniture-producing business worked as sub-contractors for other institutions in the same or different industries. The rest worked in manufacturing, producing, growing and wholesaling their products. All the businesses were labour-intensive, with minimal application of technology. More than half the businesses had been extended to international markets in China or Malaysia rather than serving the domestic market only.

Eight entrepreneurs employed from six to fourteen full-time workers; the other two hired thirty to forty. All entrepreneurs employed casual workers based upon business demand.

Five of the entrepreneurs had run their businesses for five to ten years; three had been in business for twelve to twenty years. Two businesses had been in operation for one to three years.
Table 8 Summary of business characteristics of the selected cases

<table>
<thead>
<tr>
<th>Industry</th>
<th>Scope of activities</th>
<th>No. of cases</th>
<th>Business Age</th>
<th>No. of cases</th>
<th>No. of employees</th>
<th>No. of cases</th>
</tr>
</thead>
<tbody>
<tr>
<td>Recycling</td>
<td>Trading, recycling, and wholesaling</td>
<td>4</td>
<td>5–10 years</td>
<td>5</td>
<td>&lt;10</td>
<td>4</td>
</tr>
<tr>
<td>Garments and Textiles</td>
<td>Manufacturing</td>
<td>2</td>
<td>10–20 years</td>
<td>3</td>
<td>&gt;10</td>
<td>4</td>
</tr>
<tr>
<td>Furniture making</td>
<td>Producing</td>
<td>2</td>
<td>1–3 years</td>
<td>2</td>
<td>&gt;30</td>
<td>2</td>
</tr>
<tr>
<td>Food growing and producing</td>
<td>Producing</td>
<td>2</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Total no. of cases</strong></td>
<td></td>
<td><strong>10</strong></td>
<td></td>
<td><strong>10</strong></td>
<td></td>
<td><strong>10</strong></td>
</tr>
</tbody>
</table>

This table summarises the selected cases of the research. It provides information concerning one entrepreneurial behaviour, industry selection and scope of activities, which will be discussed further in Chapter 7.3.1.

6.2 Impact of Community Contextual Factors and Individual Factors on Rural Females’ Entrepreneurial Propensity

In order to understand the impact of community and individual factors on entrepreneurial propensity among rural females in Vietnam, comparison is made between the perceptions of female entrepreneurs and non-entrepreneurs about the environment they operated in and their own individual factors. Particularly, the impact of macro- and meso-environmental and individual factors on each group’s entrepreneurial propensity is identified. From this, the determinants of the entrepreneurial propensity are discerned.

The impact of the community contextual factors was seen through influences of macro- and meso-environmental factors on the two groups of entrepreneurial and non-entrepreneurial women. In both precincts the impact was similar although local governmental policies towards the two groups differed. Both groups enjoyed opportunities and faced challenges from socio-cultural, economic, and political fields.
For instance, both groups were empowered by various social programs designed to improve their social and professional skills, and they had total freedom to choose their career paths. Both groups also faced heavy obligations in farm work and home management.

However, some policies were seen to favour the non-entrepreneurial women. Micro-credit schemes were targeted at females with disadvantages, such as having been listed as a ‘poor household’ or as subjects of domestic violence. In contrast, requests for business planning approval were often facilitated for the entrepreneurial women. When local government investigators inspected potential business sites, these women agreed that their planning was often approved without complicated procedures as long as they could show the potential of their plans.

6.2.1 The impact of individual factors on rural females’ entrepreneurial propensity

There were no significant demographic differences between the entrepreneurs and non-entrepreneurs in terms of age, marital status, and number of children. Most participants were in their 30s to 50s, were married, and had from two to four children. Most had not completed high school, and many had dropped out in their teenage years.

There were no differences between female groups in terms of social learning. Data from the two groups show that both were open to learning social and business skills, both formally and informally. The formal learning process included paid or free training programs run by educational institutions or social organisations. The informal learning process was through families, friends, acquaintances, or even competitors. Both groups of women (FEs and FNEs) were aware of the importance of learning new skills for better survival and business start-ups.

Self-efficacy is one individual factor that differentiated the two groups. While the majority of female entrepreneurs showed their confidence in running and maintaining the businesses, the non-entrepreneurs did not. They reported lack of confidence in their ability to manage a successful business, and believed that men could do it more successfully as the business sector was dominated by men and men had more of the qualities necessary for being successful entrepreneurs. In the cases of some women who
had failed in a business (FNEs-FA), their self-efficacy seemed to be suppressed both by their failure and by other, private obstacles such as health issues or family failure.

The data suggested that both groups were diligent, willing to work hard at their jobs, but it was obvious that good health was associated more with the one running businesses. None had a chronic or serious disease that hindered her business. It was found that the businesswomen could afford better healthcare services when necessary, which kept them physically healthier. Half of the non-entrepreneurs had health issues that prevented them from being involved in long-term businesses. While not making any causative inferences, it was clear that many of the failed businesswomen had attempted venture start-ups but were unable to manage the business adequately because of health problems.

The data suggested that both entrepreneurs and non-entrepreneurs possessed patience and persistence. Most female entrepreneurs did not mention these qualities as key drivers of their entrepreneurial propensity; however, it was observed that they were patient and persistent in starting businesses despite the numerous difficulties they faced. Even those who had attempted to start ventures and failed still showed willingness to start new ventures when it became possible.

The availability of property owned by the entrepreneur was another significant factor in the decision to start up a venture or not. Most female entrepreneurs had property and fixed assets to underpin their business, while most of the non-entrepreneurs did not. Some of their businesses failed because their assets needed to be sold to pay for private issues such as healthcare, or debts from drug use or gambling activities of family members.

An optimistic attitude towards their business’s future was another individual factor that was considered. It was found that both groups were positive about new ventures that they could start and run. In particular they acknowledged the potential benefits that a business could provide, such as employment opportunities and income and profit generation.

The data showed a significant difference between the two groups concerning exploration and exploitation of opportunities. The group of entrepreneurs definitely carried out
opportunity exploration and exploitation better than the non-entrepreneurs. Their performance in these activities grew significantly when their businesses expanded and became matured, but from the very beginning they seized opportunities. In contrast, the non-entrepreneurs showed passivity in working out business opportunities, especially those who had never made an entrepreneurial attempt: indifference to business chances and content with their current situation were evinced, although they faced desperate poverty.

When asked about motivations and goals for a start-up (for entrepreneurs) or potential start-up (for non-entrepreneurs), both groups returned similar responses: income generation, self-employment, and employment for family members. However, while female entrepreneurs responded with multiple motivations, of which many went beyond individual level (such as benefits to community) or showed more tactical plans (such as utilisation of current social network), non-entrepreneurs were more parochial and less strategic in their thinking about the benefits of a venture.

Skill and experience are crucial factors that distinguished the groups. Most female entrepreneurs showed multiple entrepreneurial skills such as networking, fund raising and technology use, whereas the non-entrepreneurs did not have the social and leadership skills to command human resources. In female non-entrepreneurs who failed in their entrepreneurial attempts, too, these skills were not strong.

It was found that the negative factors of family crisis and failures were predominant in deterring non-entrepreneurs from start-up attempts. They faced problems such as family violence, drug use by partners or children, and sick or disabled family members. Notably, in the cases of failed entrepreneurs, these problems had both irrevocably damaged the earlier business and were obstacles to re-launching new ones. Most of these factors were non-existent among female entrepreneurs.

In sum, only a sub-set of the individual factors largely impacted on entrepreneurial propensity. These explanatory factors included: self-efficacy, physical fitness and diligence, owner’s property availability, opportunity exploration and exploitation, skill and experience, and an absence of major family crises. In the meantime, non-determining factors included demographics, patience and persistence, optimism toward
business’ future, social learning, and motivations and goals. Among the non-entrepreneurs, the failed group seemed to have higher levels of entrepreneurial propensity than the group that had never tried; and when asked about a potential start-up, their willingness was more obvious.

6.3 Impact of Community Contextual Factors on Rural Females’ Entrepreneurial Behaviours

To examine the impact of the community context on the females’ entrepreneurial behaviours, a number of comparisons are made:

- The perceptions of the female entrepreneurs towards the community context across the sampled locations were compared. This assisted in the identification of the influences of macro- and meso-environmental factors on entrepreneurial behaviours in the women. The data for this comparison came from the female entrepreneurs’ responses on the impact of community contexts to their entrepreneurial aspects.

- Another fruitful area of analysis compares perceptions of female entrepreneurs held by stakeholders from the two village regions. Particularly, a comparison is made in the perceptions that the closest stakeholders, namely family members, have. Another comparison looks at statements by government officials about policies and plans aimed at female entrepreneurs. These comparisons assist the identification of the influence of macro- and micro-economic factors on the behaviours of the women.

- The perceptions of community contextual factors held by the women running garment and textile businesses are cross-compared between sample locations to shed light on how the entrepreneurial propensities and behaviours demonstrated by the owners of these similar businesses are influenced by their different locations.

6.3.1 Cross-comparison of the perceptions of female entrepreneurs towards the impact of community contextual factors

Both macro- and micro-economic factors had an impact on the female entrepreneurs, both facilitating and inhibiting.
The most common facilitating factor in terms of technological development was the availability of a telephone network. Owning and using both landline and mobile phones were popular in the business networks of the entrepreneurs, and inexpensive compared to other expenses for businesses in Vietnam at the time. However, only three entrepreneurs used the internet, for one-way business information (gaining information from the online community) only. Other technology such as machinery was widely used in the businesses, especially by the manufacturing entrepreneurs. All entrepreneurs acknowledged the improved productivity and quality achieved with the use of industrial machinery. The use of machinery varied to meet the needs of different entrepreneurs in different industries at different stages of the business. Appendix 1 presents detailed findings.

Most of the female entrepreneurs in both of the locations acknowledged the support from their intermediate and extended family members, and sometimes from close neighbours within the communities, as a most common form of cultural influence. The levels and types of support varied and ranked from highest to lowest level as follows:

- provision of capital funding for start-ups with or without payback expectations;
- full-time and part-time unpaid work for the business;
- full-time and part-time paid work for the business;
- regular and irregular unpaid assistance for the business;
- supportive attitude towards the FE and the business;
- weak opposition or no opposition to the business.

The levels and types of support varied. Only three of the ten female entrepreneurs enjoyed the highest level of support from family members. Six received a medium level of support, and one had the lowest level of support, namely ‘no opposition’, from family members to her business efforts. Although support was available to most respondents, they stated that it was not proactive but reactive. It came either from the cultural assumption that family members should assist each other when they needed help; or it came from the fact that the women were visibly overloaded with work. None of the entrepreneurs said that their family members gave them ideas to start, training, or directions to set up or run the business.
The cultural norms among Vietnamese communities of saving for the children’s future, saving for old age and helping extended family members worked as strong motivations to start businesses and keep them going. All the entrepreneurs regarded these goals as personal responsibilities. Six mentioned the aim of helping the community as another motive for developing a business. All agreed that their communities had become more open to women’s participation in business areas, and that women had the freedom to become involved in activities that they loved and were able to do. Male domination in the family and communities was not obvious; that women were the breadwinners in the family was not perceived as ‘offending’ men in the families and communities (see Appendix 2).

All female entrepreneurs acknowledged the influence of socio-economic factors on their businesses, mentioning higher living standards in their communities following the shift from farm to non-farm activities. This change had created wider markets for their products and services. Furthermore, the empowerment of women in different sectors of the economy had attracted much attention from government and media, and they felt reinforced and more confident in their entrepreneurial efforts, and in their economic contribution to their personal lives and local economy (see Appendix 3).

All the entrepreneurs recognised the support of the local government, which had generally facilitated and recognised their efforts in venture start-ups and business operations (see Appendix 4). Both local governments had encouraged entrepreneurs to start and grow their businesses by specific actions:

- making the verification process of the paperwork for commercial loans faster and easier;
- working closely with social organisations to enable consistency in support policies towards the entrepreneur community;
- recognising the efforts of entrepreneurs in the community by organising business awards and nominating outstanding entrepreneurs to higher levels of awards from municipal and central governments;
- granting business awards for outstanding entrepreneurs within the area.
Existing business networks generated reasonable support for the women both financially and non-financially. Financial support was often in the form of small loans with conditions attached. Non-financial supports were business information sharing, production tools sharing, skill sharing, or even social activities among the business partners (see Appendix 5).

There were also some inhibiting factors. Computers and internet applications were unpopular because they were either unaffordable or not valued; the majority did not use such high-tech tools (see also Appendix 1).

Culturally, although acknowledging the support from family members, all female entrepreneurs stated that they were still faced multiple negative norms and expectations from their families, who still believed that the women should continue to fulfil traditional domestic obligations such as childcare, housework, and family networking. Those who were wealthier than their extended families were expected to share their financial success with their parents, siblings and close relatives; and to develop the career prospects of those who needed incomes. Another vexing issue could be seen in the statements of two respondents that mentioned local governments urging successful entrepreneurs to contribute to the community in the form of donations, another version of the community-wide cultural norm that the wealthy should always share with the poor, and not acknowledging that entrepreneurs are already contributing through job creation.

Although the traditions of savings for children, for older age, and for assistance to family members all worked as strong motivations for the entrepreneurs, they also created stress. All the women had worked without a single day off over the years, and many of their business behaviours were driven by these expectations (see Appendix 6).

All respondents acknowledged the socio-economic changes taking place in rural areas: shrinking land for farming, a shift from farm to non-farm activities, and the natural migration of local youngsters and middle-aged men to urban areas. These changes meant that the family could support business activities less readily than before (see Appendix 7).
Interesting comments were made by the entrepreneurs in Recycle-Ville who were worried about political relations between Vietnam and China. Most of their international trading partners were in China, so that the success or failure of international relationships could affect the frequency and strength of their business transactions. At the time of the research, the recycling entrepreneurs were facing risks following the closure of borders between Vietnam and China. As a result no business transactions could be completed, and this had downstream effects of increasing the cost of stock storage and worsening cash flow (see Appendix 8).

The entrepreneurs showed frustration with environmental protection regulations promulgated by central government. They believed these regulations significantly lowered their profits and made it harder for them to manage their businesses. This concern about political interference affected both the recyclers and the two furniture entrepreneurs, who also mentioned the economic downturn’s negative impact on their sales and management practices. Clearly, respondents were closely monitoring macro-level conditions, which were enough in themselves to cause their businesses to collapse.

At the local level too, governmental policies attracted numerous complaints from the entrepreneurs, who believed they were not effective enough to offer sufficient support. All respondents showed negative attitudes towards current policies regarding venture start-ups and management, especially in regard to financing. The complaints were that the government offered

- no favourable financing policies towards entrepreneurs;
- no specific support policies for females;
- limited amounts and types of loans for entrepreneurs;
- contradictory funding policies to rural communities;
- no effective legal procedures to protect businesses from unethical business behaviours or business practice violation, especially from international partners;
- inconsistent financing policies in different locations;
- inefficient information system management (particularly the failure to deliver useful business information to entrepreneurs).
At least three of the entrepreneurs doubted the transparency of local governments, mentioning corrupt activities they were forced into to endure to receive loans from commercial banks and social organisations. These entrepreneurs also questioned the local authority’s openness about financial information, especially regarding efforts to promote local entrepreneurship (see Appendix 9).

Although they benefited from business networks, all the respondents faced all or several failures (see Appendix 10):

- too few formal business networks set up for entrepreneurs;
- no support for legal suits against corrupt practices;
- failed bank loan applications from commercial banks;
- unfavourable loans from informal and private fund providers;
- significant losses from fraud by cheating partners, especially international ones;
- weak commercial alliances among business partners.

It is noteworthy that there were no particular differences among the entrepreneurs’ perceptions of the micro- and macro-economic factors despite their being under the aegis of different local governments.

6.3.2 Cross-comparison of the perceptions of stakeholders

Family members had several direct and concrete positive influences on the businesswomen. In most cases, husbands and extended family members stated that they supported the women in ways such as providing capital funds for start-ups or regular assistance with business activities. Their responses were consistent with those made by the female entrepreneurs.

Representatives from the two local governments in which the women worked stated that they had worked as hard as they could to support and promote entrepreneurial activities. The governments had made several similar moves:

- developing joint efforts with relevant social organisations to support rural residents in developing their entrepreneurial skills and knowledge;
offering micro-credit schemes to rural entrepreneurs and non-entrepreneurs for venture start-ups and management;
organising business award events to recognise and encourage the efforts and contributions of entrepreneurs;
establishing networks for female entrepreneurs particularly, and between them and non-entrepreneurs, to enable cross-learning and information sharing;
improving infrastructure in the local areas for the improved general well-being of local residents, and raising the value of their property;
raising community awareness of women’s contribution to general social and economic development in the area.

Despite these similarities, there were differences in the actions taken by the governments. In Recycle-Ville, the government focused more on recycling, identified as the key industry of the village, and was endeavouring to improve infrastructure by working on road expansion and establishing a mini-industrial park. It also attempted to enlarge the industry by encouraging networking activities within the recycling community, and between recycling entrepreneurs and the non-entrepreneurial residents. Meanwhile, Farm-Ville was focusing on aqua-culture, its key industry. The government developed and encouraged activities to improve productivity through applications of science and technology. It also promoted the growth of the industry by providing favourable conditions for its expansion. Specifically, it enabled conversion of farmland from rice growing into aqua-cultural farms, and supported the establishment of networks among aquaculture entrepreneurs.

Inhibiting factors were based on cultural expectations. Most husbands and extended family members still felt that a woman must fulfil her obligations of childcare, housework, wifehood, and family networking, and that these took priority over other business and social commitments. Most husbands and family members doubted the women’s competence in running a business, especially with international connections. They assumed that women could not function adequately in highly competitive markets as they had innate weaknesses such as deficient mental capacity, low physical fitness, and inability to concentrate. They also worried about potential power shifts in the family.
given the women’s enhanced power in decision-making; this could result in family failures.

At a broader level, both governments had been unable to solve some problems restricting entrepreneurial development in the villages, both acknowledging similar obstacles and weaknesses they faced:

- limited financial assistance available to entrepreneurs due both to the limitation of their social funds and difficulty of attracting funds from social organisations;
- inability to provide support to large-scale businesses because of limited financial resources and weak management skills at local authority level;
- inability to control cultural, socio-economic and political factors;
- no favourable conditions directed at female entrepreneurs;
- lack of legal support for entrepreneurs in cases of business conflict or crime;
- inconsistency in economic development policies imposed by central government.

In Recycle-Ville in particular, other problems remained unsolved:

- inability to meet recycling businesses’ needs for more space and infrastructure (road, water, and electricity systems) to manage their inventories;
- inability to provide complete protocols in safety and environmental protection for businesses, especially recycling;
- failure to solve environmental pollution and responding slowly to the worsening well-being of residents exposed to environmental pollutants from the recycling businesses.

In Farm-Ville, lack of financial capital was the major problem that the local government struggled with. It was unable to accommodate the needs of the both farm and non-farm businesses and, despite great effort.

6.3.3 Cross comparison of similar businesses in different locations

Gar-Tex1 and Gar-Tex2 both ran businesses in the garment and textile industry, one in Recycle-Ville and the other in Farm-Ville. A particular cross-comparison of their
perceptions of the impact of the micro- and macro-economic factors was made. The cases showed more similarities than differences in the ways they perceived cultural, socio-economic and political factors: both

- received weak support from their family members, especially their husbands;
- showed frustration at the cultural assumptions and expectations of their families and communities;
- were quite able to keep the business stable in times of economic difficulty;
- obtained neither financial support from the local governments and its social funds nor non-financial assistance;
- gained most external support from their business networks.

Gar-Tex2 seemed more positive than Gar-Tex1 about changes in their macro- and meso-environments. Gar-Tex2 showed an appreciation of the emerging wider and more open business world that women could join in, and indicated a better ability to harness the opportunities available for her business than did Gar-Tex1. Gar-Tex2 was one of the three entrepreneurs who utilised computers connected to the internet for the business information; Gar-Tex1 did not.

6.4 Individual Factors and Entrepreneurial Behaviours

In order to evaluate the impact of the individual factors on the females’ entrepreneurial behaviours, the ten cases of female entrepreneurs in the two villages are cross-compared. The cross-comparison is to ascertain similarities and differences in their individual characteristics among the ten female entrepreneurs.

6.4.1 Demographics

The age of the entrepreneurs ranged from 29 to 54. Of the ten, two were under 30, two under 40, and the rest aged from 42 to 54. Nine were married and one widowed. Eight had two children; none had more than four.

Seven of the entrepreneurs did not complete secondary school. One completed high school, and two completed professional training at colleges (see Appendix 11).
6.4.2 Social learning
Six of the respondents said that their entrepreneurial skills were obtained and developed from being exposed to a business environment. This was especially obvious among the four recycling entrepreneurs in Recycle-Ville, with its long tradition of recycling activities. Three other entrepreneurs learnt business skills from their families, close relatives and friends. Six said that the learning process was crucial for their venture management (see Appendix 12).

6.4.3 Self-efficacy
Nine of the women showed high levels of self-efficacy for multiple reasons, including proper fund-raising skills, extensive experience in the industry, certificated training skills, well-established business networks, and a strong passion for business (see Appendix 13).

6.4.4 Physical fitness and diligence
This was observed to be one of the most significant factors leading to success. The data from all cases indicated the considerable time and effort the entrepreneurs put into their business. All said that they worked for around 15–17 hours on an average day; one claimed she worked 22 hours every day on business and family work, and spent only one or two hours resting. It is worth remembering that most of these women worked manually, and performed multiple tasks in their jobs. Only one acted as a real business manager who was not involved in the manual work of the business (see Appendix 14).

6.4.5 Patience and persistence
Interestingly, only two of the entrepreneurs particularly mentioned these qualities, talking about their perseverance and about becoming more impatient after facing failure. However, all entrepreneurs were observed to have these qualities, and they were not necessarily related to failure. In fact, all had faced hardship when starting their ventures, and many faced failures when managing previous business operations, but they managed to overcome the hardship and to grow their businesses (see Appendix 15).
6.4.6 Owner’s property availability

Seven of the entrepreneur owned fixed assets such as houses or land, which were used as the business location when starting their ventures; when the business grew, they improved the location by upgrading the space. The three who did not own any assets had to struggle to maintain their businesses. All agreed that the availability of property was a key advantage (see Appendix 16).

6.4.7 Optimistic attitude towards business’s future

Only three of the entrepreneurs were optimistic enough to claim that their businesses would achieve greater profits and extend further into the marketplace; most of the others made no firm predictions. Those with international market problems showed more worry, and doubt about their growth prospects, than the others. Those who produced essential goods like food and vegetables chose not to discuss the future (see Appendix 17).

6.4.8 Opportunity exploration and exploitation

Six of the entrepreneurs showed their ability to explore and exploit business opportunities. Exploration of available opportunities was undertaken both before and after they started their ventures. Examples included taking advantage of more open international markets, exploiting new communication tools, diversifying business to reduce risk, and introducing economies of production. Interestingly, they were more active in exploring new opportunities after start-up than before. They often began with single products and services, narrowly targeted markets, and unambitious goals; but the more they grew, the more opportunities they spotted and seized (see Appendix 18).

6.4.9 Motivation and goals

The entrepreneurs provided multiple reasons for starting their ventures:

- income generation, unavailability of employment options, self-employment and creation of employment for family members;
encouragement from family members; strong desire to support personal and extended families; strong sense of savings for children’s future and older age; and creation of employment for local residents, especially disadvantaged ones;

- exploitation of traditional business skills in the local village; utilisation of family business experiences and skills, and of current business network;

- confidence in business future; expected achievement in business; strong self-efficacy in running business, and special interest and passion to run a business in the chosen industry;

- failure in previous businesses.

Notable is that eight respondents mentioned the factor complex of income generation, self-employment, and creation of employment for family members. Only two talked about their expected success in the business world, their special interest in and passion for the work they had chosen, and their use of a business network—and they were the only two with professional training in their fields, and had the largest businesses. They also had worked as professionals for large industrial corporations (see Appendix 19).

6.4.10 Skill and experience

The entrepreneurs demonstrated various important skills and qualities when managing their businesses:

- effective networking skills and fund raising skills;

- professionally acquired technical and business skills;

- continuous social learning and technological skills;

- willingness to utilise technological applications in business operations;

- previous entrepreneurial experience in other industries, and extensive experiences in the current industry.

Of the ten entrepreneurs, seven stressed the importance of networking skills and experience in the current industry in bringing them success (see Appendix 20).
6.5 Entrepreneurial Behaviours Among Rural Female Entrepreneurs

Six entrepreneurial behaviours emerged from the data: selection of industry and scope of activities; staffing, risk management, daily operation, financial management, and strategy. The entrepreneurs were compared to determine similarities and differences in the ways they behaved to maintain their businesses.

6.5.1 Selection of industry and scope of activities

More entrepreneurs in Recycle-Ville than in Farm-Ville selected a business in recycling. Village statistics show that Recycle-Ville had an impressively large number of recycling businesses led by females; 60 were official members of the two FE clubs. In Farm-Ville ventures tended to be farm-based, although the women also found business opportunities in industries such as furniture making or food production. Although the respondents for this study were chosen purposively, the selection criteria was limited to a demographic characteristic (age) and business age (more than 12 months); the businesswomen were not selected because of the industry they worked in, and so the number of recycling businesses in the Recycle-Ville sample and of farm-based businesses in Farm-Ville reflects the strong influence of the traditions of the location.

All the entrepreneurs chose to involve themselves in labour-intensive businesses where hard physical labour was key to success. All of started on a small scale with fewer than ten workers.

6.5.2 Staffing

Most of the entrepreneurs shared staffing behaviours (see appendix 21):

- They employed a small number of workers (around ten); and on different bases: full-time, part-time and casual. The number of full-time positions in most businesses was often minimised to reduce costs, the entrepreneurs tending to employ casual workers to reduce both labour costs and dependency on key worker.
• They applied no formal procedures in recruitment, development or termination. There were no formal contracts between the entrepreneurs and the workers; and any benefits were agreed verbally.
• They applied flexible wage payment methods and schedules. For example, payments were made in cash, and could be made at the request of the worker.
• They employed more locals than workers from other provinces or cities.
• They employed family members when possible.
• They self-employed as a key full-time worker for the business.
• They multi-tasked a variety of roles in the business.

A few entrepreneurs had particular staffing behaviours:

• They employed female local workers.
• They employed young local workers.
• They employed disabled workers.
• They encouraged family members, especially immediate family members, to work for the business.
• They employed professionally-trained workers.
• They outsourced some production activities to subcontractors.

6.5.3 Risk management

Eight of the entrepreneurs chose to use internal control to manage their business risks:

• tight budget management and tight personal spending;
• close supervision over workers to maximise efficiency and effectiveness;
• utilisation of industry experience to evaluate and avoid risks;
• investment in safety appliances (such as fire detectors and extinguishers) for manufacturing activities;
• continuous improvement of product quality;
• raising funds from small credit schemes rather than large financial institutions;
• reinforcement of mutual trust among business partners.

Only one entrepreneur, Gar-Tex2, stated that she had to proactively hedge risks by
- signing official legal contracts with business partners;
- tightening the selection of business partners;
- legally registering the business;
- strictly following legal safety requirements (see Appendix 22).

### 6.5.4 Daily operation management

All ten entrepreneurs shared several behaviours in managing daily operations:

- They used basic production machinery and communication tools to increase productivity;
- They handled large amounts of work (mostly manual) without the support of modern machinery;
- They multi-tasked as both manager and worker;
- They completed long working hours that were not clearly defined.

A few chose to take extra action:

- They built strong personal relationships with business partners;
- They clearly defined the roles of workers;
- They maintained proper cash flows and minimised bank transactions;
- They paid special attention to allocating work between managers;
- They refused to delegate work.

Only Gar-Tex2 hired professionally trained workers to assist her management work. She also chose to ignore her housework duties to spend time on the business (see Appendix 23).

### 6.5.5 Financial arrangements

Significantly, all the entrepreneurs

- raised funds from personal savings, extended family members, informal and private fund providers, and informal fund raising groups;
- preferred to apply funds from social organisations (at preferential interest rates) and small credit schemes;
managed to ensure proper and continuous cash flows.

Only Recycle-Picker was keen on using large funding from commercial banks on top of other sources of finance; and Gar-Tex2 harnessed funds from her diversified investments into a business in another industry (see Appendix 24).

6.5.6 Strategy crafting

It is noticeable that the strategies devised by the entrepreneurs were different one from another. They shared only five:

- They maximised cost-cutting activities.
- They employed family members where possible to enhance internal trust.
- They were highly involved in the business.
- They stayed highly industrious.
- They accumulated capital for re-investment.

Beyond this, each used a number of strategies that loosely group into eight categories which could be seen in the table 9 as follow.

Table 9 Strategies applied by the entrepreneurs

<table>
<thead>
<tr>
<th>Category</th>
<th>Strategy</th>
</tr>
</thead>
<tbody>
<tr>
<td>Target market identification (focus on choosing target market of domestic or international market)</td>
<td>Extended to international markets</td>
</tr>
<tr>
<td></td>
<td>Focused on domestic market</td>
</tr>
<tr>
<td>Human resource management (focus on managing the workers)</td>
<td>Encouraged cross learning among working staff</td>
</tr>
<tr>
<td></td>
<td>Maintained consensus between co-managers</td>
</tr>
<tr>
<td></td>
<td>Enhanced workers’ commitment through a human-focused management approach</td>
</tr>
<tr>
<td></td>
<td>Teamed up family members efficiently</td>
</tr>
<tr>
<td></td>
<td>Retained committed and skilled workers</td>
</tr>
<tr>
<td>Business network utilisation (focus on fortifying relationship with business partners)</td>
<td>Strengthened personal relationships with business partners</td>
</tr>
<tr>
<td></td>
<td>Extended business networks nationwide</td>
</tr>
<tr>
<td></td>
<td>Extended customer base</td>
</tr>
<tr>
<td></td>
<td>Approached larger business partners</td>
</tr>
<tr>
<td>Strategic management (focus on long-term plans)</td>
<td>Diversified risks by investment in other industries</td>
</tr>
<tr>
<td></td>
<td>Developed a business identity</td>
</tr>
<tr>
<td></td>
<td>Maintained the small scale of the business</td>
</tr>
<tr>
<td><strong>Upscaled business to achieve economies of scale</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Outsourced production activities</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Applied low-cost strategies</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Applied innovations</strong></td>
<td></td>
</tr>
</tbody>
</table>

| **Financial management** | **Focused on handling debts** |
|  | **Kept accumulating capital for reinvestment** |
|  | **Applied flexible payment methods within the business network** |

| **Personal dedication (focus on personal efforts)** | **Remained highly involved in business activities** |
|  | **Avoided delegating work to others, even family members** |
|  | **Kept passionate** |

| **Operational management (focus on daily business operations)** | **Applied modern technology to business information system** |
|  | **Applied tight work safety practices in production** |
|  | **Continuously maintained and improved product quality** |
|  | **Offered consistent customer service** |

These strategies were dependent on the nature of each business, the characteristics of each entrepreneur, their family situations, and their personal preferences in running the businesses. The findings suggest that those with more experience, higher education and more professional business skills focused on a more and longer-term strategies than the others, and revealed a more strategic vision of their business (see Appendix 25).

### 6.6 Chapter Summary

The chapter presents the findings from the analysis in the two previous chapters. The findings comprise the similarities and differences deduced from various cross comparisons of the ten cases.

The comparison of business characteristics considers the industries the businesses were in, the scope of their activities, the number of employees, and the age of the business. It was found that the businesses covered several distinct sectors, ranging from trading, manufacturing and producing to recycling. In Recycle-Ville, more entrepreneurs chose recycling businesses because of the long-standing village involvement in recycling. In Farm-Ville, the entrepreneurs were involved in a more varied number of sectors. Most employed small numbers of workers, and most had been in operation for more than five years.
Only six individual factors determined the decision to start up a business: a high level of self-efficacy, of physical fitness and diligence, the availability of the business owner’s property, the capacity to explore opportunities and exploit them, high levels of skill and experience, and immunity from family crisis. Community influences and individual factors had a dual impact on the behaviours of the women, both facilitating and inhibiting some behaviours including six particular business activities: the choice of industry, staffing, risk management, daily operation, financial arrangements, and strategy crafting. These findings are discussed in Chapter 7, which draws conclusions for the research and enables the formation of a model that describes female entrepreneurs in rural areas of transitional countries generally and Vietnam particularly.
CHAPTER 7: DISCUSSION

The chapter discusses the findings from Chapter 6 in order to answer the research questions in the chapter one of the thesis. The chapter is divided into three sections and each section in turn attempts to answer one research question.

The three research questions:

1. How do community contextual factors and individual factors facilitate or constrain the entrepreneurial propensity of rural females in transitional economies?
2. Why do female entrepreneurs and non-entrepreneurs in transitional economies differ in their entrepreneurial propensity?
3. How do community contextual factors and individual factors facilitate or constrain the entrepreneurial behaviours of rural female entrepreneurs in transitional economies?

7.1 How do Community Contextual Factors and Individual Factors Facilitate or Constrain the Entrepreneurial Propensity of Rural Females in Transitional Economies?

This research identifies fifteen contextual factors (twelve from the macro-environment and three from the meso-environment), and eleven individual factors that had varying impacts on rural females’ propensity to engage in entrepreneurial actions.

7.1.1 Community contextual factors

The research finds that community contextual factors have both facilitating and inhibiting impacts on rural females. Of the facilitators, social perceptions towards entrepreneurs were particularly positive. The women gained support from both family and community members when initiating business start-ups. Governmental policies supported them in terms of financing through micro-credit schemes and in non-financial matters such as encouraging them to join social organisations and supporting their children’s education. Active social organisations like VWU and VFU at both central and local levels made joint efforts to engage the females in business and non-business clubs,
promoting any tendency to start a venture; together these factors increased entrepreneurial propensity among rural females.

These findings are consistent with recent research by VCCI (2014) (the “GEM Vietnam Report”), the most recent large-scale study to measure the level of entrepreneurial activity in Vietnam, which shows that 63.4 per cent of the adult population believe that being an entrepreneur is a desired career; and 81.5 per cent agree that successful entrepreneurs usually earn high social status and respect from others. Although this finding of VCCI does not focus on female entrepreneurs it indicates opportunities for women to involve themselves in entrepreneurial activities.

This research also finds that stakeholder support is still limited. The support from community and family members is neither entirely proactive nor consistent. Financial support from the government and social organisations is too small and insufficient for significant business start-ups. These factors discourage rural females from venture creation. VCCI (2014) similarly finds that support for entrepreneurship development is generally poorly provided in Vietnam. Particularly, VCCI points to a weak education system, poor infrastructure, and inadequate access to financial, legal, and network assistance, which inhibit the development of entrepreneurship. Unfortunately, it does not particularly address the impact of these factors on female entrepreneurs, especially those in rural areas. The present evidence of both facilitation and inhibition shows the dual impact of the same factors on rural females. In other words, community contexts can be both facilitator and inhibitor of entrepreneurship in rural women. Studies that have reported on the impact of community on rural businesswomen (e.g. Minniti & Arenius 2003; Tambunan 2009) do not note its dual impact.

This is an important finding that suggests that relevant stakeholders, especially families, local government and social organisations, in a rural transitional economy have made positive efforts to support rural females; however, their support needs to be more active and more practical if it is to promote a higher level of entrepreneurship among this class of woman. Family support should range from a more strongly positive attitude towards females’ capabilities in businesses to undertaking specific actions to enable a venture start-up. For example, families should encourage women to attempt the venture start-up, share the domestic work, provide financial assistance if possible, and involve themselves
in activities needed for start-up. Local governments and social organisations should consider ways to make available larger loans to rural females with venture start-up intentions.

There is no clearly different influence of community factors on non-entrepreneurial women, whether those who have attempted a business and failed, or those who have never tried. There are no supporting policies from local governments to encourage either of these groups. The group of failed entrepreneurs might have some advantage from having developed business networks in their previous businesses, but the advantages are not made significant.

7.1.2 Individual factors

Individual factors are found to have significant impact on the entrepreneurial propensity of rural females. Rural females with relatively low levels of education have few occupational options rather than agricultural work. Given the changes in rural areas of transitional economies (Hoang 2010; Hoang, Dang & Tacoli 2005), these women choose to become a necessity entrepreneur. A low level of educational qualification thus can result in a high propensity to start an enterprise. It is also found that a good sense of social learning has a strong link to entrepreneurial propensity. All female participants in this research thought that they could learn business knowledge and skills from training courses, peers and other business and social networks. This finding is consistent with papers on the link between social learning and the establishment stage of entrepreneurial ventures. Cope (2005) finds that a potential entrepreneur needs to learn about oneself, the business, the environment and entrepreneurial networks, small business management, and nature and management of relationships.

Patience and persistence helped the participants in both villages to start a new venture after previous failures. This is also found by Hayward et al. (2010), who state that founders of failed ventures are well positioned to start subsequent ventures. Similarly, this study finds that both groups of participants showed a positive attitude towards a potential start-up, which may increase their inclination to create a new venture. Some papers that study the link between optimism and business performance, such as that of Hmieleski and Baron (2009), conclude that there exists a negative relationship between
optimism and performance in a new venture; however, most focus only on entrepreneurs and the performance of the new venture. Hardly any study considers the entrepreneurial propensity of non-entrepreneurs unlike this research.

Although having slightly different motivations, both groups produce multiple reasons to start up new businesses (if they have a chance). These motivations increase the level of entrepreneurial propensity among rural females. A number of papers support this finding, including Baum and Locke (2004), Brush (1992) and Shane, Locke and Collins (2003), all of which find personal motivations and goals are essential to promote business start-up activities.

It can be concluded that a low level of formal qualifications should not necessarily be considered a disadvantage, but may indeed become a ‘negative push’ to impel rural women into entrepreneurial start-up. However, they need to be open to learn from different sources such as families, friends, and acquaintances or anyone who can provide them with knowledge and skills. They should be patient and persistent in pursuing their dreams. At the same time, they should develop clearly defined motivations and goals to reach their dreams.

These five factors -- demographics, patience and persistence, optimism toward the future of business, social learning, and motivations and goals -- seem to exist in both entrepreneurs and non-entrepreneurs. This enables the conclusion that these factors are not necessarily unique to either group; and are not the determining entrepreneurial propensities of rural women.

7.2 Why do Female Entrepreneurs and Non-entrepreneurs in Transitional Economies Differ in Their Entrepreneurial Propensity?

In contrast, self-efficacy, physical fitness and diligence, the availability of property, opportunity exploration and exploitation, skill and experience, and family situation are significantly influential, and do differentiate the groups. It is found that the entrepreneurs possess a high level of self-efficacy which the non-entrepreneurs do not seem to share. In other words, the entrepreneur participants seem to believe strongly in
their capacity to start and run a business while many of non-entrepreneurs do not trust their potential to do so. A number of authors confirm a positive connection between self-efficacy and the development of entrepreneurial intentions and actions (Boyd & Vozikis 1994, Capelleras et al. 2013, Forbes 2005, Markman, Balkin & Baron 2002, Zhao, Seibert & Hills 2005).

Not surprisingly, skill and experience are two important factors contributing to the entrepreneurial propensity of the rural females in this study. These qualities are seen in the group of entrepreneurs but not among the non-entrepreneurs. Notably, although failed non-entrepreneurs might have gained skills and experience in their early business attempts, these are far from those possessed by entrepreneurs. Skill and experience are often studied within the construct of human capital, a topic that has been well covered in regard to its effects on decisions to start a business. Various sub-factors have been considered in different research studies: Shane and Venkataraman (2000) suggest that those with greater levels of human capital are more prone to discover opportunities perceived to be attractive enough to trigger taking steps to starting a business. Davidsson and Honig (2003) conclude that human capital increases the probability of becoming a nascent entrepreneur. Kim, Aldrich, and Keister (2006) find that potential entrepreneurs gain significant advantages associated with entrepreneurial entry if they possess high levels of human capital, including skills and experience.

An important factor affecting women’s decision to start a business is the availability of property. Those entrepreneurs with fixed assets such as land or houses, and variable assets such as savings, were more willing to start a business. Those without such assets struggled to turn their entrepreneurial intentions into reality. This factor is found to hinder rural females from becoming entrepreneurs, consistent with that of Cassar (2004), who states that financial capital is one of the necessary resources required for enterprises to form a venture, and Aidis and Estrin (2008), who find financing and capital constraints to be a major issue for potential entrepreneurs.

Interestingly, entrepreneurs are also distinguished from non-entrepreneurs by their ability to recognise and exploit a business opportunity. Opportunities undoubtedly exist for all rural females; however, only those who see them can turn them into a business start-up opportunity. Although it is clear that this capacity extends when a business
grows, it is important to mention its connection with entrepreneurial intent among the study population. This finding is consistent with previous findings regarding the link between opportunity recognition and entrepreneurial propensity such as that by Ardichvili, Cardozo and Ray (2003), who find that entrepreneurs often conduct evaluations several times at different stages of development, and that these can result in recognition of additional opportunities or adjustments to the initial vision.

The individual factor of physical fitness and diligence is, in the present author’s view, the most powerful factor determining rural females’ entrepreneurial propensity. All the businesswomen in the sample possessed a good level of fitness which enabled them to remain highly engaged in business activities. In contrast, the others revealed a lack of this important factor, which held them back from potential business-making. As well, the willingness to work hard for extremely long hours and undertake an enormous amount of physical labour is crucial for a venture creation and eventual operation. The physical fitness of the entrepreneurs allowed them to work hard at their businesses, while the others were unable to do so. This is a new finding, and more research on the effect of this significant personal factor on entrepreneurial propensity is indicated.

Another important finding of this research is the problem of family crises and failures. These might consist of divorces, domestic violence, or drug use, serious illness or sudden death of a family member. Such incidents, some of which are long-term, hamper the chances of a potential venture start-up. There is no specific study in the current literature mentioning the consequences of this problem for entrepreneurial intent, most focusing only on the general well-being of rural women (IFAD 2010; IFPRI 2005; Justino and Litchfield 2002; Liu 2004; Livingstone 2000; Mu & van de Walle 2011; O’Connor 1998; Pelzer-White 1987; Powell, Swartling & Hoang 2011).

The following are points that need special attention in order to promote higher levels of entrepreneurial drive among rural women:

- Self-efficacy must be developed in rural females to enable the move from intent to realisation. According to Lucas and Cooper (2005), although self-efficacy can be in-born in certain individuals, it can also be inculcated through education programs. The programs should provide learners with an experience built on
current beliefs of self-efficacy, enhance awareness of and understanding of innovation and the new venture process, and leave participants feeling enabled for entrepreneurship. At the time of research, entrepreneurship education programs were already being delivered to rural females; however, they could be made more effective by focusing on self-efficacy.

- Skills and experience must be considered important ingredients for an entrepreneurial start-up among rural women. Lucas and Cooper (2005) suggest that individuals should set up ventures within the sector they previously worked in. This develops experience and familiarity with the commercial (or voluntary) environment which they wish to enter, and allows them to establish networks by which to access financial, intellectual, human, and physical resources. This suggestion implies that rural females should accumulate skills and experience through employment in the sector they are interested in before starting a venture.

- Property (of various sorts) should be accumulated to be available for new ventures. These offer good motivation for the start-up stage and save costs in business operation. In the context of rural areas, properties need not be large in value but may be convenient locations from which to trade or at which to store stock.

- The ability to identify opportunity must be present before start-up. Individuals can be trained to be proficient in opportunity recognition, especially if they are trained to focus on identifying changes in changes in technology, demographics and markets, among other pertinent factors. They can then search for and develop out from emergent patterns and market gap. It is up to the females to learn to recognise changes and emergent patterns, and it is up to facilitating parties such as government and social organisations to organise the necessary education for them to do so.

- Physical fitness and diligence among rural females must be developed and maintained to enable a proper venture start-up. The nature of female-led rural enterprises requires high involvement from the entrepreneurs; business owners must be aware of the importance of keeping themselves fit, and be ready for hard work in the business.
Successful family management is an important factor to facilitate a venture start-up among rural females. Crisis and failures cannot be avoided; however, they may be neutralised. Rural females should learn ways to cope with crisis and failures, and related parties should offer practical interventions to assist women with such issues.

7.3 How do Community Contextual Factors and Individual Factors Facilitate or Constrain the Entrepreneurial Behaviours of Rural Female Entrepreneurs in Transitional Economies?

7.3.1 Selection of industry and scope of activities

This section is linked to Table 8 in Chapter 6. Clearly the selection of a business enterprise is influenced by both community and individual factors; however, there is a disjunction in entrepreneurs’ vision. While they can evaluate the positive or negative impacts of their personal traits, community influences are often un- or under-evaluated. The selection of a business industry and those elements that will be affected by macro- and meso-environments do not necessarily reflect the full intentional behaviours of the entrepreneurs, if the community input is overlooked. Basically, these entrepreneurs look around their immediate personal and physical area to choose an enterprise, and do not consider larger factors beyond their control.

7.3.1.1 Impact of community contextual factors

The choice of business is dependent on the unique features of the location of the entrepreneur, such as business traditions in that area or the geographical setting. The data suggest that the entrepreneurs either started a business after having been exposed to it from an early age, or after identifying an opportunity arising from the natural conditions of the location. The scope of the business, such as being labour-intensive, and whether it remained small-scale or became international, was influenced by what the entrepreneurs learned while observing and learning from and competing with others in the same business area.

Local place-based business traditions had a stronger impact on the selection of industry than geographical conditions. The types of business in the two sampled locations
demonstrate this unbalanced impact: Recycle-Ville with its recycling tradition had more businesses in this industry than any others, while Farm-Ville had businesses in multiple industries although the geographical conditions were favourable for farm-based businesses. Both macro-environmental and meso-environmental factors may have deterred them from other potential opportunities such as beginning a business in a new industry or at a larger scale of operation, and exposure to natural and industrial conditions worked to limit entrepreneurial initiatives as far as choice of industry and scope. Few entrepreneurs in Recycle-Ville attempted to launch ventures in other industries than recycling. No entrepreneur chose to select a business that was not labour-intensive, or to start with a large number of employees; instead, most relied on physical labour and tended to remain small-scale. De Clercq and Arenius (2006) share this finding: they note that exposure to situational knowledge increases the likelihood of engaging in a particular business start-up activity. There is no research that mentions this negative effect of social learning, which in rural areas narrows the options for new enterprises and limits the scope at which they operate.

7.3.1.2 Impact of individual factors

Several individual factors significantly influence the choice of business to engage in. These include social learning, self-efficacy, motivations and goals, and skill and experience. The learning process of entrepreneurs, whether from social peers or family businesses, tends to orient them to a certain business long before any decision to start up a venture. Possessing a high level of self-efficacy, and having strong and motivations and goals, kept the entrepreneurs focused and passionate about a particular industry. Anna et al. (2000) find that women have higher levels of self-efficacy for traditional gendered industries (retail or service sector) and lower levels for non-traditional industries (construction, high technology, or manufacturing sectors). Authors who study entrepreneurs’ motivations such as Brush (1992), Shane, Locke and Collins (2003) and Baum and Locke (2004) agree that personal motivations and goals promote business start-up activities. None of these papers focus on links between situational or location-based motivations and industry selection. Similarly, no papers are found to study the link between social learning, skill and experience, and the industry selection behaviours of rural females.
The entrepreneur’s skill and experience is associated with the scope or size of the businesses that they operate. The higher the level of skill and experience possessed by the entrepreneurs, the larger the scale of the businesses they operate. This is supported by Colombo, Delmastro and Grilli (2004), who state that the human capital of entrepreneurs (measured by several indicators of educational attainment and work experience) have a crucial influence on start-up size. Specifically, the authors find that more educated, better qualified and wealthier founders, with greater entrepreneurial talent and greater confidence in the prospects of a new venture, often start operations at a greater scale. Table 10 summarises these findings on the impact of contextual and individual factors on two behaviours.

Table 10 Impact of contextual and individual factors on the entrepreneurial behaviours of industry selection and scope of activity

<table>
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<tr>
<th>Impacting factors</th>
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<td><strong>Inhibiting</strong></td>
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<td><strong>CCFs</strong></td>
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</tr>
<tr>
<td>MaEFs</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Natural conditions</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Business traditions</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Government support</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td><strong>MeEFs</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Industry selection and scope of activities</strong></td>
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<tr>
<td><strong>MeEFs</strong></td>
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<td></td>
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<tr>
<td>Business traditions</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Government support</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td><strong>MeEFs</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Social learning</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Motivations and goals</td>
<td>Yes</td>
<td>Not shown</td>
</tr>
<tr>
<td>Skill and experience</td>
<td>Yes</td>
<td>Yes</td>
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The choice of an industry and the scope of activities for a new business are found to be important as it enables entrepreneurs to combine opportunities from their macro- and meso- environments with their own strengths. Several significant conclusions may be drawn in regard to this. From the perspective of rural females, it is reasonable that they select an industry and decide on a scope of activity for their new venture based on local business traditions; however, they should not be limited by these traditions. Opportunities should be sought in other sectors where they may have strong interests and more resources. Furthermore, they should be open to exposure from business environments in which they have interests, which will orient them to a certain industry, suggest a wider scope of activities that they may engage in, and enable an accumulation
of the necessary business knowledge and skills. Rural women should gain professional skills, if possible, as these are found to be useful when choosing a suitable industry and range of business activities.

From the perspective of local governments and social organisations, it is important to spend maintain business traditions of the area; however, emerging opportunities in other sectors should not be overlooked, and consideration of their potential should be based on the possibility that rural females could start-up ventures in new areas. Over-focus on a single industry may narrow public investment in other areas that rural women might be capable of joining.

7.3.2 Staffing

Both contextual and individual factors have a significant impact on staffing decisions. These factors include socio-cultural considerations, the current economic situation, government policies, demographics, and skill and experience. These impacts are both positive and negative. The cultural values governing ethical behaviour and community connection affect staff recruitment, as is seen in this study with each entrepreneur’s own high involvement but also in the way jobs are given to family members, local women, young people and disabled workers. Labour market trends, such as a shift to more casual and fewer full-time workers, assists in reaching cost-cutting targets and reducing dependency on full-time employed workers. Informal employment procedures reduce the administrative burden of complicated compliance and labour market formalities. At the same time, these culturally based staffing considerations have an inhibiting effect. They prevent the entrepreneurs from developing professional staffing skills thus increasing the level of risk and vulnerability for their businesses. Their tendency to recruit family members, relatives, local acquaintances, and disadvantaged workers are laudable, but inefficient and ineffective. The lack of formal employment procedures means there is no legal protection for either employers or employees from unlawful practices, whether unfair treatment of workers by the employers, or dishonest behaviour by the employees.

The many socio-economic fluctuations taking place in rural areas such as the reassignment of farming land to other industries or migration to urban areas, has led to a
decline in the population of labourers in rural areas. This decline in the population, without effective local government intervention, results in a lower quality labour supply, and therefore in less formalised employment procedures being applied.

Certain individual factors have both facilitating and inhibiting effects on the staffing skills of entrepreneurs. Those who are married and have children of working age often employ their husband and children as full-time workers, teaming with the husband to co-manage the business. This creates a special rapport which enhances matters of trust.

Paradoxically, a lack of skills and experience and the use of unprofessional staffing procedures did lead to greater flexibility in the employment process. Where entrepreneurs lack professional human resource management skills, they tend to avoid formal employment processes, instead, applying such informal procedures as verbal employment agreements maintained through personal trust. Although all the entrepreneurs in this study were self-employed in their businesses, those with higher levels of physical fitness and diligence took on more manual work than the others. However, a lack of staffing skills is an inhibitor as well. The tendency to recruit family members and local acquaintances prevents business owners from seeking more capable workers; and it is very difficult to dismiss a person who is strongly bonded to the owner, who is a close friend or a relative: it difficult in such cases to apply formal employment practices. Another problem is that inexperienced entrepreneurs are highly involved in their enterprises and invest enormous physical labour, and are extremely reluctant to delegate tasks to others.

These findings are consistent with those in the literature of both entrepreneurship and female entrepreneurship. Dyer and Handler (1994) argue that entrepreneurs offer employment to family members because it delivers early advantages: initial costs and early losses may be more easily shared, later success benefits the family as a whole, the family can be together, trust can be enhanced, the experience of working together bonds the family closer, and it is easier to divide responsibilities and decision-making. Tambunan (2009) finds that women operating micro-businesses in developing countries often rely on unpaid family members, while Greve and Salaff (2003) point out that the dependence on family members when planning and establishing, or acquiring, a business may hamper the development of the business network through which
entrepreneurs may access a wide range of complementary resources. However, unlike this research, none of these authors study the reasons for these employment behaviours.

One of the respondents in this study did apply professional staffing procedures, having formal employment contracts with her key workers. It should be noted that her business was the largest of all. This indicates a likelihood that entrepreneurs will become more aware of professional staffing needs only when their businesses grow to a certain size. In this research the impact of the scale of the business on staffing skills was not a focus, but this is an interesting point for exploration elsewhere.

Table 11 shows the two-sided impact of both contextual and individual factors on the staffing behaviours of the entrepreneurs. Importantly, these behaviours enabled the entrepreneurs to minimise business costs, to enhance internal trust, and to fit in with conventional staffing norms in their business settings.

Table 11 Impact of contextual and individual factors on staffing behaviours

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<td></td>
<td>Facilitating</td>
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</tr>
<tr>
<td>CCFs</td>
<td>Cultural values</td>
<td>Yes</td>
</tr>
<tr>
<td></td>
<td>Socio-economic fluctuations</td>
<td>Yes</td>
</tr>
<tr>
<td></td>
<td>Government policies</td>
<td>Yes</td>
</tr>
<tr>
<td>IFs</td>
<td>Demographics</td>
<td>Yes</td>
</tr>
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<td></td>
<td>Skill and experience</td>
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Staffing behaviours among rural women entrepreneurs may be more sustainable if a skill- or performance-based rather than a cultural-based approach is taken. Informal employment procedures can offer some economies like reduced administrative costs in the short term, but may incur larger costs (such as for legal fees) in the long term. Local governments might intervene to change this behaviour by encouraging or enforcing proper staffing procedures. As some macro-environmental fluctuations such as job migration directly affect staffing behaviours by altering the pool of available workers, work by local governments to improve the quality of the labour supply in the area will also have a positive impact on staffing behaviours.
Entrepreneurs should be made aware of factors that could improve their staffing behaviours. Enhancing their business skills and experience will assist them in selecting suitable employees. Gaining necessary staffing skills from peers or professional training courses is also indicated. An awareness of performance-based rather than cultural-based business choices in this and other areas must be developed for the sake of sustainability.

7.3.3 Risk management

The risk management behaviours of the entrepreneurs were another area inhibited by community and individual factors. Community influences in this case included local governments’ impractical legal framework and lack of transparency, and the failure of central government to manage political relations with China, a trading partner for some of the women. Individual factors were the level of skill and experience each woman had.

The two local governments involved completely failed to establish a legal framework to protect businesses from unethical behaviour. This exposed local businesses to multiple risks such as fraud by trading partners or theft by workers. Entrepreneurs took these risks into account as part of their business operations. The local governments were also accused of imposing overcomplicated bureaucratic and even corrupt actions, increasing economic risk for businesses. This indicated that the governments should enforce their legal practices to assist entrepreneurs to reduce the risks they face.

Central government failed to maintain political relations with China, which led multiple times to border closures, and to losses for the businesses that had established trading links there due to various associated costs such as storage of inventory, extra wages to manage inventory on the border, and extra interest payable on loans for inventory purchases that were not sold in a timely manner.

Several authors have studied the role of the legal framework on entrepreneurship, and all agree that a weak institutional environment with high levels of bureaucracy and corruption, and burdensome regulatory costs, results in low levels of entrepreneurial development (Aidis, Estrin & Mickiewicz 2008, Klapper, Amit & Guillén 2010); However, the effects of these dysfunctions on the risk management behaviours in particular has not been investigated.
Industry experience assists entrepreneurs in predicting and avoiding particular risks such as inventory price fluctuations or seasonal demands. The entrepreneurs in this study generally lacked professionally trained skills regarding risk management, and this prevented them from taking systematic proactively action to protect against risk. The women tended to use internal controls such as tightening budget management or closely supervising workers, rather than anticipating and preparing for external factors such as legal registration or selection of reliable business partners. Only one of the ten in this study proactively hedged risks by applying these formal procedures.

In the current literature, a few papers consider the risk-taking propensity of entrepreneurs (Brockhaus 1980, Stewart & Roth 2001); however, no study focuses on actual risk management activities, as this study does.

Table 12 shows the dual impact of individual factors on the risk management behaviours of the entrepreneurs. The data reveals only an inhibiting impact from the meso-environment: given this and the limited human capital available to them, the ways these entrepreneurs managed the risks were necessary for survival.

Table 12 Impact of contextual and individual factors on risk management behaviour

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<td>Skill and experience</td>
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It is suggested that local governments establish a more effective legal framework to protect businesses from unethical dealings. Macro-policies from the central government in regard to border-related issues should be consolidated: at the time of this study, the recycling industry in Vietnam seemed to have an international trading relationships only with China, creating a precarious reliance on a single outlet. Government and entrepreneurs should work together to enlarge the trading base and reduce reliance on a single foreign nation. A reduction in bureaucratic procedures and elimination of corruption must be enforced at all levels to reduce financial risks to entrepreneurs.
Individual businesswomen in the rural areas of transitional countries should gain professionally taught skills and experience to reduce risks for their business. More proactive risk management procedures should be applied rather than passive risk dealing methods.

7.3.4 Daily operational management

The management of daily operations was both facilitated and inhibited by a number of factors in the community and by individual behaviours. Technology, cultural factors, and business networks clearly facilitated management behaviours. Supporting technological tools such as telephones, mobile phones, production machinery, computers and the internet, available at reasonable costs, had assisted the entrepreneurs to improve productivity in their daily business routines. Support from family and a variety of local communities had reduced the dual burden of work and family obligations to some extent. While not as significant for the smaller operations, business networks were crucial for larger businesses, not necessarily financially, but by providing support and enhancing sustainability through information sharing, skill sharing, production tools sharing and partnering for profits (i.e. suppliers and retailers; or subcontractors and manufacturers).

There were numerous negative factors as well. The cost of computers, and of machines used for recycling, food processing or garment manufacture was unaffordable for most of the women. There was a low level of application of these tools, and a huge amount of physical labour had to be used in some production process. Interestingly, these findings are consistent with only a few of the studies in this field. In their study of the provision of information and computer technologies (ICTs) to rural areas of Nigeria, Akinsola, Herselman and Jacob (2005) find risks that include the high cost of equipment and software imposed on either the provider or the receiver of the ICTs. Parente and Prescott (1994) find that the ever-increasing cost of adopting technology often blocks its use among entrepreneurs, especially in less developed countries. However, most studies on the connection between technologies and firms highlight the benefits of technology rather than its costs (Brynjolfsson & Hitt 2000, Melville, Kraemer & Gurbaxani 2004, Rai, Patnayakuni & Patnayakuni 1997). No studies consider the specific effects of the cost of technology, such as the reluctance or inability of entrepreneurs to purchase
machines or electronic devices for their business operation; or the difficulties entrepreneurs face when using low quality or no technology.

The businesswomen in this study still had to fulfil multiple cultural obligations to both family and community such as childcare, housework or social networking and social contributions. If these obligations had been shared, or taken over by others (either family members or hired helpers), time pressure for the entrepreneurs would have eased. The support of family members in sharing the workload of the business eased some of the tension faced in completing daily routines. However, even with assistance there were still multiple daily family and community obligations that put constraints on their time and energy. The support of family members has been well studied in the literature of family entrepreneurship. Anderson, Jack, and Dodd (2005) believe that families exhibit strong ‘tie contacts’, providing high quality resources—especially information—which is often not commercially available, and which is focused on the specific needs of the entrepreneur and her business. Authors who have studied the work–family conflicts of women entrepreneurs generally agree that these women have to assume multiple roles in the family in addition to their careers which can give rise to work–family conflicts (Bushell 2008, Kim & Ling 2001, Minniti 2010, Mordi et al. 2010, Tambunan 2009).

When comparing the support received from family members of the entrepreneurs in the present study with that of other studies, it appears that rural females in Vietnam receive significantly more support than their counterparts elsewhere. The support comes in many ways, such as provision of capital with or without payback, volunteer or paid work in the business, or simply a supportive attitude towards the business effort. Additional inhibiting factors include socio-economic fluctuations (such as the shrinking of farming land, or the migration of local youth and middle-aged males to urban areas) leading to a decline in rural labourers and a smaller local population, including family, to work for or patronise local businesses. Central and local governments had not done enough to retain local people or to attract them to return. All these factors were found to hinder the entrepreneurs’ performance.

Generally studies focus on the vulnerability of female-headed households or the impact of this family structure on the personal and social life of rural females (Appleton 1996, Chant 1997a, b; Hoang 2010; Kumari 1989; Hoang, Dang & Tacoli 2005). However,
too little information is known on the effect of this phenomenon on promoting female entrepreneurship or particular entrepreneurial behaviours. This study contributes to the current literature on the effects of this phenomenon. It also considers the importance of both informal and formal business networks for daily management and operation. These business networks may include suppliers, retailers, subcontractors, or even competitors. They are not necessarily financially supportive of members, but can be used for sharing production tools, information, and fostering partnership. The larger businesses examined in this study tended to rely more on business networks than smaller ones. They had a higher need of information and collaboration if they were to survive.

The literature offers many studies of the importance of business networks for entrepreneurs at different stages of their entrepreneurship. Stuart and Sorenson’s (2005) findings are consistent with this study when they state that nascent entrepreneurs can generally only access valuable knowledge for their business through their existing relations. No study of the relationship between business networks and the behaviours of daily operation management, especially in rural settings, was found. This is considered a contribution of the present research to the field of female entrepreneurship.

Several individual qualities of the entrepreneurs were found to both facilitate and inhibit the performance of the entrepreneurs. Those women with good physical fitness and great diligence, high level of patience and persistence, strong motivations, strong networking skills and a high level of industry experience managed their business on a daily basis better than those who did not. A major inhibitor was the reluctance to share control and responsibilities, which led some entrepreneurs to invest an excessive level of involvement into daily operations. These was a function of several individual factors: the lack of important management skills such as delegation or succession plans; investing excessive physical labour and diligence into the business; and possessing strong motivations to achieve difficult goals, both personal and business-oriented. All these objective and subjective issues occupied the time and effort of the women, putting them under pressure to over-perform in their business.

This finding is consistent with that of Quang and Vuong (2002), who state that Vietnamese business managers of both genders are generally industrious and participative in their business activities, especially in family businesses. The fact that
entrepreneurs are patient, persistent and highly self-motivated helps them to operate successfully on a daily basis. Those who have coped with failures in previous enterprises and begun again are particularly resilient, and highly driven to keep the business going. Numerous studies focus on the link between motivations and business performance, such as Masurel et al. (2002) and Sansone and Harackiewicz (2000), but no study of the impact of motivations, patience, and persistence on daily management behaviours of entrepreneurs has previously been conducted.

The skill and experience of the entrepreneurs in this study were important in their daily business operation, especially in the manufacturing and production businesses. The entrepreneurs stated that business skills and experiences gained over years greatly helped them to control the quality of their products and to improve the overall productivity of the business every day. This finding is consistent with those in studies of human capital and business performance. Bosma et al. (2004) state that previous experience of a business founder in the same industry appears to improve the performance measures of survival, profits, and generated employment. Lerner, Brush and Hisrich (1997) also argue that performance is related to previous industry experience, business skills and achievement motivation. This study adds to these findings by finding a connection between skill and experience and daily business management behaviours of entrepreneurs.

Table 13 shows the two-sided impact of both contextual and individual factors on daily operation management behaviours, which seem to be affected by more factors than other behaviours exhibited by the entrepreneurs, and to require high involvement from them. However, these behaviours are considered entrepreneurial, given the disadvantaged individual background of the businesswomen and the unfavourable rural settings in which they work.
Table 13 Impact of contextual and individual factors on daily operation management behaviour

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<tr>
<th>Impacting factors</th>
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<tr>
<td></td>
<td>Facilitating</td>
<td>Inhibiting</td>
</tr>
<tr>
<td>CCFs MaEFs</td>
<td>Cultural values</td>
<td>Yes</td>
</tr>
<tr>
<td></td>
<td>Technological development</td>
<td>Yes</td>
</tr>
<tr>
<td>MeEFs</td>
<td>Business network</td>
<td>Yes</td>
</tr>
<tr>
<td>IFs</td>
<td>Physical fitness and diligence</td>
<td>Yes</td>
</tr>
<tr>
<td></td>
<td>Patience and persistence</td>
<td>Yes</td>
</tr>
<tr>
<td></td>
<td>Motivations and goals</td>
<td>Yes</td>
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<tr>
<td></td>
<td>Skill and experience</td>
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More public or social investment should be made on improving technological infrastructure for female-led rural enterprises. This will improve the productivity of the businesses, especially those in manufacturing. At the moment, the low level of technological application results in low productivity and a too high involvement of physical labour. Furthermore, families should facilitate the daily routines of such businesswomen by practical actions such as sharing the domestic work, and communities should change their cultural assumptions about the obligations of women. Efforts from relevant parties, especially local governments, should promote activeness and effectiveness of business networks among the women entrepreneurs. At the time of the study there were few formally established networks available: most of those in operation current were informal, and not overseen by any organisations or body.

Individual entrepreneurs must maintain their physical fitness and their strong sense of diligence to keep their business operations properly managed. However, it is crucial to note that female entrepreneurs should seek more sustainable ways to manage a business.
Too high involvement in the business activities with hard physical labour does not necessarily result in high levels of efficiency and effectiveness, and may cause long-term health problems, with no contingency for maintaining a business if the owner falls ill. More strategic management options, such as investing in production machinery should be applied for daily operational tasks.

7.3.5 Financial arrangements

Financial management behaviours were influenced by the cultural values of the local community, efforts by social organisations, legal frameworks that attempt to regulate the informal credit sector, the effectiveness of local commercial banks, and the availability of personal property.

Because of the traditional values placed on mutual support within the extended family, and the strong impetus to develop personal savings, the entrepreneurs in this study were able to raise the majority of funds needed both for start-up and daily operations from internal sources, especially friends and family. This is consistent with Chang et al.’s (2009) finding that venture creation benefits considerably from the financial and personal resources contributed by family members. Birley (1986) also finds that local firms tend to be started by local people. Using their own informal business and personal networks, they then can decide what type of resources to use, where to source them, and what size the firm should be. Jenssen and Koenig (2002) also stress the integral role of social networks on resource access for business start-up.

With the active role of several social organisations in Vietnam such as Vietnam Women’s Union, and Vietnam Farmers’ Union with different micro-credit schemes, entrepreneurs could gain access to small loans at favourable interest rates, which assisted their financing. These organisations continuously and effectively manage group loan and savings schemes, and implement NGO microfinance projects in Vietnam (Hansen & Diaz 2008); their efforts facilitate financial arrangements for entrepreneurs. However, there are problems with the funding policies of such these that lead to a number of difficulties. As has been noted, most of these funds are poverty-focused and too small to make much impact on the finance needed by entrepreneurs: in other words, most of the funds target the desperately poor; and even if the entrepreneurs are eligible
for the loans, the maximum amount is no more than VND20 million (AUD1,000). This finding is consistent with Hansen and Diaz (2008), who find that the average loan portfolio in Vietnam is equal to one tenth of the international average and is focused on the poorest of the poor.

Such flaws in lending plans for rural clients, together with the loose management of the informal credit sector by the local government, leads entrepreneurs to rely on informal sources of funds such as ROSCAs or moneylenders. Nghiem, Coelli and Rao (2006) find that the informal sector has been the most important source of credit for Vietnamese households, especially in rural areas, providing 73 per cent of rural credit in 1992 and over 30 per cent in 1998. These informal sources also too pose difficulties for borrowers: those using ROSCAs face multiple risks of losing their contributions because of unethical organisers or members. Nguyễn (2010) cites multiple incidents of ROSCA failures which attracted legal attention; the current legal framework does not protect users of such informal and private fund providers. Those borrowing in the informal lending market are often charged much higher interest rates than the formal financial institutions require. Meanwhile the lenders face problems collecting loans from some borrowers as there are no legal contracts signed between the two parties. Nghiem, Coelli and Rao (2006) find that the interest rate charged by private lenders may be three times higher, and most private money-lenders face high risks in providing credit to the poor.

Commercial banks in the target locations are not effective in providing loans for the entrepreneurs. Although there are several commercial banks specialising in rural development such as Viet Nam Bank for Agriculture and Rural Development (VBARD) and Vietnam Bank for Social Policies (VBSP), none of these reached the entrepreneurs in this sample. Astebro and Bernhardt (2003) similarly find a substantial number of start-ups with high survival rates do not receive bank loans, making significantly more use of other sources of borrowed capital than those companies receiving bank loans.

In this study, property availability greatly assisted entrepreneurs in financial structuring. The property was in the form both of fixed assets, houses or land, and variable assets like cash from personal savings or borrowings from social networks. This enabled the entrepreneurs to cut costs of renting the business location, or on interest rates (with the borrowings from extended family members), so that they could be more confident in
their financing plans. This finding is supported by Jenssen and Koenig (2002) who stress the integral role of social networks as a source of resources for business start-ups and ongoing operation.

Although previous studies have looked at specific behaviours of financing arrangements, few have attempted to study the underlying reasons for these behaviours. The present study has determined that behaviours governing the sourcing of financial assistance are based on culturally influenced support among family members and friends, or in reaction to loose management by the government in establishing financial regulation of credit industry. These findings are a new contribution to the literature.

Table 14 summarises the impact of contextual and individual factors on behaviours concerning financial arrangements. It does not show a two-sided impact of macro-economic or individual factors, but does indicate that there are meso-economic effects on financial management behaviours among the entrepreneurs, mostly facilitated by the relevant community and individual factors. These show the entrepreneurs’ successful utilisation of available source for financing business matters. However, there is need for local government to address a lack of transparency in funding issues.
Table 14 Impact of community and individual factors on financial arrangement behaviours

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<td>Facilitating</td>
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<tr>
<td>CCFs</td>
<td>MaEFs</td>
<td>Cultural values</td>
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<tr>
<td></td>
<td>MeEFs</td>
<td>Government policies</td>
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<tr>
<td>IFs</td>
<td>Owner’s property availability</td>
<td>Yes</td>
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Local governments, commercial and social financial institutions need to provide better financial infrastructures for rural entrepreneurs. More effective financial policies by the local governments, focusing on facilitating rural entrepreneurs, should be launched. Commercial banks should consider this group as an important set of customers: research has shown that micro-credit programs targeting women clients have been a very effective method of lending (Mwenda & Muuka 2004). There should be regulations in informal lending markets in rural areas to ensure a safer basis for both lending and borrowing activities. Rural businesswomen who can accumulate property of various sorts to underlie their business will enhance the financial market’s confidence in their financial planning, and continued support from stakeholders will facilitate financial arrangements for businesses, especially at start-up.

7.3.6 Strategy crafting

Strategy crafting behaviours (adapting or altering inputs to achieve a desired output) were the ones most significantly influenced by both community and individual factors, which mainly worked to facilitate survival and then development competitive advantage. However, these factors also drove entrepreneurs to craft somewhat unsystematic and unrealistic strategies for the businesses in the long term.

Cultural values that favour strong bonded family and personal relationships helped shape several common strategies used by the entrepreneurs to survive and compete, mainly by increasing family involvement in the business and building strong personal relationships with business partners and competitors. Both of these strategies helped
strengthen efficiency and effectiveness through trust, whether in internal management issues or external stakeholder relationships. This finding is supported by Peng (2001), who mentions a number of strategies that entrepreneurs must employ to function well in transitional economies, including prospecting (focus on innovation and change, and a flexible organisational structure), networking (with various stakeholders), and boundary blurring (both legal–illegal and public–private boundaries). Chang et al. (2009) argue that family approval, implied by various sorts of contribution, may provide entrepreneurs with the emotional strength needed to endure the rigours of a business start-up.

However, the strategy crafting behaviours used by the women in this study were also negatively affected by family and community members, particularly those holding to traditional attitudes. The customary disbelief in the capabilities of women to compete in a man’s domain, and worries about family conflicts arising as women became the economically dominant marriage partner or family member prevented some entrepreneurs from upscaling their business operations and extending their markets. Chang et al. (2009) find that a lack of moral support plus the potential for family conflict may dissuade entrepreneurs from contemplating growth even if the business idea is viable.

The entrepreneurs were prevented from crafting sustainable and ambitious strategies particularly because of weak local government regulations concerning business networks. As mentioned above, all the entrepreneurs relied on trust rather than legal commitments with their stakeholders. Few legal contracts between entrepreneurs and business partners were signed, and in fact very few of them were practised. These led to an already culturally imposed preference for trust-based strategies by the entrepreneurs. It is not surprising to find a number of research papers on personal relationship as a business strategy, especially in Asian countries; however, most consider only the benefits of this technique. For example, Kwan and Fore (2001) believe that understanding the culture of guan-xi (personal relationship) is important for businesses hoping to formulate appropriate practices and implement partnering; but this study finds that formulating trust-based instead of the law-based strategies involve a number of risks for entrepreneurs.
Strategy crafting behaviours were also influenced by different factors such as industry experience and networking skills, social learning, self-efficacy, and physical fitness and diligence. Each entrepreneur developed her own set of strategies that suit her business, based on her distinctive human capital, but many were held in common, particularly cost-cutting, family involvement, self-employment, tight financial management and dedication. This has enabled the present research to paint a diverse picture of entrepreneurial strategy in rural Vietnam. Numerous research papers studying the importance of human capital like educational level, experience, and skills on business performance (e.g. Colombo & Grilli 2005; Mathur 1999; Unger et al. 2011); however, no paper mentions the impact of human capital and strategy-crafting behaviours.

The strong sense of social learning among several entrepreneurs assisted them in crafting strategies to improve the efficiency and effectiveness of their daily business operations. The data suggest that most learned how to start and run a business from family and peers. However, social learning seems to have had more impact on entrepreneurship than on related behaviours. Most of the entrepreneurs mentioned the influence of social learning activities when they were searching for business opportunities; but once the businesses started and was growing they became less open to learning from peers, choosing to develop in their own way to achieve competitive advantages. This seemed to be a function of having different learning needs at different stages of their entrepreneurial undertaking. The social learning process seemed to transform from ‘learning to do’ to ‘learning to compete’. The entrepreneurs may have started as beginners, at time when they needed to be open to learning and to imitating their peers in the industry. After gaining sufficient knowledge and skills in the field, they were able to develop their own strategies to gain competitive advantages in the industry.

Self-efficacy also greatly facilitated strategic crafting behaviours. Those entrepreneurs with high level of self-efficacy seemed more willing to diversify, extend their businesses and apply innovative procedures in their businesses. The level of self-efficacy was not static, but developed as the businesses grew.

Possessing physical fitness and a powerful work ethic were keys to the personal dedication that was an important strategy of all the entrepreneurs. All entrepreneurs were actively involved in their businesses, and considered their involvement crucial for
high performance. However, these strategies were more reactive than proactive. None of these exhibited systematic and strategic pathways, and the women were limited by an experience-based rather than a professional systematic approach towards management.

Table 15 shows the dual impact of both and on the strategy crafting behaviours of the entrepreneurs. More individual factors than community factors had a positive impact, indicating that the personal efforts of the women, making use of their own strengths, were essential (if not more important) in crafting crucial entrepreneurial strategies that would grow and sustain the business.

Table 15 Impact of community (CCFs) and individual factors (IFs) on the behaviours of strategy crafting

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<td><strong>CCFs</strong></td>
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<td></td>
</tr>
<tr>
<td>MaEFs</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cultural values</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Government policies</td>
<td>Not shown</td>
<td>Yes</td>
</tr>
<tr>
<td><strong>MeEFs</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>IFs</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Skill and experience</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Social learning</td>
<td>Yes</td>
<td>Not shown</td>
</tr>
<tr>
<td>Self-efficacy</td>
<td>Yes</td>
<td>Not shown</td>
</tr>
<tr>
<td>Physical fitness and diligence</td>
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If entrepreneurship is to flourish then families and communities must develop more positive attitudes about women setting up and managing businesses. Practical support of various sorts should be made to assist them to craft more competitive strategies for the business. Legal-based business regulations and practices should be enforced by governments and business networks to encourage and enable entrepreneurs to move to legal-based instead of trust-based strategies. Entrepreneurs may create more competitive strategies if they develop their experience and skills, improve their self-efficacy, retain physical fitness and maintain diligence, whether through formal educational institutions channels or informal industry peer networking.
7.4 Chapter Summary

In conclusion, this chapter discussed the findings in Chapter 6 to answer the three research questions. Each answer is summarised as follows:

Rural women’s entrepreneurship is affected by both community and individual factors. Economically transitional economies offer numerous new opportunities and challenges to rural women. Cultural, social, financial facilitators already present may support them to start up new ventures, but are just as likely to be limited and ineffective. Of eleven individual factors found to have links to entrepreneurship, only six are major influences.

Significantly, rural women entrepreneurs are different from their non-entrepreneurial peers in six individual factors. Those who decide to start ventures possess a high level of self-efficacy, physical fitness and diligence, skill and experience; they own some form of capital or property, are able to explore opportunities and exploit them, and suffer few or no family crises or failures.

There is a two-way impact of particular community and individual factors on six entrepreneurial behaviours, both facilitating and inhibiting. Each factor may affect a businesswoman at a different level. The choice of enterprise and the scope of activity are more influenced by business traditions already in place, and by social learning, self-efficacy, motivations and goals, and skill and experience than other factors. Staffing behaviours are influenced by the cultural values of the local community, socio-economic trends in the labour market, demographics, and skill and experience. Risk management behaviours are most often determined by the legal frameworks imposed by local government and their level of transparency, central government’s management of international relations, and the skill and experience of the entrepreneur. Daily operation is both facilitated and inhibited by technological and cultural factors, the strength of business networks, and physical fitness and diligence, patience and persistence, motivations, and skill and experience on the part of the businesswoman. Financial behaviours are commonly influenced by the cultural values of the community, efforts by social organisations to encourage entrepreneurialism, the legal framework governing the informal credit sector, and the entrepreneur’s access to property. Strategy crafting behaviours are largely determined by cultural values, government regulations
controlling business networks, and failures in political relations with a neighbouring country. All these behaviours are significantly influenced by the skill and experience, self-efficacy, and physical fitness and diligence of the individual entrepreneur.

These findings have enabled the research to develop a model of female entrepreneurship in rural transitional countries, which is presented in Chapter 8.
CHAPTER 8: CONCLUSIONS, IMPLICATIONS AND FUTURE RESEARCH

This chapter provides a brief outline of the research process. It summarises the research findings to answer the research questions posed in the early stages of research. It proposes a model based on the findings as a contribution to developing theories of female entrepreneurship in the rural areas of transitional economies. It closes with a discussion of the implications of this study, methodological issues, strengths and uniqueness, limitations, and further areas for research.

8.1 Outline of the Research Process

While the literature on female entrepreneurship is well established, there is a lack of research on its manifestation in rural areas of transitional countries such as Vietnam. Most studies consider female entrepreneurship as a general construct, and do not break it into different entrepreneurial stages and relevant behaviours. There has been no research found that evaluates the impact of community contextual factors and individual factors on the propensity of rural females to establish a business enterprise or the entrepreneurial behaviours that assist or hamper them.

The evidence from rural Vietnam identifies the community contextual factors and individual factors that influence the entrepreneurial propensity and behaviours of a group of rural females, examines the impact of these factors, and from them proposes a general conceptual model of female entrepreneurship in rural areas of transitional economies. This was undertaken to address the three research questions that control this study:

1. How do community contextual and individual factors facilitate and constrain the entrepreneurial propensity of rural females in transitional economies?
2. Why do female entrepreneurs and female non-entrepreneurs in transitional economies differ in their entrepreneurial propensity?
3. How do community contextual and individual factors facilitate or constrain entrepreneurial behaviours of rural female entrepreneurs in transitional economies?
The review of current literature on entrepreneurship and female entrepreneurship around the world, in transitional economies, and in Vietnam, revealed a gap. There has been no previous attempt to establish the impact of both community and individual factors on such women. To address this gap, this study used extant models and theories of entrepreneurship and female entrepreneurship to build a preliminary model to be tested by the research.

A qualitative approach was adopted. Empirical evidence was collected in Vietnam, a transitional economy in South-East Asia. Two villages of Kienan district, north of the city of Haiphong, were chosen as the sample locations. Ten female entrepreneurs operating in different business sectors were selected for study. The case building process was based on multiple sources of data, as suggested by the case study approach design. Main data sources included in-depth interviews of the ten women and ten non-entrepreneurs, and of twenty-two other stakeholders including family members of both groups, and representatives of local government and social organisations. Other data came from direct observation of the businesses and their physical artefacts, such as their finished products, supplemented by field notes taken during data collection.

### 8.2 Key Research Findings

This section summarises the key findings, presented in line with the research questions. They focus on the impact of community and individual factors on both entrepreneurial propensity and behaviours. The key findings are summarised and compared with the results of other studies.

#### 8.2.1 Impact of community contextual factors and individual factors on the entrepreneurial propensity of rural females

A country in economic transition offers both opportunities and challenges to rural women. Generally, opportunities include less stringent views on women’s roles and responsibility in families and communities. A sense of decreased gender imbalance was found in most of the interviews with both groups of women. Trust in women’s capabilities was enhanced, and support was made available to both women and men at both family and community level. However, challenges such as inadequate non-financial
and financial support by families, local governments and social organisations, still existed.

All participants acknowledged the importance of non-financial support they received from family and community in their entrepreneurial ventures. This finding is consistent with those of VCCI (2014), that entrepreneurs earn status and respect in their community. All rural females were eligible for social programs that provided information and knowledge on both non-business and business matters, from family planning to entrepreneurial skills; and all were able to access rural micro-credit financial programs run by central government or social organisations. They could also seek small loans from informal networks such as families, friends, and ROSCAs. Despite this, the respondents consistently reported that support, especially financial support, was minimal and far from effective. The assistance provided by families and community was not proactive, and the micro-loans were inadequate to finance a new venture. This erratic community assistance affected their entrepreneurial propensity, although not strongly enough to determine them fully and uniquely. Demographics, social learning, patience and persistence, an optimistic attitude towards the business’s future, and motivations and goals did not have a significant impact on the women’s entrepreneurial propensity.

There was no clear evidence of any particular age at which women might start a venture; it is argued here that entrepreneurs may start a venture at any age, aside from the need to collect industry and sectoral experience through waged labour before starting one’s own business. None of the non-entrepreneurs stated that age, marital status, or number of children were reasons to hold them from starting a business. Both groups of women had rather similar low levels of education, which indicated that this factor had no significant influence on their entrepreneurial propensity. As both entrepreneurs and non-entrepreneurs could gain business knowledge and skills through social learning processes, whether formal or informal, this was not a determining factor to differentiate the groups. Moreover, both groups manifested similar levels of patience and persistence, indicating that that this, too, was not a significant influence on their entrepreneurial propensity. Both groups held the belief that a business start-up would bring positive outcomes for them and their families; so this factor too showed no clear influence on entrepreneurial propensity.
An important finding of this research is that six individual factors largely determine the propensity of rural females to enter into business. They are self-efficacy, skill and experience, the possession of property, the ability to explore and exploit opportunity, physical fitness and diligence, and family crisis and failure.

8.2.2 Differences in entrepreneurial propensity between female entrepreneurs and non-entrepreneurs

This section answers the second research question ‘Why do female entrepreneurs and non-entrepreneurs differ in entrepreneurial propensity?’ The research found two sets of factors, determining and non-determining.

These six individual factors differentiated entrepreneurs from non-entrepreneurs, and so are found to be determinants of entrepreneurial propensity. High levels of the first five factors and a low level of the sixth were found to have a positive association with a decision to start a new venture.

These factors (or absence thereof) were particularly evident in the responses of the non-entrepreneurs, who

- were held back from venture start-ups because of a low level of self-efficacy within themselves and in comparison to the entire rural female group. Many believed that they would not perform well in business, thinking women were better at domestic work because they had natural weaknesses such as lack of confidence, close family orientation, low levels of physical health and weaker mentality than men;
- faced physical problems such as chronic diseases. The majority of these non-entrepreneur participants had health problems that prevented them from working the long hours with tight time schedules that their entrepreneur counterparts faced. These issues were particularly significant for both those who had never engaged in business and those who had tried but failed;
- did not have adequate investment capital to start a venture. This was especially true for those who had never engaged in business. All the participants were in desperate poverty at the time of the study. They struggled with daily basic expenses for food, accommodation, health care and their children’s education;
there was nothing left for a business start-up. For failed entrepreneurs, these expenses took capital that was needed for re-investment, and pushed some of them into bankruptcy;

- were unable to exploit available business opportunities even when they were provided training in entrepreneurship and skills. Even when social organisations and development agencies managed to provide training and micro-credits for them, they failed to convert this into a business opportunity.

- did not possess appropriate skills such as networking or fund raising. They showed reservations about making a proactive connection with the local entrepreneur network. Also, they were reluctant to take loans from credit institutions, preferring the loans from social organisations and development agencies which were smaller, and with lower interest rate, and less complex procedures;

- Suffered family problems such as violence or illness. These drove them to the loss of confidence to be open to the community because they either lost their face or got overwhelmed. The problems also left them with no energy to involve themselves in business activities; they were the most significant obstacles for women who had never started a venture, and the main cause of failure in those who had tried but been unsuccessful.

Many of these findings are new and more specific and detailed than those noted in the existing literature. There has been no research to date that mentions the link between family crisis and failure of rural females’ business ventures. Nor is there research that particularly finds that unavailability of property (that is they did not own real property) an important factor inhibiting a venture start-up.

These problems were based on both perceived and objective constraints, and most could not be solved by the women alone. The low level of self-efficacy or the lack of necessary skills for entrepreneurship among this group is partially explained by their limited social environment and the limitations imposed on them by prevalent social and cultural assumptions. This points to a need for central and local governments, development agencies and social organisations to re-evaluate their roles in promoting entrepreneurship in rural areas, and to create a positive momentum that outweighs the
social, familial and psychological burdens hindering the advancement of females. As it is, the women have to rely on themselves to create potential entrepreneurial opportunities.

These results were considered an important contribution of this present research to the current literature. There are no other research studies that found these determinants of entrepreneurial propensity among rural females.

8.2.3 Impact of community contextual factors and individual factors on entrepreneurial behaviours

This section answers the third research question, ‘How do community contextual factors and individual factors facilitate or constrain entrepreneurial behaviours?’ The findings are considered among the most important contributions of this research to the current literature as the identification and measurement of relevant factors fills a gap in the current literature on female entrepreneurship, which do not specify what constitutes an entrepreneurial behaviour or how it is shaped.

The research evaluated the impact of both community and individual factors on each of six behaviours that this study found relevant. It was found that each had different levels of influence on behaviours, and more importantly, that they had a dual impact in that they could both facilitate and inhibit.

The entrepreneur’s choice of industry and scope of activities was influenced by local business traditions. Many entrepreneurs had been exposed to local businesses from an early age, and their knowledge and skills developed accordingly. Many considered this exposure an advantage in starting and running a business. De Clercq and Arenius (2006) share this opinion; they find that exposure to situational knowledge increases the likelihood of engaging in a particular start-up activity. At the same time, this decision was influenced by various personal factors such as social learning, self-efficacy and motivation. This is called locational influence because the entrepreneur was introduced to the business skills common to her local social network. Most early learning activities were informal and time-unspecific, but helped orient entrepreneurs towards a certain industry.
Beyond locational knowledge, these entrepreneurs had various motivations and goals that drove them to the selection of an industry. Although strongly influenced by the business traditions of their local communities, several entrepreneurs indicated that they had particular passions and personal goals associated with particular industries which influenced their choices. Notably, those with higher educational qualifications and training tended to choose an industry related to their interests while without generally chose a business based on other criteria.

Each entrepreneur’s individual skill and experience was associated with the scope or size of the businesses she ran: the greater the skill and experience of by the entrepreneur, the larger-scale the business. Colombo, Delmastro and Grilli (2004) state that the human capital of entrepreneurs, measured by several indicators of educational attainment and working experience, have a crucial influence on start-up size: a well-educated, well-qualified and wealthy founder, with entrepreneurial talent and confidence in the prosperity of a new venture, often starts operations at a high scale.

One exceptional behaviour related to staffing was the employment of family members, close relatives and local workers. This staffing behaviour of the entrepreneurs was influenced by the cultural expectations of their communities as well as by socio-economic trends in the labour market, and by their demographic and skill and experience. This staffing philosophy was formed through strong bonds of members with their community, the trend towards hiring casual and local workers, and the preference for informal employment procedures.

Marital status and staffing skill also influenced staffing behaviours. Married entrepreneurs with working-age children were particularly likely to employ their husband and children as full time workers, paid or unpaid. Those entrepreneurs with weak staffing skills also often chose to employ family members rather than professionally trained workers. These behaviours were both positive and negative. They helped to cut costs and enhanced trust in the business, tended to encourage ethical treatment of workers and retain connections with the community. However, they prevented the entrepreneurs from carrying out more professional staffing practices using more formal employment procedures because they had to give preference to their family members.
Risk management was determined largely by local government’s legal framework (or better said complete lack thereof), central government’s management (or mismanagement) of political relationships, and the level of skill and expertise of the entrepreneur herself. The local governments involved in this research lacked effective legal frameworks to protect entrepreneurs. Central government failures in diplomatic relations with international trading partners caused regular losses to the entrepreneurs engaged in cross-border business activities. Reported bureaucracy and corruption of local government officials put extra pressure on entrepreneurs, adding another risk to the many they already managed. Weak management skills among entrepreneurs contributed to a failure to reduce business risks. Risk-taking is an important quality among entrepreneurs, but needs to be considered and proactive. Management behaviours regarding daily operations were facilitated and inhibited by numerous technological, cultural and socio-economic factors, by business networks, and by the physical fitness and diligence, patience and persistence, motivations, and skill and experience of the entrepreneur.

Technological tools, despite their undoubted assistance in improving productivity, were unaffordable to many of the women in this study. The support of family members in sharing the workload of the business eased the pressure of daily routines, but there were many other daily family and community obligations for businesswomen that constrained their time and energy for the business. Support of family members has been well studied in the literature of family entrepreneurship. When comparing support from family members in the present study with those in other studies, it seems that the Vietnamese women received more significant support than their counterparts in other countries.

Beyond these factors, the present study finds that socio-economic changes in rural areas resulted in less family support for the women. The rising phenomenon of female-headed households and the feminisation of agriculture have been widely discussed in literature regarding the urbanisation of developing countries (Hoang 2010; Hoang, Dang & Tacoli 2005).

This study also finds that both informal and formal business networks for daily management and operations are important. Larger businesses tend to rely on networks
more than smaller ones, supplying a need for information and collaboration that are required for survival.

Significantly, the findings of this study suggest that daily operation management behaviours are affected by a variety of individual factors. The entrepreneurs were found to be extremely diligent, devoting long working hours and a great amount of physical labour to daily routines. This diligence was possible because of good levels of physical fitness and a strong will to be involved in all the activities of the business. All the participants stated that the diligence was key to ensuring daily operations were properly managed. Having had to cope with failure in some transactions, entrepreneurs were found to be resilient, keeping the business going. Their skill and experience were important for daily business operations, especially in the manufacturing and production sectors.

Financial management behaviours were influenced by cultural values in the local community, contributions by social organisations, legal frameworks controlling the informal credit sector, the effectiveness of local commercial banks, and the availability of personal property to the entrepreneurs. The cultural values of mutual familial support and strong urge to create savings enabled the entrepreneurs to raise funds for both start-up and daily operations mostly from internal sources, especially friends and family. Several social organisations in Vietnam offering micro-credit schemes allowed entrepreneurs to gain access to small loans at favourable interest rates, which assisted to some degree; however, these funds were found to be more poverty-focused, and too small to make a large impact on the financing plans of these entrepreneurs, who were generally not considered poor enough to qualify. The loose management of the informal credit sector by the local government and the ineffective local commercial banking system led the entrepreneurs to look for other, informal sources of funds which were risky to both lenders and borrowers.

The individual factor of real property ownership was found to assist the entrepreneurs in financial structuring. Property was both fixed, like houses or land, and variable, like cash from personal savings or borrowings from social networks. Having such property enabled the entrepreneurs to cut costs on renting a business location, or on borrowing, so that they could be more confident in their financing plans. Although many current
studies look at specific behaviours of financing arrangement, few attempt to study the underlying reasons of these behaviours as summarised above.

Strategy crafting behaviours were most significantly influenced by both contextual and individual factors. Cultural values that favour strong bonded family and personal relationships helped shape several common strategies the entrepreneurs employed to survive and compete: involving family in the business and building strong personal relationships with business partners and competitors. However, strategy crafting behaviours were also negatively affected by several traditional ways of thinking. The dominant negative drives coming from deeply ingrained cultural doubts of the capabilities of females in business or worries about the rising dominance of women in the family structure prevented the entrepreneurs from up-scaling operations and extending their markets. Also, the entrepreneurs were hampered in their ability to implement sustainable and ambitious growth strategies by the weak local government regulations on business networks. In particular, there was no clearly defined legal framework to deal with unpractised legal commitments in business contract signing between the entrepreneurs and their business partners. In some cases when the contracts were bleached, no effective legal actions were taken by the authorised governmental bodies.

Strategy crafting behaviours were also influenced by the individual characteristics of each businesswoman, such as industry experience and networking skills, self-efficacy, and physical fitness and diligence. Each entrepreneur developed a personal set of strategies that suited her business, based on her distinctive human capital; the most common of these involved cost-cutting, family involvement, self-employment, tight financial management and dedication.

8.3 Proposed Novel Model of Female Entrepreneurship in Rural Areas of Transitional Countries

This section emphasizes a special link between transitional context with entrepreneurial propensity and behaviours of rural females. This link is established from the chapter 1, 6 and 7 of the thesis which indicates the uniqueness of entrepreneurial activities of rural females in transitional economies. Next, the novel model of female entrepreneurship in
rural areas is presented. This model is considered the important research outcome of this study.

8.3.1 Transitional economies and entrepreneurial propensity and behaviours of rural females

While chapter 1 reviews literature in the changing context of transitional economies, chapters 6 and 7 of this thesis detail the influence of the transitional context of Vietnam on rural females’ entrepreneurial propensity and behaviours. This section lays the emphasis on the link between transitional economies and entrepreneurial propensity and behaviours. The link was the dual impact of transitional context on these two entrepreneurial activities of rural females.

Like many other transitional economies, Vietnam transformed from a central planning to market economy with radical reform (Đổi mới) policies with an aim to promote economic development in general and entrepreneurship in particular. The transform process resulted in changes in macro-environmental factors (socio-cultural, economic, political and legal, and technological, and international landscapes) and meso-environmental factors (government policies, business networks, and local business traditions) within the country.

The changes were found to be both positive and negative in the country’s rural settings and rural females’ entrepreneurial activities. Particularly, this study found these positive changes:

i) A sense of decreased gender imbalance was found in communities and families. This may be due to free access to information about the gender equality in wider communities such as big cities and other more advanced countries. Appreciation from the public was seen towards successful female entrepreneurs in local areas. Community and family’s practical support were provided to female entrepreneurs to run businesses and to female non-entrepreneurs to start up businesses.

ii) Economic openness created business opportunities for more groups of population including rural females. Market accessibility for rural females was facilitated due to improved rural infrastructure such as road systems.
iii) Legal frameworks were applied equally to all groups in rural communities and with an aim to reduce inequality for rural women. For example, land right laws were revised to include women’s names in property ownership. This empowered rural females to access to more formal loan schemes by commercial banks and other credit institutions.

iv) Technological applications were available to all the groups in rural communities, depending on their technology literacy and financial positions. To illustrate, landline, mobile phones, and Internet connection were offered to the local areas. This enabled easier access to multiple sources of information for businesses.

v) International business opportunities existed for any rural female entrepreneurs whose businesses could go international. Business partners from neighbouring countries could visit business sites anytime under visa conditions. In Recycle-Ville, for instance, visits from Chinese business partners to the local businesses were found regular; and Vietnamese businesspeople could also visit their counterparts in China under visa conditions.

vi) There were targets to speed up economic and entrepreneurship development in rural areas by both central and local governments. A number of positive influences were acknowledged such as the introduction of macro-economic stabilisation policies, enhanced private sector development, the reform of State-owned enterprises and reforms in the agricultural, trade and investment, and banking sectors.

vii) Formal and informal business networks were established among local business owners. These networks created opportunities to share business information and good practices for existing, new as well as potential female entrepreneurs.

viii) Efforts to retain and develop local business traditions by both government and local residents in rural areas oriented female entrepreneurs and potential female entrepreneurs to make use of existing business opportunities within local areas. It was found much more common for rural females to start a business in the industry they were exposed to in their local residential places.
However, it was found in this study that many of the macro-environmental changes took place unfavourably to rural female entrepreneurs. Also, the positive changes made by the governments, social organizations, and other relevant institutions were found inadequate and not proactive enough to be greatly helpful for rural females. In particular:

i) The migration of rural youth and middle-aged males to urban areas passed the majority of the agricultural production and family management to rural females. This lessened the time of rural females for their own health care and business involvement. As a result, female non-entrepreneurs who wished to start up a business might not be able to fulfil their desire due to their involvement in agricultural production or domestic work; or poor health conditions.

ii) Despite of the unclear harsh prejudices toward rural females, they were still assumed to be major home carers. Also, rural females were expected to contribute to sustain their family, extended families, and community through financial (such as gifts, and cash) and non-financial contributions (such as employment opportunities). This at times prevented female entrepreneurs from rational business management thinking and practices.

iii) Legal frameworks for unethical and unfair business practices were not fully complete and enforced within the business circle, especially with foreign business partners. This resulted in financial loss or even bankruptcy for female entrepreneurs.

iv) Technological products such as mobile smart phones, computers and Internet applications, and modern machinery were still far from being effective for rural females to apply into their venture start-ups and business management. They were found either too complicated to use or unaffordable to the women. As a result, most of the rural females did not use these tools or apply them in their businesses to improve the productivity.

v) Governmental policies, social organization, and other relevant bodies (such as credit institutions) did not fully and practically support rural females to set up their businesses. Many funding schemes were either too small or
with conditions that rural females were not able to meet. Corruption was involved to facilitate the loans if any.

vi) Most of business networks were informally established that led to unofficial norms and standards for the networkers. When there was a failure in the networks (such as frauds among business partners), there were no practical legal frameworks for business partners to apply.

Overall, these indicators show the context of rural areas in transitional economies where rural female entrepreneurs operated their businesses. It was different from those closed economies where the governments had absolute controls over the economy; and from those developed economies where entrepreneurs had a lot more favourable conditions to develop. Transitional economies seem to struggle in the middle of their development process, managing to find right directions for their systems. This struggle, inevitably, created both opportunities and challenges for entrepreneurs, especially rural female entrepreneurs.

8.3.2 Novel model of female entrepreneurship in rural areas of transitional countries

This research arrives at a novel, more refined and expanded framework of female entrepreneurial propensity and behaviours in rural transitional economies, with special reference to Vietnam. Based upon the conceptual frameworks considered in Chapter 2 as a foundation, and building upon them using the data and findings of the present research, this framework modifies and elaborates them to capture the relationships between different variables that were particularly relevant to the present research work.
Figure 17 Model of female entrepreneurship in rural Vietnam and transitional countries

Figure 17 illustrates the based model illustrating the impact of community and individual factors on the entrepreneurship and entrepreneurial behaviours of rural businesswomen. Particularly, it shows:

- the impact of community contexts on entrepreneurship
- the impact of individual factors on entrepreneurship
- the dual impact (both facilitating and inhibiting, using + and -) of particular macro- and meso-environmental factors on particular entrepreneurial behaviours
- the dual impact (both facilitating and inhibiting, using + and -) of particular individual factors on particular entrepreneurial behaviours

This model can be expanded:
This model displays the influencing sub-factors in each construct. There are fifteen community contextual factors (twelve macro- and three meso-environmental), eleven individual factors and six entrepreneurial behaviours, as treated in the present research.

The framework suggests that community contextual factors influence but do not fully determine entrepreneurial propensity of the women, which is largely a function of individual factors. The dotted line indicates the consensual view of the entrepreneurs that the community factors had a less significant impact on entrepreneurial propensity than individual factors.

A stronger association, as indicated by the solid line exists between individual factors and entrepreneurial propensity in Figure 18. Specifically, six of the individual factors (listed in the model as green with asterisks, namely self-efficacy, physical strength and diligence, owner’s property availability, opportunity exploration and exploitation, skill and experience, and family crisis and failures) were found largely to determine the decision to start a business or, alternatively, to delay or never to pursue venture creation.
In essence, according to the present research, when women decide to start a business, their propensity and behaviours are based upon the influence of this sub-set of individual factors. These sub-set of individual factors were found to influence entrepreneurial propensity which in turn influenced entrepreneurial behaviours of female entrepreneurs.

The expanded figure also shows the macro- and meso-environmental factors affecting entrepreneurial behaviours (see Figure 18).

The individual factors variously influence entrepreneurial behaviours of the women. Of particular note were: social learning, self-efficacy, motivations and goals, and skills and experience were both negatively and positively associated with how entrepreneurs select an industry and determine the scope of their activities. Demographic factors shaped their staffing behaviours, which while unprofessional were in line with employment norms in their particular settings. As well, their skills and experience were important indicators of risk management behaviours, with higher levels of skill and experience often correlating to low levels of risk to the businesses. The availability of property increased the level of their confidence in their financial management behaviours. Higher levels of physical fitness and diligence, patience and persistence, stronger motivations and ambitious goals, and higher level of skills and experience among the women increased productivity through their daily management behaviours, although these factors might also lead to over-involvement in daily routines. Lastly, self-efficacy, physical fitness and diligence, and skills and experience drove the entrepreneurs to craft certain strategies for their businesses: these might be unsystematic and lack vision, but they were adequate to sustain the businesses in a rural setting.

8.4 Contribution of the Research and Implications

This research contributes significantly to the current literature and has implications for theory and practice. The study advances theory-building by researchers involved in women’s entrepreneurship in transitional and developing countries. It also has practical implications for Vietnam’s central and local governments, and makers of policy for rural development, development agencies and social organisations.
The study adds to the under-researched topic of entrepreneurship, particularly rural female entrepreneurship, in transitional economies. Practically, the research highlights the importance of female entrepreneurship, especially in the rural areas of transitional countries using evidence from Vietnam. This addresses a call from VCCI (2007) which mentions limitations in their own research in that it focused on urban entrepreneurs only.

This study takes the field to deeper exploration and assessment of the impact of both the community context in which entrepreneurs operate, and the influence of individual factors on a rural woman’s propensity to become involved in a business undertaking. It explains the entrepreneurial behaviours of the women from a managerial aspect, and builds up a novel and integrated framework for female entrepreneurship in rural areas. Within the limitations of research, this frame is applicable to other transitional and developing economies. Importantly, in the view of this researcher, the present study helps to promote the entrepreneurial activities of rural females in Vietnam and in other similar economies. A higher rate of entrepreneurial activity in rural areas is expected to bring profound and practical improvements in the general well-being of rural residents of such countries, who are often the dominant portion of the population.

In particular, the research contributes to the current literature by offering the following new findings:

- The newly identified features of female-led businesses in rural areas cover multiple business sectors. Rather than emphasis on the service-oriented sector as found in current literature, this shows that women are also involved in manufacturing. The finding that choice of industry depends on local business traditions and geographical conditions is particularly salient.
- Of many factors analysed, this study finds that only six individual factors largely determine entrepreneurial propensity among rural females. These are self-efficacy, skill and experience’, owner’s property availability, capability of opportunity exploration and exploitation, physical fitness and diligence, and family crisis and failures. The current literature may offer findings on one or a few factors within this area, but none to date looks at all of these in relation to the community.
Community and individual factors have a dual impact on the entrepreneurial behaviours of rural females. Most existing studies focus only on inhibitors, tending to overlook the facilitators of female entrepreneurship. None regards entrepreneurial behaviours explicitly as does this study.

The establishment of a novel and integrated model shows the impact of both community and individual factors on the entrepreneurial propensity and entrepreneurial behaviours of rural females in transitional economies.

8.4.1 Implications for Theories

The research contributes to the current theoretical literature by its findings in the following areas:

- This study conducts systematic research of rural females, who make up more than half of the rural population in transitional economies. It confirms the challenges that entrepreneurs, and especially females, face in such economies, and which are documented in existing studies such as that of Aidis et al. (2007). Having the factors that influence these women better understood by relevant stakeholders should empower this large section of population to develop and improve their general well-being, and in doing so to assist the welfare of their family and the local economy.

- This study adds important findings on rural settings of economies where radical transformations are taking place during a time of economic transition. This enables a better understanding of contemporary policies, regulations and rules concerning entrepreneurship and other business-related issues in these communities, which will be beneficial for concerned parties such as policy makers, scholars, investors and entrepreneurs in making informed decisions.

- This study identifies the determinants, found in no other extant research, of entrepreneurial propensity in rural women in transitional economies. These determinants are expected to assist women, governments, policy makers and social organisations to be more focused on their attempts to promote entrepreneurial activities.
This study provides real-world, empirical data on female entrepreneurship, which to date has been studied mostly at conceptual level.

This study builds a novel and refined model of female entrepreneurship in rural areas of transitional economies, which no other study has been found to do. In particular, this model illustrates both community contextual and individual factors that influence rural female entrepreneurship. Multiple factors were examined in both groups of factors. The examination of community contextual factors covers both macro-environmental and meso-environmental impacts. Also, the entrepreneurship was studied in specific angles of entrepreneurial propensity and behaviours. In comparison to all the most popular existing models and frameworks in entrepreneurship, this model is considered the most integrated one and especially specific to rural female entrepreneurship in transitional economies.

8.4.2 Implications for researchers

When researching female entrepreneurship in rural areas of a country like Vietnam, researchers should pay attention to the following issues regarding research methods:

- The approach to research participants in rural areas must take preliminary steps to make the data collection productive. Research activities such as interviews or observations are relatively new to rural inhabitants, and potential participants may feel reluctant to participate in the research. At its extreme, rural communities might be offended by being observed and queried.
- The best approach to reach rural participants is to obtain a reference letter from an academic institution such as a university or research institute, and present it to the local authorities and seek their facilitation. Many communities may have strong hierarchical or traditional lines of power, it is important to conduct the research under the aegis of the authorities. They can be a great source of help in reaching participants as they have strong connections to and influence on local areas. They can assist in numerous ways such as sending assistants to accompany researchers to the target sites, or introducing potential participants.
• For all their help, local authorities can also complicate research. To avoid intervention in the research process, there is a need to explain the controlling ethical requirements and procedures to the authorities, and arrange for meetings or interviews with participants after introduction sessions by the representatives.

• The most relevant written documentation for researching rural communities in emerging countries can be found at international development agencies or NGOs such as VCCI (in Vietnam), World Bank or World Vision. These organisations have a wide range of experience in similar research activities through their social projects supporting rural communities.

8.4.3 Implications for existing and potential female entrepreneurs in rural Vietnam

The findings of this research provide several facts that existing and potential female entrepreneurs should notice. They include the following:

• The dual impact of community and individual factors indicates that there is a need to assess and combine the strengths of particular individual qualities and particular opportunities in the community in order to become a successful entrepreneur.

• Women should not just focus on the service sector; they are capable of creating successful businesses in many sectors.

• The dual impact of community contextual factors on entrepreneurial propensity indicates that women can view these factors as facilitating rather than inhibiting. In other words, community factors, despite their impact, are not reasons to hold potential entrepreneurs back. Those who can overcome several important and well-identified individual obstacles can become entrepreneurs.

• Potential entrepreneurs should try to build up their own set of individual factors that enhance entrepreneurial propensity.

8.4.4 Implications for government, policy makers, development agencies and social organisations

There are a number of implications for central and local government, policy makers, development agencies, and social organisations in regard to entrepreneurship support
policies towards female entrepreneurs in rural Vietnam, and towards regional economic development in general.

Throughout the world, researchers are pointing to the fact that the development of entrepreneurship and the growth in the number of female entrepreneurs are linked to and can increase local economic growth. Rural entrepreneurs can create jobs for local residents. Investment in the development of entrepreneurship and female entrepreneurs can be a useful part of regional development strategies.

Programs to encourage female entrepreneurs must take special regard of the local contexts that influence both the propensity and behaviours of potential entrepreneurs. Entrepreneurial facilitators can be created in a specific and practical ways, to increase the chance for local women to start ventures, including financial assistance as initial capital investment, providing education and training to develop important business skills, and encouraging a growth in personal confidence, in health and in fitness building. They should also help provide solutions that will ease the stress of any family crises or failures, through family support or counselling services.

The facilitators to sustain the development of female entrepreneurship require a wide range of actions. Macro-level policies need to

- promote positive attitudes towards female entrepreneurs in general such as launching community-wide education programs on the increasingly important role of female entrepreneurs, of women in families, and women in communities. This may counteract standard perceptions of the community of the traditional family and community obligations of women generally and entrepreneurs in particular;
- improve necessary infrastructure for entrepreneurship, especially financial infrastructure. This includes re-structuring the role of commercial banks in rural areas, legalising the informal funding sector, and increasing the effectiveness and efficiency of social sources of funding to entrepreneurs. These measures can provide more favourable funding mechanisms and reduce financial risks for potential business owners;
proactively control socio-economic and political fluctuations. There should be appropriate policies addressing issues like reassigned farming land, shifts from farm to non-farm activities, and job migration to urban areas. This is likely to increase non-financial support to entrepreneurs.

Meso-level (institutional policies) need to

- tighten legal practices to protect businesses from unethical dealings such as fraud or breach of contract. This expectation is that this will encourage entrepreneurs to extend their markets and business operations;
- minimise corrupt practices at all levels of authority. A transparent business environment reduces risks and mental pressure for entrepreneurs;
- tailor more female-focused support policies. This will equalise business opportunities for the genders, given the fact that men tend to have more opportunities than women in rural areas;
- promote formal and informal business networks among entrepreneurs. These will provide more assistance to both small-scale and large-scale businesses;
- reinforce business traditions in each local area as this is likely to encourage more residents to participate in entrepreneurship through the social learning process;
- increase female participation in general education, vocational training and higher education for entrepreneurs. This should lead to the improvement of necessary business skills, and enhance the effectiveness and efficiency of business management practices among the entrepreneurs;
- combine the efforts of all parties offering female entrepreneurship development programs (central government, local government, social organisations and development agencies). This will improve the consistency of assistance and avoid duplicating work.
- develop programs to increase well-being of rural females, such as proper diet, exercise and rehabilitation;
- provide family counselling or support for rural females, especially those with family crises;
- make community and local government-controlled land or premises more readily available for developing businesses;
recognise entrepreneurial achievements and promote the possibilities to potential entrepreneurs;

- identify more place-based niche entrepreneurial activities that take advantage of local or regional strengths and resources.

8.5 Future Research

There is a need for further research on the relationships among the variables in the built model of female entrepreneurship in rural areas of transitional countries. There are four specific areas:

8.5.1 Relationships between community contextual factors and individual factors

Further research should explore the relationships between community and individual factors. In particular, it is unknown whether the development of entrepreneurial businesses will over time influence the demographics of the region by encouraging greater female participation in education, reducing family size and increasing the number of females who work outside the home or family businesses.

Researchers might wish to examine the dual impacts of community factors (both at macro- and meso-level) on individual factors, and vice versa. For example, it is likely that technological development, cultural values and norms, government policies, and business networks might influence social learning of the entrepreneurs. Another fruitful area of research would be to examine how technology and communication tools might influence social learning, particularly network bonds, supporting policies, skills and training, and business networks. Of interest to any research dealing with Vietnam will be the cultural values and norms that influence demographic factors. From observation, it is clear that traditional family roles may determine the level of education of the entrepreneur, the number of children they have, the hours they can devote to business outside the home. Lastly, further research should examine how business networks influence the social learning process as it provides inter-communication and inter-support among its members.
8.5.2 Cross-relationships among community contextual sub-factors

Further research could examine the influences of macro-environmental factors on meso-environmental factors; for example, the economic and political situation of a country or region (e.g. closing of the border to China) might limit the capacity of central and local governments to offer or craft policies to support female entrepreneurs. There are likely to be connections among macro- and meso-environmental factors; a reduction in the amount of land available for farming might be the reason behind family structural changes or economic fluctuations in rural areas. Government policies can also intervene in business network regulations and encourage the development of local business traditions.

8.5.3 Cross-relationships among individual sub-factors

It might be useful to look at relationships that exist between and among individual factors. For example, the age factor might determine physical fitness and diligence, or motivations and goals. Another productive line of enquiry would be whether social learning influences self-efficacy, skill and experience. One very fruitful area of research that this study has pointed out is the availability of real property. It would be productive to examine the mechanisms and outcomes of how property availability motivates entrepreneurs and sets higher business goals than are achievable by those without property.

8.5.4 Long-term future of the businesses

It is unknown whether the businesses lack of succession plans will ultimately lead to the demise of necessity based businesses or whether they are likely to develop into businesses with longer time horizons and future oriented plans. Similarly it is unknown whether the current dual impacts found in this research, such as family influences, will evolve over time. Hence there is an ongoing need for continued research in transitional economies such as Vietnam which are evolving into more thorough market-based economies. This strongly points to the need for longitudinal studies in this area.
8.6 Limitations

8.6.1 Availability of previous research

One of the problems encountered in this research has been access to data and the scarcity of documentation in the public domain. The internationally available popular databases such as Scopus, Ebscohost and Google Scholar offer few studies of female entrepreneurship in rural areas of developing countries in general, and Vietnam in particular. Although top-ranking authorities in the target sites provided documentation such as internal yearly reports on local development when requested, most were found to be too general for the specific needs of this research. There were no special reports on economic development relevant to these communities and the female entrepreneurs in them; most reports covered social, cultural, political and general economic issues. This made it difficult to gain insights into entrepreneurship development in the chosen areas.

One good source of information, were independent reports from NGOs such as World Vision, which provided useful statistics and evaluations of a number of development issues, including female entrepreneurship in rural areas. The researcher used empirical evidence from interviews to various stakeholders of the businesswomen and from observations at the target sites to fill in gaps left by the written data.

8.6.2 Limitation of the research methodology

The research used purposive sampling, which can limit the ability to make broad generalisations from the results. The limited selection of ten cases in two rural communes in North Vietnam may not be generalisable to other rural settings in Vietnam, let alone to other contexts. Although the research instruments are considered valid and reliable, researchers in other, equivalent fields may not achieve the same results.

Furthermore, it is acknowledged that the researcher, although being a female and native speaker of Vietnamese, might not have been able to collect data from multiple aspects of the entrepreneurs and their businesses. The fact is she was from outside of these rural communities which might have prevented the entrepreneurs and stakeholders to fully reveal their stories, especially there may have elements of illegality within some
businesses (regarding environmental protection practices required by the government for recycling businesses). However, this research did not focus on the dark side of the businesses by the female entrepreneurs but influencing factors on their entrepreneurial propensity and behaviours. Therefore, this limitation did not prevent the study from reporting its key results.

Last but not least, statistical tools from a quantitative approach might have helped the research to statistically measure the impact of community contextual and individual factors on the entrepreneurial propensity and behaviours of rural females in such transitional context. This might have assisted the research to generate a more holistic understanding about this influence.

8.7 Chapter summary

This final chapter summarises the findings to answer the research questions, and discusses the findings in relation to other findings in the literature. It proposes an integrated model of female entrepreneurship to illustrate how various community and individual factors influence entrepreneurial propensity and behaviours. It also reveals multiple implications of the research findings, and discusses several areas for future research.

This thesis is both exploratory and descriptive in nature and has aimed to provide an empirical study of the impact of community and individual factors on the entrepreneurial propensity and behaviours of females in rural areas of transitional economies, based on empirical evidence from Vietnam. Through a review of extant literature, supported by qualitative case studies, this research assesses how each community and individual factor works to influence these qualities.

Significantly, this research finds that rural females’ entrepreneurial propensity is largely influenced by six certain individual factors: a high level of self-efficacy, physical fitness and diligence, skill and experience, ownership of property, ability to explore and exploit opportunity, and few or no family crises and failures. The most significant contribution of this research to the current literature is the insight that particular community and individual factors have a dual impact on these six relevant behaviours. This is not
revealed in any current studies. However, it is also noted that the impact of these individual factors is uneven.

These findings lead to the conclusion that current conceptual models of entrepreneurship may not be fully able to illustrate and explain the entrepreneurial propensity and behaviours of rural females in transitional economies such as Vietnam. To address this lack, the formation of an integrated model not only shows the major factors that influence propensity and behaviours but also illustrates cross-relationships among the factors. This should offer useful information for other researchers, entrepreneurs, potential entrepreneurs, governments, policy makers, development agencies, and social organisations.

This thesis fills a gap in literature on female entrepreneurship by assessing the influence of various community and individual factors on entrepreneurial propensity and entrepreneurial behaviours of rural females. The proposed model should improve understanding of the complex entrepreneurial process that businesswomen in rural areas of the transitional countries experience.
My time is always limited, even too limited. I have to take care of my housework, my children, my social commitments, and this business at the same time. However, I do not want to stay away from my business, I do not want to be isolated from networks. I am still young, I need to work hard. Admittedly, I can’t take care of my family as much as I want. Sometimes, I come home late and cook dinner late, my husband often shouts at me.

I love this business, and treasure my efforts for it. I can’t hold its future, but I always tell myself to try hard. Honestly, I work passionately at work, but after work, I often feel totally exhausted. However, I always think I have to be determined, diligent, and resilient. We always need to think ‘We can do it!’, then you really can. If you think you can’t, we will hold back. I teach my daughter this philosophy, and I think every woman should think this way.

—interview with Gartex2
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PUBLICATIONS ARISING OUT OF THE THESIS

Journal publication (refereed)


Book chapter


Conference papers


APPENDICES

Appendix 1 Technological development applications by female entrepreneurs

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<thead>
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<th>Technological development applications</th>
<th>Recycle-Ville</th>
<th>Farm-Ville</th>
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<tbody>
<tr>
<td>Telephone networks</td>
<td>5</td>
<td>5</td>
</tr>
<tr>
<td>Computers and internet</td>
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<td>3</td>
</tr>
<tr>
<td>Simple production machinery</td>
<td>5</td>
<td>5</td>
</tr>
<tr>
<td>Total no. of entrepreneurs</td>
<td>5</td>
<td>5</td>
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Appendix 2 Positive impact of cultural norms and assumptions of female entrepreneurs

<table>
<thead>
<tr>
<th>Cultural norms and assumptions</th>
<th>Recycle-Ville</th>
<th>Farm-Ville</th>
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<tbody>
<tr>
<td>Reactive support from family</td>
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<td>5</td>
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<tr>
<td>• Strong support</td>
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<td>• Medium support</td>
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<tr>
<td>• Weak support</td>
<td>0</td>
<td>0</td>
</tr>
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<td>Proactive support from family</td>
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<td>Savings for children and old age</td>
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<td>Helping communities</td>
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<td>3</td>
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<td>Women with more freedom</td>
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<td>5</td>
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<td>Male domination in families</td>
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<td>1</td>
</tr>
<tr>
<td>Total no. of entrepreneurs</td>
<td>5</td>
<td>5</td>
</tr>
</tbody>
</table>

Appendix 3 Positive impact of socio-economic factors on female entrepreneurs

<table>
<thead>
<tr>
<th>Socio-economic factors</th>
<th>Recycle-Ville</th>
<th>Farm-Ville</th>
</tr>
</thead>
<tbody>
<tr>
<td>Higher living standard in rural communities</td>
<td>5</td>
<td>5</td>
</tr>
<tr>
<td>Wider markets thanks to shift from farming to non-farming activities</td>
<td>5</td>
<td>5</td>
</tr>
<tr>
<td>Empowerment of women in various economic sectors</td>
<td>5</td>
<td>5</td>
</tr>
<tr>
<td>Total no. of entrepreneurs</td>
<td>5</td>
<td>5</td>
</tr>
</tbody>
</table>
Appendix 4 Positive impact of government support on female entrepreneurs

<table>
<thead>
<tr>
<th>Government support</th>
<th>Recycle-Ville</th>
<th>Farm-Ville</th>
</tr>
</thead>
<tbody>
<tr>
<td>Facilitated commercial loans</td>
<td>5</td>
<td>5</td>
</tr>
<tr>
<td>Worked closely with social organisations to enable</td>
<td>5</td>
<td>5</td>
</tr>
<tr>
<td>consistency in support policies towards entrepreneurship</td>
<td></td>
<td></td>
</tr>
<tr>
<td>development</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Recognised the efforts</td>
<td>5</td>
<td>5</td>
</tr>
<tr>
<td>Total no. of entrepreneurs</td>
<td>5</td>
<td>5</td>
</tr>
</tbody>
</table>

Appendix 5 Positive impact of business networks on female entrepreneurs

<table>
<thead>
<tr>
<th>Business network</th>
<th>Recycle-Ville</th>
<th>Farm-Ville</th>
</tr>
</thead>
<tbody>
<tr>
<td>Generated support financially</td>
<td>5</td>
<td>5</td>
</tr>
<tr>
<td>Offered non-financial support</td>
<td>5</td>
<td>5</td>
</tr>
<tr>
<td>Total no. of entrepreneurs</td>
<td>5</td>
<td>5</td>
</tr>
</tbody>
</table>

Appendix 6 Negative impact of cultural norms and assumptions on female entrepreneurs

<table>
<thead>
<tr>
<th>Cultural norms and assumptions</th>
<th>Recycle-Ville</th>
<th>Farm-Ville</th>
</tr>
</thead>
<tbody>
<tr>
<td>Domestic obligations</td>
<td>5</td>
<td>5</td>
</tr>
<tr>
<td>Contribution to local communities</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Savings for children, older ages, assistance for</td>
<td>5</td>
<td>5</td>
</tr>
<tr>
<td>extended family members</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total no. of entrepreneurs</td>
<td>5</td>
<td>5</td>
</tr>
</tbody>
</table>
Appendix 7 Negative impact of socio-economic factors on female entrepreneurs

<table>
<thead>
<tr>
<th>Socio-economic factors</th>
<th>Recycle-Ville</th>
<th>Farm-Ville</th>
</tr>
</thead>
<tbody>
<tr>
<td>Shrinking farming land</td>
<td>5</td>
<td>5</td>
</tr>
<tr>
<td>Shift from farm to non-farm activities</td>
<td>5</td>
<td>5</td>
</tr>
<tr>
<td>Natural migration of local youngsters and middle aged males to urban areas</td>
<td>5</td>
<td>5</td>
</tr>
<tr>
<td>Total no. of entrepreneurs</td>
<td>5</td>
<td>5</td>
</tr>
</tbody>
</table>

Appendix 8 Political factors influencing female entrepreneurs

<table>
<thead>
<tr>
<th>Political factors</th>
<th>Recycle-Ville</th>
<th>Farm-Ville</th>
</tr>
</thead>
<tbody>
<tr>
<td>Relationship between Vietnam and China</td>
<td>5</td>
<td>0</td>
</tr>
<tr>
<td>Total no. of entrepreneurs</td>
<td>5</td>
<td>5</td>
</tr>
</tbody>
</table>

Appendix 9 Negative impact of government support on female entrepreneurs

<table>
<thead>
<tr>
<th>Government support</th>
<th>Recycle-Ville</th>
<th>Farm-Ville</th>
</tr>
</thead>
<tbody>
<tr>
<td>Inappropriate financing policies</td>
<td>5</td>
<td>5</td>
</tr>
<tr>
<td>No effective legal practices to protect businesses from unethical behaviors</td>
<td>5</td>
<td>5</td>
</tr>
<tr>
<td>Inefficient information system management</td>
<td>5</td>
<td>5</td>
</tr>
<tr>
<td>Transparency</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>Total no. of entrepreneurs</td>
<td>5</td>
<td>5</td>
</tr>
</tbody>
</table>

Appendix 10 Negative impact of business network on female entrepreneurs

<table>
<thead>
<tr>
<th>Business network</th>
<th>Recycle-Ville</th>
<th>Farm-Ville</th>
</tr>
</thead>
<tbody>
<tr>
<td>Too few formal business networks for entrepreneurs</td>
<td>5</td>
<td>5</td>
</tr>
<tr>
<td>No legal suit against corrupt practices</td>
<td>5</td>
<td>5</td>
</tr>
<tr>
<td>Unfavourable loans from formal, informal and private fund providers</td>
<td>5</td>
<td>5</td>
</tr>
</tbody>
</table>
Failed bank loan applications from commercial banks & 4 & 5  
Significant losses from fraud by cheating partners, especially international ones & 2 & 0  
Weak commercial alliances among business partners & 5 & 5  
Total no. of entrepreneurs & 5 & 5  

### Appendix 11 Demographic factors of female entrepreneurs

<table>
<thead>
<tr>
<th>Demographics</th>
<th>Recycle-Ville</th>
<th>Farm-Ville</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 30</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>From 30-40</td>
<td>2</td>
<td>0</td>
</tr>
<tr>
<td>From 40 to 55</td>
<td>2</td>
<td>4</td>
</tr>
<tr>
<td>Having 2 children and less</td>
<td>5</td>
<td>2</td>
</tr>
<tr>
<td>Having more than 2 children</td>
<td>0</td>
<td>3</td>
</tr>
<tr>
<td>Children at school age</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>Children at working age</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>Completed secondary school</td>
<td>3</td>
<td>2</td>
</tr>
<tr>
<td>Completed high school</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>Completed professional training at colleges</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Total no. of entrepreneurs</td>
<td>5</td>
<td>5</td>
</tr>
</tbody>
</table>

### Appendix 12 Individual factor: social learning

<table>
<thead>
<tr>
<th>Social learning</th>
<th>Recycle-Ville</th>
<th>Farm-Ville</th>
</tr>
</thead>
<tbody>
<tr>
<td>From being exposed to business environment</td>
<td>4</td>
<td>0</td>
</tr>
<tr>
<td>From family</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>From business network, trading partners, and online forums</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Total no. of entrepreneurs</td>
<td>5</td>
<td>5</td>
</tr>
</tbody>
</table>

### Appendix 13 Individual factor: self-efficacy

<table>
<thead>
<tr>
<th>Self efficacy</th>
<th>Recycle-Ville</th>
<th>Farm-Ville</th>
</tr>
</thead>
<tbody>
<tr>
<td>Because of proper fund raising skills</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Because of extensive experiences in the industry</td>
<td>3</td>
<td>2</td>
</tr>
<tr>
<td>Because of certified training skills</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Because of well-established networks</td>
<td>0</td>
<td>2</td>
</tr>
<tr>
<td>Because of strong passion for business</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>--------------------------------------</td>
<td>----</td>
<td>----</td>
</tr>
<tr>
<td>Because of confidence in future business achievement and extension</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>Because of unique features created for the business</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>Total no. of entrepreneurs</td>
<td>5</td>
<td>5</td>
</tr>
</tbody>
</table>
## Appendix 14 Individual factor: physical fitness and diligence

<table>
<thead>
<tr>
<th>Physical fitness and diligence</th>
<th>Recycle-Ville</th>
<th>Farm-Ville</th>
</tr>
</thead>
<tbody>
<tr>
<td>Long working hours</td>
<td>5</td>
<td>5</td>
</tr>
<tr>
<td>Manual work</td>
<td>5</td>
<td>5</td>
</tr>
<tr>
<td>Total no. of entrepreneurs</td>
<td>5</td>
<td>5</td>
</tr>
</tbody>
</table>

## Appendix 15 Individual factor: patience and persistence

<table>
<thead>
<tr>
<th>Patience and Persistence</th>
<th>Recycle-Ville</th>
<th>Farm-Ville</th>
</tr>
</thead>
<tbody>
<tr>
<td>Faced hardship</td>
<td>5</td>
<td>5</td>
</tr>
<tr>
<td>Faced failures in previous businesses</td>
<td>3</td>
<td>3</td>
</tr>
<tr>
<td>Total no. of entrepreneurs</td>
<td>5</td>
<td>5</td>
</tr>
</tbody>
</table>

## Appendix 16 Individual factor: owner’s property availability

<table>
<thead>
<tr>
<th>Owner’s property availability</th>
<th>Recycle-Ville</th>
<th>Farm-Ville</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fixed assets</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>Variable assets</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Total no. of entrepreneurs</td>
<td>5</td>
<td>5</td>
</tr>
</tbody>
</table>

## Appendix 17 Individual factor: Optimistic attitude towards business’s future

<table>
<thead>
<tr>
<th>Optimistic attitude towards business’s future</th>
<th>Recycle-Ville</th>
<th>Farm-Ville</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gain of greater profits</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>Further extension</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>Total no. of entrepreneurs</td>
<td>5</td>
<td>5</td>
</tr>
</tbody>
</table>
Appendix 18 Individual factor: opportunity exploration and exploitation

<table>
<thead>
<tr>
<th>Opportunity exploration and exploitation</th>
<th>Recycle-Ville</th>
<th>Farm-Ville</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>3</td>
<td>3</td>
</tr>
<tr>
<td>Total no. of entrepreneurs</td>
<td>5</td>
<td>5</td>
</tr>
</tbody>
</table>

Appendix 19 Individual factor: motivation and goals

<table>
<thead>
<tr>
<th>Motivation and goals</th>
<th>Recycle-Ville</th>
<th>Farm-Ville</th>
</tr>
</thead>
<tbody>
<tr>
<td>Income generation</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>Self employment</td>
<td>4</td>
<td>3</td>
</tr>
<tr>
<td>Job creation for family members</td>
<td>3</td>
<td>3</td>
</tr>
<tr>
<td>Assistance to local community</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>Saving for children’s future, and older ages</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>No choice for other employment</td>
<td>0</td>
<td>2</td>
</tr>
<tr>
<td>Failures in previous employment</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>Special interests in the industry</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Strong self-efficacy of entrepreneurship capability</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Utilisation of family business experiences and skills</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>Total no. of entrepreneurs</td>
<td>5</td>
<td>5</td>
</tr>
</tbody>
</table>

Appendix 20 Individual factor: human capital

<table>
<thead>
<tr>
<th>Human capital</th>
<th>Recycle-Ville</th>
<th>Farm-Ville</th>
</tr>
</thead>
<tbody>
<tr>
<td>Networking skills</td>
<td>4</td>
<td>3</td>
</tr>
<tr>
<td>Fund raising skills</td>
<td>2</td>
<td>5</td>
</tr>
<tr>
<td>Social learning skills</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Technology skills</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Professionally trained work skills</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Willingness to utilise high technological applications into business operations</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>Previous entrepreneurial experiences in other industries</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>Extensive experiences in the industry</td>
<td>3</td>
<td>5</td>
</tr>
<tr>
<td>Total no. of entrepreneurs</td>
<td>5</td>
<td>5</td>
</tr>
</tbody>
</table>
### Appendix 21 Entrepreneurial behaviour: staffing

<table>
<thead>
<tr>
<th>Staffing</th>
<th>Recycle-Ville</th>
<th>Farm-Ville</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employed a wide range of workers</td>
<td>5</td>
<td>5</td>
</tr>
<tr>
<td>Applied no formal employment procedures</td>
<td>5</td>
<td>5</td>
</tr>
<tr>
<td>Applied flexible wage payment methods and schedules to workers</td>
<td>5</td>
<td>5</td>
</tr>
<tr>
<td>Employed more local workers</td>
<td>5</td>
<td>5</td>
</tr>
<tr>
<td>Employed family members</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>Self-employed as a key workers</td>
<td>5</td>
<td>4</td>
</tr>
<tr>
<td>Multi-tasked a variety of roles</td>
<td>5</td>
<td>5</td>
</tr>
<tr>
<td>Employed female/young/disabled workers</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Employed professionally-trained workers</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>Outsourced production activities to subcontractors</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Total no. of entrepreneurs</td>
<td><strong>5</strong></td>
<td><strong>5</strong></td>
</tr>
</tbody>
</table>

### Appendix 22 Entrepreneurial behaviour: risk management

<table>
<thead>
<tr>
<th>Risk management</th>
<th>Recycle-Ville</th>
<th>Farm-Ville</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tight budget management</td>
<td>4</td>
<td>4</td>
</tr>
<tr>
<td>Tightened personal spending</td>
<td>4</td>
<td>4</td>
</tr>
<tr>
<td>Close supervision over workers</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Utilisation of industry experience to evaluate and avoid risks</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Investments in safety appliances for manufacturing activities</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Improvement of product quality</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>Raised funds from small credit schemes rather than large financial institutions</td>
<td><strong>1</strong></td>
<td><strong>1</strong></td>
</tr>
<tr>
<td>Reinforcement of mutual trust among business partners</td>
<td>3</td>
<td>2</td>
</tr>
<tr>
<td>Signed official legal contracts to business partners</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>Tightened selection of business partners</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Legally registered the business</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Strictly followed safety requirements of production</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total no. of entrepreneurs</td>
<td><strong>5</strong></td>
<td><strong>5</strong></td>
</tr>
</tbody>
</table>
Appendix 23 Entrepreneurial behaviour: management over daily business operations

<table>
<thead>
<tr>
<th>Management over daily business operations</th>
<th>Recycle-Ville</th>
<th>Farm-Ville</th>
</tr>
</thead>
<tbody>
<tr>
<td>Handled large amount of work (mostly manual)</td>
<td>5</td>
<td>5</td>
</tr>
<tr>
<td>Multitasked as both manager and a worker</td>
<td>5</td>
<td>5</td>
</tr>
<tr>
<td>Worked with long, and no clearly defined working hours</td>
<td>5</td>
<td>5</td>
</tr>
<tr>
<td>Built strong personal relationships with business partners</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>Clearly defined the roles of workers in business</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>Maintained proper cash flow and minimised bank transactions</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>Paid special attention to allocate work between managers of the business</td>
<td>0</td>
<td>2</td>
</tr>
<tr>
<td>Refused to delegate the work</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Hired professionally trained workers</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>Total no. of entrepreneurs</td>
<td>5</td>
<td>5</td>
</tr>
</tbody>
</table>

Appendix 24 Entrepreneurial behaviour: financial arrangements

<table>
<thead>
<tr>
<th>Financial arrangement</th>
<th>Recycle-Ville</th>
<th>Farm-Ville</th>
</tr>
</thead>
<tbody>
<tr>
<td>Raised funds from personal savings, extended family members, informal and private fund providers, and informal fund raising groups</td>
<td>5</td>
<td>5</td>
</tr>
<tr>
<td>Preferred to apply funds from social organisations and small credit schemes</td>
<td>4</td>
<td>4</td>
</tr>
<tr>
<td>Managed to ensure the continuous cash flows</td>
<td>5</td>
<td>5</td>
</tr>
<tr>
<td>Applied large amounts of fund from commercial banks</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>Harnessed funds from diversified investment into another business in other industries</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>Total no. of entrepreneurs</td>
<td>5</td>
<td>5</td>
</tr>
</tbody>
</table>
## Appendix 25 Entrepreneurial Behaviour: Entrepreneurial strategies

<table>
<thead>
<tr>
<th>Entrepreneurial strategies</th>
<th>Recycle-Ville</th>
<th>Farm-Ville</th>
</tr>
</thead>
<tbody>
<tr>
<td>Maximised cost cutting activities</td>
<td>5</td>
<td>5</td>
</tr>
<tr>
<td>Employed more family members to enhance internal trust</td>
<td>5</td>
<td>5</td>
</tr>
<tr>
<td>Were highly involved in the business activities</td>
<td>5</td>
<td>5</td>
</tr>
<tr>
<td>Kept accumulating capital for re-investment</td>
<td>5</td>
<td>5</td>
</tr>
<tr>
<td>Stayed highly industrious</td>
<td>5</td>
<td>5</td>
</tr>
<tr>
<td>Focused in domestic market</td>
<td>2</td>
<td>0</td>
</tr>
<tr>
<td>Extended to international markets</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>Teamed up efficiently family members</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Encouraged cross learning among working staff</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>Enhanced workers’ commitment through human-focused management approach</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Maintained consensus between co-managers</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>Avoided delegating work to others</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>Retained committed and skilled workers</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Strengthen personal relationships with business partners</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>Extended business network nationwide</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>Offered consistent customer services</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>Extended customer base</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Approached larger business partners</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>Diversified risks by investment in other industries</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Developed business identity</td>
<td>3</td>
<td>2</td>
</tr>
<tr>
<td>Applied modern technological applications into information management</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Outsourcing production activities for subcontractors</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Up-scaled business to achieve economies of scales</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>Applied low-cost strategy</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Applied innovativeness</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>Focused on handling debts</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>Applied flexible payment methods within business network</td>
<td>0</td>
<td>2</td>
</tr>
<tr>
<td>Kept passionate</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Applied tightly work safety practices in production</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Total no. of entrepreneurs</td>
<td>5</td>
<td>5</td>
</tr>
</tbody>
</table>
Appendix 26 Guidelines for in-depth interviews with female entrepreneurs

Filtering questions:

- When did you start your business?
- Are you paying yourself or anyone who is working for you?
- Do you belong to the age group of 28-55?

Personal Information: (Optional):

- Your name:
- You age:
- Your highest educational qualification:
- Marital status:
- The number of children you have:
- How many dependants are there in your family that you need to support them?

Business Information:

- What type of business are you running?
- How long have you been running your business for?
- How many workers are you employing for the business?
- Why did you choose to start up a venture in this industry?

Individual Factors:

- Why did you decide to start this business?
- Did you have any training before starting your business? If yes, who provided it to you? How long was the training? If yes, what was the training institution and what was the program?
- What were the most difficult for you when setting up your business?
- Who supported you most in setting up your business in terms of finances, mental empowerment, management, etc.?
- Do you think it is more difficult for women to set up and run a business compared to a man? Please explain why, why not.
- What is the most difficult part in managing your business now? How do you think these problems restrict you in planning or growing your business?
- What are the most important individual factors to start up a business like yours?

Community Context:

- What tools (such as telephone, computer, and machines) do you use in your production or business transaction?
- Do your family members support you when you started a business and are running your business? If yes, how are they supporting you?
- Do you think the villagers appreciate the business efforts you are spending?
- Do the recent changes in rural areas (such as conversion of farming land to industrial use, and migration of youth and middle-aged men to urban areas) influences to what you are doing?
- Do you have a networking system (support system) with other businesswomen (or men) to help you develop your business? If so, is it working effectively? If not what kind networking system would you like?
- Have you ever heard about Vietnam Woman Entrepreneur Council? If yes, what have you benefited from this organisation?
- What are available supports from the government or local government to your business? How practical are they to your business?
- What government policies would you like to have in order to help women develop their business?
- What can NGOs and other organisations do to support business women like you?
- What advice do you have for other females wanting to set up a business?
- Any other comments or ideas, please include here.
Appendix 27 Guidelines for in-depth interviews with female non-entrepreneurs

Filtering questions:

- Do you belong to the age group of 28-55?

Personal Information (Optional):

- Your name:
- You age:
- Your highest educational qualification:
- Marital status:
- The number of children you have:
- How many dependants are there in your family that you need to support them?

Individual Factors:

- Have you ever started a business? Why/Why not?
- Why don’t you start any business now?
- What were the most difficult do you think for a woman to set up her business?
- Do you think it is more difficult for women to set up and run a business compared to a man? Please explain why, why not.

Community Context:

- Have you ever been informed about government support for females to do their entrepreneurship? If yes, which organisations have informed you? And when did they do that?
- If you want to do a business, can you access to a networking system (support system) with other businesswomen (or men) to help you start up and develop your business? Why?
- What government policies would you like to have in order to help you start up and develop your business?
• Will your family members support you if you start a business? If yes, how will they support you?
• Do you think female entrepreneurs in your village are good books for you to learn from?
• Any other comments or ideas, please include here.
Appendix 28 Guidelines for in-depth interviews with local authority representatives

- Do you think women in the village you are working for should start their own business? Why?
- What were the most difficult do you think for a woman to set up her business?
- Do you think it is more difficult for women to set up and run a business compared to a man? Please explain why, why not.
- Have you or other authorised personnel in female entrepreneurship ever informed about government support for females to do their entrepreneurship? If yes, which support did you/they inform them?
- Has the local government initiated any ideas or programs to promote female entrepreneurship in your village? If yes, what are they?
- Can you or other authorised personnel in female entrepreneurship network those women who are currently entrepreneurs together? Why?
- Can you or other authorised personnel in female entrepreneurship network those women who are currently entrepreneurs or with female non-entrepreneurs so that female non-entrepreneurs can have an opportunity for social learning in entrepreneurship? If yes, in which ways?
Appendix 29 Guidelines for in-depth interviews with social organisation representatives

- Do you think women in the village you are working for should start their own business? Why?
- What were the most difficult do you think for a woman to set up her business?
- Do you think it is more difficult for women to set up and run a business compared to a man? Please explain why, why not.
- How do your social organisations work to help rural females, rural female entrepreneurs and non-entrepreneurs?
- Has your organisation initiated any ideas or programs to promote female entrepreneurship in your village? If yes, what are they?
- Can you or other authorised personnel in female entrepreneurship network those women who are currently entrepreneurs together? Why?
- Can you or other authorised personnel in female entrepreneurship network those women who are currently entrepreneurs or with female non-entrepreneurs so that female non-entrepreneurs can have an opportunity for social learning in entrepreneurship? If yes, in which ways?

Appendix 30 Guidelines for in-depth interviews with female non-entrepreneurs’ husbands

- Do you think that women should start up their own business? Why or why not?
- If your wife starts a business, will you support her? If yes, in which way you will support her?
- Do you think that it is more important for a woman to take care of the domestic work than to spend time to do their business? Please explain why.
- What do you think the most difficult for a woman to start her own business?
- How do you think women can overcome the obstacles to start a business?
Appendix 31 Guidelines for in-depth interviews with female entrepreneurs’ husbands

- Do you think that women should start up their own business? Why or why not?
- Did you support your wife to start her business? If yes, in which way did you support her?
- Are you supporting your wife to run her business? If yes, in which way are you supporting her?
- Do you think that it is more important for a woman to take care of the domestic work than to spend time to do their business? Please explain why.
- What do you think the most difficult for a woman to start and to run her own business?
- How do you think women can overcome the obstacles to start a business?
- Do you mind if your wife can earn more income than you in your family?

Appendix 32 Guidelines for in-depth interviews with female entrepreneurs’ extended family members (mother/mother in law/children)

- Do you think that women should start up their own business? Why or why not?
- Did you support your daughter/daughter in law/mother to start her business? If yes, in which way did you support her?
- Are you supporting your daughter/daughter in law/mother to run her business? If yes, in which way are you supporting her?
- Do you think that it is more important for a woman to take care of the domestic work than to spend time to do their business? Please explain why.
- What do you think the most difficult for a woman to start and to run her own business?
- How do you think women can overcome the obstacles to start a business?
- Do you mind if your daughter/daughter in law can earn more income than your son/son in law/father in your family?
Appendix 33 Guidelines for in-depth interviews with female non-entrepreneurs’ extended family members (mother/mother in law)

- Do you think that women should start up their own business? Why or why not?
- Did you support your daughter/daughter in law to start her business? If yes, in which way did you support her?
- Do you think that it is more important for a woman to take care of the domestic work than to spend time to do their business? Please explain why.
- What do you think the most difficult for a woman to start and to run her own business?
- How do you think women can overcome the obstacles to start a business?
- Do you mind if your daughter/daughter in law/mother can earn more income than your son/son in law in your family?