ECHIDNA GLOBAL SCHOLARS PROGRAM

POLICY BRIEF

Demand-driven and gender-responsive policies for promoting entrepreneurship among women in Vietnam

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Executive summary

Given the profound socioeconomic challenges posed by the COVID-19 pandemic, it is imperative that Vietnam make full use of its human capital. With women making up 50 percent of the population, encouraging entrepreneurship among them is central to the National Strategy on Gender Equality 2021–30, one goal of which is for women-owned businesses to account for 27 percent of all enterprises by 2025 and 30 percent by 2030. Although a number of entrepreneurship training programs for women have been launched, they have not been very effective because they do not adequately recognize the distinct needs and unique challenges of women entrepreneurs.

Our qualitative study of one such program, Future for Women, indicates that women's perceived needs are mainly shaped by female identity conflicts, a narrow view of entrepreneurship, and limited information about supports. If we fail to address these problems, future interventions targeted exclusively to women entrepreneurs may not have the intended effects. This paper offers three types of recommendations for Vietnamese policymakers and female entrepreneurship advocates:

(1) creation of a supportive institutional environment;

(2) recognition of women's unique needs and interests; and

(3) gender-responsive programs that carefully balance short-term needs and long-term goals.

With Vietnam working to graduate to upper-middle-income status by 2035, promoting a more vibrant private sector has become a policy priority (Ministry of Planning and Investment 2018). Because women make up 50 percent of the population, their active participation in entrepreneurial activities is considered to be a driver of socioeconomic growth. When 87 percent of Vietnamese businesses have been negatively impacted by the COVID-19 pandemic (VCCI and World Bank 2020)—with women business owners more affected than men (Lambert 2021)—it has become imperative to invest in women entrepreneurs (Haidara 2021). National efforts to advance women's participation as entrepreneurs will be strengthened by targeted and responsive capacity-building.

WOMEN'S ENTREPRENEURSHIP IN VIETNAM: PROMISING, BUT CHALLENGING

The evidence is growing that increasing female entrepreneurship can have significant economic benefits. In Vietnam, the contribution of women entrepreneurs to the national economy already accounts for 40 percent of GDP and 50 percent of employment (McKinsey Global Institute 2018). Globally, it is estimated that if the number of female entrepreneurs were to match that of male, gross domestic product (GDP) would increase by 3 to 6 percent (Unnikrishnan and Blair 2019).

Beyond the financial benefits, entrepreneurship is also a pathway to gender equality and women's economic empowerment. Female business owners tend to recruit more female employees than male-owned enterprises, narrowing gender gaps in the labor force (West and Sundaramurthy 2019). For example, in Vietnam, women made up 43 percent of the workforce in women-owned enterprises but just 36 percent in those owned by men (USAID 2021). Women's economic participation could also positively affect performance in the workplace generally: gender diversity is thought to bring to an economy a wealth of knowledge, experience, and perspectives; control internal processes and conflicts of interest; and reduce stereotypes and prejudices (Ellemers et al. 2012; Pletzer et al. 2015; Yusof et al. 2018; Zhuwao et al. 2019). Moreover, women entrepreneurs can increase their autonomy, confidence, and decision-making power (Kantor 2021) because the income they earn can improve their living standards and their ability to support families and employees (Bullough et al. 2015). Their accomplishments can also inspire newer generations of girls and women (Bullough et al. 2015).

Given Vietnam's aspirations—embodied in the 2013 Constitution—to be a "strong, democratic, equitable and civilized" country, women's entrepreneurship is gaining popularity. The number of women-owned businesses rose from 22.4 percent in 2015 (UN Women 2021) to 26.5 percent in 2020 (MIWE 2020). In 2020, Vietnam was ranked 10th in Asia and 25th globally in the Mastercard Index of Women Entrepreneurs[1] (MIWE 2020) for the proportion of female participation in entrepreneurial activities. Encouraging more women to start their own businesses continues to be a goal in the National Strategy on Gender Equality 2021–30, approved by the Prime Minister in March 2021, which aims for women-owned businesses to account for 27 percent of all enterprises by 2025 and 30 percent by 2030.

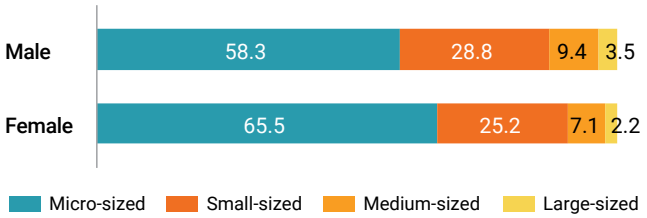
Despite clear progress, women entrepreneurs are still underrepresented in business. Vietnam fell short of the ultimate goal in the National Strategy on Gender Equality 2011–20, which was for women entrepreneurs to constitute 35 percent by 2020; they reached only 27.8 percent in 2019 (UN Women 2021). Coupled with the negative economic impact of the COVID-19 pandemic, the shortfall probably explains why the 2021–30 strategy lowered the targets.

Moreover, 98 percent of women-owned businesses are micro-, small-, and medium-sized enterprises in low-productivity sectors (see Figures 1 and 2). Women also tend to have less capital and fewer employees (VCCI 2019). The pandemic intensified many of the challenges that women already faced, such as the struggle to balance work and family responsibilities, lack of digital skills to maintain business operations during lockdowns, difficulty finding customers, and limited time for professional development (USAID 2021). The rate of women-owned enterprises dropped from 27.8 percent in 2019 to 26.5 percent in 2020 (MIWE 2020). Half of them were also partially suspended or temporarily dissolved, and the number reporting a decline in revenues in the first half of 2020 was almost double that of their male counterparts (UN Economic and Social Commission for Asia and the Pacific 2020).

ENTREPRENEURSHIP TRAINING: A STEP UP FOR WOMEN ENTREPRENEURS?

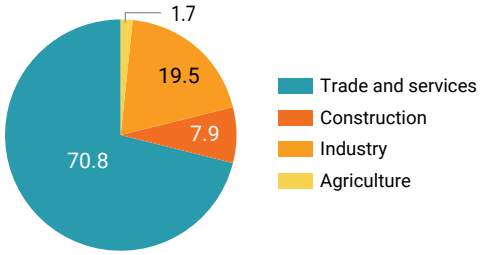
Entrepreneurship training[2] is often viewed as a starting point to narrowing the gender gap. The theory of planned behavior argues that because becoming an entrepreneur is a planned activity, entrepreneurship is teachable (Lackeus 2015; Sabah

FIGURE 1. Percentage of different sized businesses by gender of owner, 2020



Source: Adapted from VCCI 2021.

FIGURE 2. Distribution of women-owned businesses by sector, 2020



Source: Adapted from VCCI 2021.

2016). Other studies have also found a positive correlation between founders' participation in entrepreneurship training and their business performance (Bechard & Toulouse 1998; Moog 2002). In short, entrepreneurship training should not be "a nice to have" but "a necessity in today's world" (World Economic Forum 2009, p. 150).

In making entrepreneurship training for women effective, a critical question is: What do they need to learn and how best can they learn it? Entrepreneurship is a multifaceted process (Global Entrepreneurship Monitor n.d.), and entrepreneurs' needs vary at different stages of business (Roomi & Harrison 2008). Furthermore, the needs of women, a heterogeneous group, diverge depending on their age, education, family dynamics, cultural setting, experiences, values, and entrepreneurial motivation (Carranza et al. 2018; ILO 2020; Kantor 2001). A thorough and gender-responsive consideration of learner needs is therefore central to the design and structure of effective targeted capacity-building interventions (Bredeson 2002; Jones & English 2004; Warnecke 2016). However, most current entrepreneurship training programs in Vietnam tend to be neither demand driven nor gender sensitive; they were designed without consideration of the distinct needs and wants of women entrepreneurs, or their unique challenges (UN Women 2020).

In making entrepreneurship training for women effective, a critical question is: What do they need to learn and how best can they learn it?

Unfortunately, the lack of information about the perceived needs of Vietnamese women for entrepreneurial capacity building makes it difficult to refine programs and policies. This policy brief seeks to address that gap. With support from a range of insights into the learning needs and preferences of women aspiring to be entrepreneurs, the brief sets out recommendations for policymakers and practictioners who wish to enhance support for women entrepreneurs in Vietnam. Data come from interviews conducted in July and August of 2021 with women aspiring to be entrepreneurs who participated in the Future for Women (FFW) program;[3] a focus group discussion with women already entrepreneurs who are FFW participants; interviews with government officials and leaders from the private sector; and extensive review of research and policy documents (see Appendix A for more on methodology).

Context For Women's Entrepreneurship In Vietnam

Vietnam has a long history of promoting gender equality. 2021 marks the 91st anniversary of Vietnamese Women's Day, a time to celebrate the establishment of the Vietnam Women's Union and recognize the many contributions women have made to society. In 1982, Vietnam became one of the first countries to ratify the Convention on the Elimination of All Forms of Discrimination against Women.

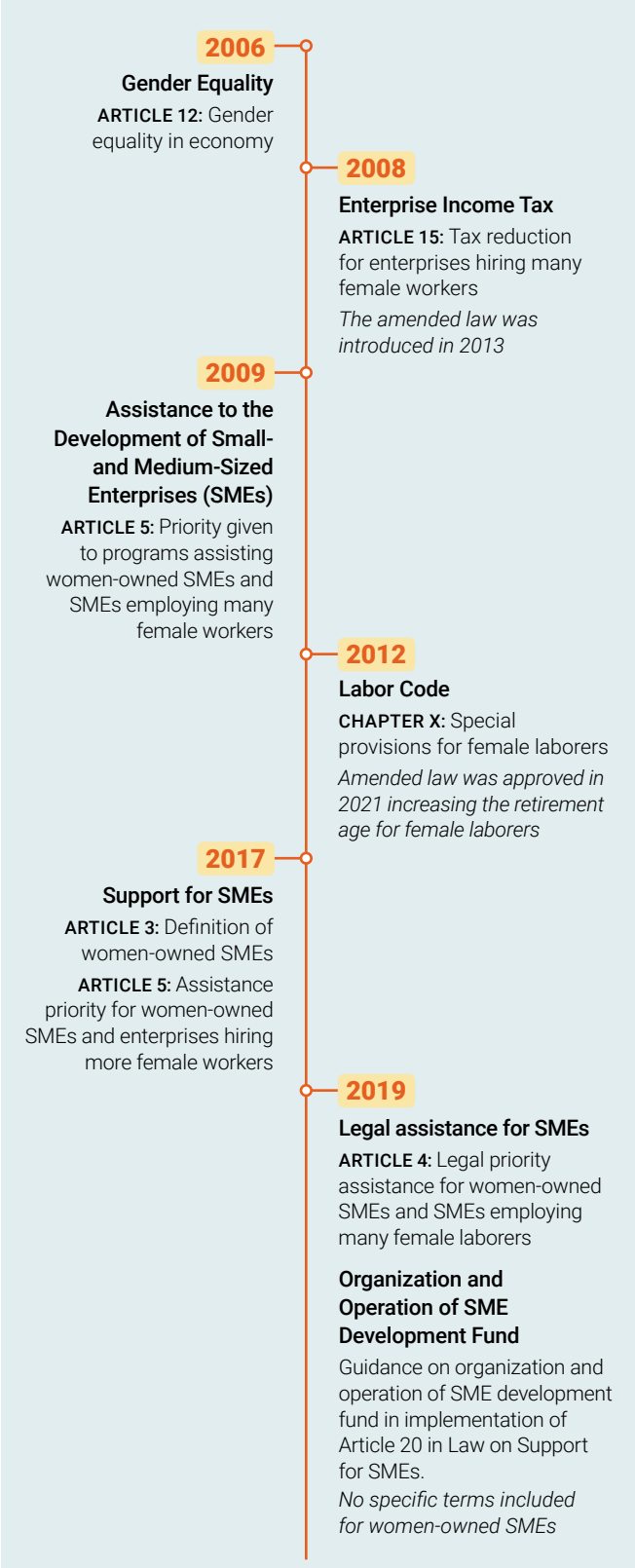
Over the past 15 years, the country has made significant advances in building a regulatory and policy framework to support women's business and economic empowerment. The 2006 Law on Gender Equality highlighted equal economic opportunities for men and women, yet it would not be until 2017 that the definition of women-owned small- and medium-sized enterprises (SMEs) was first covered by the Law on Support for SMEs (see Figure 3). However, the promotion of women's entrepreneurship in the National Strategies on Gender Equality 2011–20 and 2021–30 has been accompanied by a number of national entrepreneurship development initiatives in which women can participate on equal terms with men (see Figure 4).

Unfortunately, a closer look at the current situation reveals a lack of gender-responsive legislative and policy design, implementation, supervision, and evaluation. For example, while positive support for women-owned SMEs appears in a number of legal documents, there are no specific measures clearly defined (UN Women 2020). Only one entrepreneurship development initiative has specifically targeted female entrepreneurs—"Supporting Women Entrepreneurs 2017–25," better known as Project 939, which is led by the Vietnam Women's Union. Preferential treatment of women-owned enterprises reportedly exists only on paper (ILO 2007). In reality, e.g., female entrepreneurs face lending discrimination because they are perceived as riskier borrowers who cannot meet bank collateral requirements (USAID, 2021).

Furthermore, as a gender-responsive analysis is not required before a policy is introduced, assessment of a policy's impact and gender responsiveness is "neither quantified nor scientifically proven" (UN Women 2020, p.10). As COVID-19 has depressed economic growth and widened the gender gap, government policies have not been sensitive to the gendered implications of the many social and economic challenges the pandemic has caused. Resolution 42, passed in April 2020, on measures to support individuals and businesses adversely affected by COVID-19, for example, does not mention women or women business owners (USAID 2021).

Despite the government's attention on paper to women's business and economic empowerment, Vietnam still ranks only 44th out of 58 countries (MIWE 2020) in supporting conditions[4] for female entrepreneurship; it has a long way to go to help women entrepreneurs thrive.

FIGURE 3. Legal framework for women's business and economic empowerment:



Source: Review of laws published on Vietnam government websites.

FIGURE 4. Public policies and national initiatives targeting entrepreneurship

Source: Review of policies published on Vietnam government websites.

Findings

To gain insights into the needs for capacity-building assistance and the expectations of women who aspire to be entrepreneurs, this study is based primarily on qualitative interviews. Interview questions drew on previous evidence of the correlation between entrepreneur desires for learning and individual characteristics, such as personal background, personalities, motivation, constraints, experiences, and views on entrepreneurship (Nguyen 2020; Roomi & Harrison 2008; Warneck, 2016). The findings are presented here in three sections that correspond to the research questions: relevance of training modules, preferred learning methods, and the supports women need from policies and programs.

RELEVANCE OF TRAINING MODULES: WHAT WOMEN WANT TO LEARN

Women aspiring to be entrepreneurs view entrepreneurial capabilities as more important than an entrepreneurial mindset.

Asked what they wanted to learn from an entrepreneurship training program, the participants in this study emphasized building entrepreneurial capabilities (see Figure 5) in finance, marketing, communication, and human resources (see Table 1), areas where they believed that the founder of a startup should have certain minimal knowledge and skills. However, characteristics of an entrepreneurial mindset (see Figure 5), a phrase usually used to describe such things as innovation, risk-taking, leadership, and creative problem solving, were mentioned only once. Meanwhile, most of the high-level interviewees, such as leaders of government agencies, civil society and nonprofit organizations, and private business, focused on mindset over capabilities, maintaining that female entrepreneurs must develop self-motivation and self-confidence if their entrepreneurial journeys are to be successful (see Table A.3 for the composition of the high-level interviewees).

Furthermore, despite the importance of law and of information and communication technologies (ICT) in business, most respondents did not think law and technology should be central to entrepreneurial training. Some noted that because in Vietnam regulation is quite complicated and constantly updated, they would prefer to consult with legal experts. Of the two participants who mentioned that technology should be learned to support business operations, one hoped to start a tech company. Yet, all three government officials stated that technology is one of the most needed upskilling topics for women entrepreneurs.

The learning priorities identified by the FFW participants were shaped by their own views on entrepreneurship. While most described themselves as opportunity-driven entrepreneurs who chose to start a business because they were motivated by the need for independence, flexibility, sense of achievement, and self fulfilment (Martinez-Rodriguez et al. 2021), they defined entrepreneurship as primarily a process of setting up a business for financial gain. Given this narrow view, they saw entrepreneurs as functionaries rather than innovators who produce change (Anderson 2015). Moreover, their perceived learning needs were influenced by stereotyping and internalized gender bias.

TABLE 1. Perceived needs of female entrepreneurs to build entrepreneurial capabilities

AREA	REASONS WOMEN CONSIDER THIS AREA IMPORTANT
Finance	Oversee the business Accurately analyze business conditions Forecast and retain business during crises
Marketing	Inform customers about products Keep customers engaged Learn more about target audiences
Human resources	Boost employee motivation Increase employee retention Manage people more efficiently
Communication (e.g., public speaking, networking, negotiation, persuasion, and pitching)	Influence others Communicate vision Expand their network Convince people to buy products Encourage investment in the company

FIGURE 5. Entrepreneurial capabilities and mindset

Source: Adapted from Valerio et al. 2014.

Finance, marketing, and personnel management were perceived as more important because they believed that *"women are not good at math," "women are too timid,"* and *"women are less able to control emotional responses."* The fact that such beliefs had gained ground even among those with business backgrounds affirms that internalized gender stereotypes had negatively influenced these women's self-efficacy (Gerdeman 2020).

In general, the narrow view of entrepreneurship and low self-efficacy rooted in gender stereotyping made the women in this study aspiring to be entrepreneurs lean more toward one aspect of business competence, i.e., entrepreneurial capabilities. In the long run this can make it harder for them to become high-growth entrepreneurs, who are characterized by both profit orientation and innovative strategy (Carland et al. 1984). It is important to help them understand how an entrepreneurial mindset could help them to thrive in business.

Aspiring female entrepreneurs embrace the feminine side of leadership, but still experience identity conflict.

Leadership is often associated with masculinity (Schein 1973). When speaking of leadership, the participants in this study demonstrated an internal conflict between their perceptions of what is involved in being a woman and in being a leader. Although they claimed femininity—which they defined as sensitivity, prudence, perfectionism, and softness—was not a weakness, they still maintained that leaders should have traditionally masculine traits, such as assertiveness, risk propensity, adaptive leadership, and determination. A successful female business leader interviewed supposed that this internal conflict, the perceived incongruity between gender and leadership roles (Braun et al. 2017; Karelaia & Guillen, 2014), resulted from the deeply rooted culture and tradition in Vietnam:

> In our culture, women are softer. From my observation, young women tend to speak at lower volumes. I know they can speak loudly in a friendly setting [but they] dare not in a professional setting. At an early age, they were taught to be a caretaker, but not a leader. And they need to be taught how to overcome unconscious bias.

> . . . the narrow view of entrepreneurship and low self-efficacy rooted in gender stereotyping made the women in this study aspiring to be entrepreneurs lean more toward one aspect of business competence

Perhaps as an extension of this bias, the women aspiring to be entrepreneurs reported that they did not want to overdevelop the "masculine" side and undervalue their "feminine" side. The same perception was shared by women already entrepreneurs in the focus group discussion. Several expressed the desire to develop what other authors have referred to as "balanced versatility"—"the ability to draw freely from two opposing sides as appropriate for a given situation" (Kaplan & Kaiser 2015, p. 8). Notably, the awareness of versatile leadership was associated with a woman's exposure to multicultural environments. Those who were finding a balance between opposing "masculine" and "feminine" strengths to become more effective leaders had graduated from colleges abroad or had experience working with foreign businesses and partners.

The women aspiring to be entrepreneurs do not seem to have rejected their feminine traits, but they are actually facing an intractable identity conflict of which they are often unaware. A training program should help them resolve this dilemma by learning how to leverage both masculine and feminine strengths, while still owning their personal authenticity.

PREFERRED LEARNING METHODS: HOW WOMEN WANT TO LEARN

Women aspiring to be entrepreneurs are hungry for real-world learning experience. FFW participants described their preferred mode of entrepreneurial learning in a discussion of their entrepreneurial constraints, personalities, and experience with other training programs. They were hungry for real-world, project-based, action-based, and experiential learning activities, such as case studies, business simulations, peer exchanges, site visits, and mentoring.

In particular, the majority of respondents highly valued mentoring, especially one-on-one mentoring. As young entrepreneurs with little business experience, they strongly believed that a mentor with more experience and expertise in the field could point out "*knowledge gaps for improvement*" and give them "*an opportunity to learn from real experience*" and "*advice in times of anxiety.*" Because their current business networks were very small, some participants insisted that mentoring could help open the door to numerous business and learning opportunities. At least two who described themselves as introverts found the one-on-one and small-group interactions of mentoring more comfortable. Three noted that mentoring relationships would be most effective if at the very beginning mentor and mentee agree upon mentoring goals, approaches, and outcomes.

Participants also responded positively to panel talks by business leaders where they could learn about both successes and "*real stories of not-so-rosy businesses.*" Some preferred site visits that "*allow for an authentic experience of the space.*" Peer exchanges, such as the FFW's "Coffee Talks," were also cited as a platform to influence each other and broaden their perspectives by learning from individuals with different business interests and goals: seeing and hearing what others are doing gave them guidance, motivation, and the strength to overcome such perceived entrepreneurial deficits as lack of confidence, lack of family support and trust, and gender bias against women in male-dominated fields.

While mentoring, networking, and peer learning are at times categorized as "wraparound services" in entrepreneurship training

Yen Nguyen and her team in the opening ceremony of her one-year-old therapy service center.
Photo credit: Yen Nguyen

programs for women (World Bank Group [WBG], 2018), the results of this study suggest that creating real-world learning experience through such activities must be incorporated into the curriculum. Real-world connections offer women exposure to entrepreneurial thinking and experiences to promote development of an entrepreneurial mindset.

With their serious intent to build entrepreneurship through training, the aspiring entrepreneurs go beyond simplistic expectations about course length or learning platform to look more deeply at how to benefit most from the opportunity.

Women aspiring to be entrepreneurs value depth of learning and gender responsiveness more than logistics.

All respondents, who were well aware that entrepreneurship is a long-term learning process, did not express much concern about the length of a training program; they were more concerned with ensuring that the intensity of interaction allowed for immersion into the knowledge and skills they need. They considered a three-to-twelve-month program to be viable in order to have enough time for observation, analysis, and reflection. Whereas a shortage of time is considered a major barrier for women's access to training (WBG 2018), especially in Vietnam, where women reported spending almost seven months a year in unpaid care, three times as long as men (ActionAid 2017), for most of the women in this study, the working mothers especially, that did not apply. This may be explained by the importance they placed on training and the high level of their entrepreneurial desire.

As for training delivery mechanisms, most respondents preferred either in-person or hybrid modes. In-person interactions helped build a collaborative environment that made them feel more energized. As an alternative, hybrid modes were perceived to eliminate commuting time and reach out to diverse segments; however, for courses requiring more interaction, such as those on communication and innovation, in-person classes were still preferred. Only one woman opted for online delivery as a response to the COVID-19 lockdown. An interesting aspect of this finding is that the study participants are all Millennials and Gen Zers,[5] who are thought to be technophiles, yet it confirms and extends an earlier study finding that a real-world learning environment makes the learning more meaningful.

Asked to comment on whether they preferred a single-gender to a mixed-gender training program, the study participants were equally open to both approaches; however, women who were already entrepreneurs preferred a mixed-gender program. Those who favored a single-gender program felt it offered them a safe and comfortable place to share their experiences, learn from others, and be inspired by their same-sex peer group. Those who preferred a mixed-gender program, especially women who were already entrepreneurs, emphasized the importance of diversity in team composition and perspectives to stimulate innovative thinking and expand their networks. They also believed that mixed gender training could help minimize gender biases. In reflecting upon how entrepreneurial education for women could be more gender-specific, the participants proposed that the gender dimension could be integrated into certain content; there could be several women-only sessions, for example, where the participants could more easily share their emotions and thoughts.

With their serious intent to build entrepreneurship through training, the aspiring entrepreneurs go beyond simplistic expectations about course length or learning platform to look more deeply at how to benefit most from the opportunity.

SUPPORTS FOR FEMALE ENTREPRENEURS: WHAT WOMEN KNOW AND NEED FROM CURRENT POLICIES AND PROGRAMS

The aspiring entrepreneurs in this study had little information about national policies and initiatives that targeted them. When asked about such policies. the most common response was, *"I have no idea about such policies."* One participant even expressed confusion about the difference between government and non-government programs: "I think I know some; for example, Shark Tank and programs initiated by WISE and Unilever."[6]

In addition, most study participants had had no entrepreneurship training before joining the FFW program. Those who had previously attended training programs reported that those programs were not specifically designed for women, and were often competitive. They recalled positive aspects of the courses, including the quality of trainers, opportunities for network expansion, and innovative approaches, such as reverse-pitch training, but they expressed concerns about their inability to acquire business and management knowledge and skills within just one to six days.

A number of factors contributed to the fact that participants were not familiar with existing policies and programs, including lack of accessible information, faulty assumptions, mistrust, and perceived bureaucratic hurdles. The women interviewed did not know where to locate relevant information, feeling that it was scattered among a variety of sources or seemed to be hidden in popular social media channels. They also assumed that current programs targeted active rather than potential entrepreneurs. Those who had heard about support for women entrepreneurs had the impression that the government provides microloans to middle-aged or farm women for small household businesses without offering long-term support. Some also expressed skepticism about the transparency of such programs. Administrative bureaucracy was also reported to be a barrier.

These barriers and perceptions could possibly be caused by deficiencies in policy design and implementation identified in the high-level interviews, such as lack of gender-integrated entrepreneurship policies or coordination between government agencies, policymakers having inadequate knowledge of gender differences, and insuficient gender-responsive promotion of women's entrepreneurship. As one government official stated,

> There have been barriers to the implementation of policies and interventions targeting female entrepreneurship. Capacity-building activities and provision of services to women entrepreneurs have not addressed their distinct needs. Training modalities are not evolving.

The limited exposure of women aspiring to be entrepreneurs to targeted policies and programs may have prevented them from more fully understanding what it means to be an entrepreneur, and how to take advantage of resources available for starting a successful business. Asked about what would best support them as entrepreneurs, the participants emphasized the importance of accessible information about programs supporting female entrepreneurship. They also thought that reducing the paperwork burden would encourage their participation in these programs. Finally, study participants who were working mothers sought better child care policies, so they could devote more time to their entrepreneurial endeavors.

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These results suggest that developing entrepreneurship for women depends not only on how familiar women are with targeted policies and programs, but also on the extent to which women are involved in the policy process to ensure that new and existing policies respond more adequately to the specific needs of women entrepreneurs.

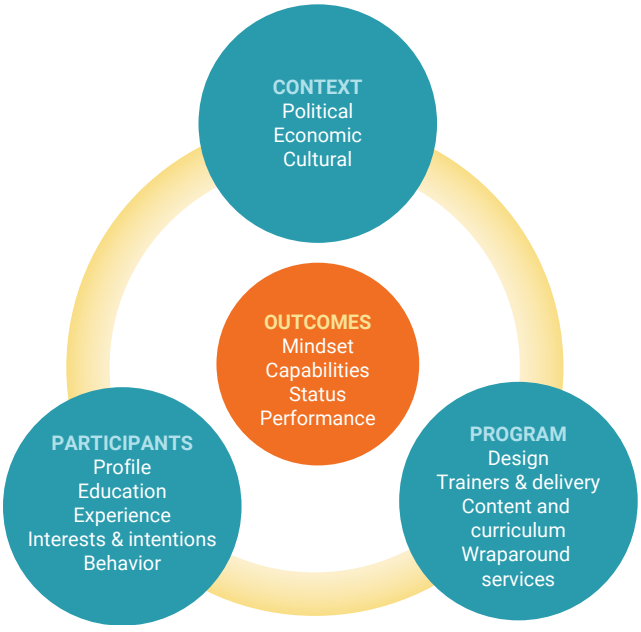
Recommendations

The results of this study make it clear that building entrepreneurial capacity cannot be a one-time, stand-alone effort; it requires a comprehensive approach across environments, organizations, and individuals (UNDP 2009). The following recommendations are therefore based on (1) the context within which a program is implemented, (2) characteristics of the participants, and (3) features of the program (Figure 6). Since the outcomes of a program are shaped by this three-pronged structure, none of these dimensions should be lacking (Valerio et al. 2014). The recommendations also take a gender-responsive approach, using principles of gender mainstreaming (Figure 7).

1. Create a supportive context for female entrepreneurship: To do so, the government can:

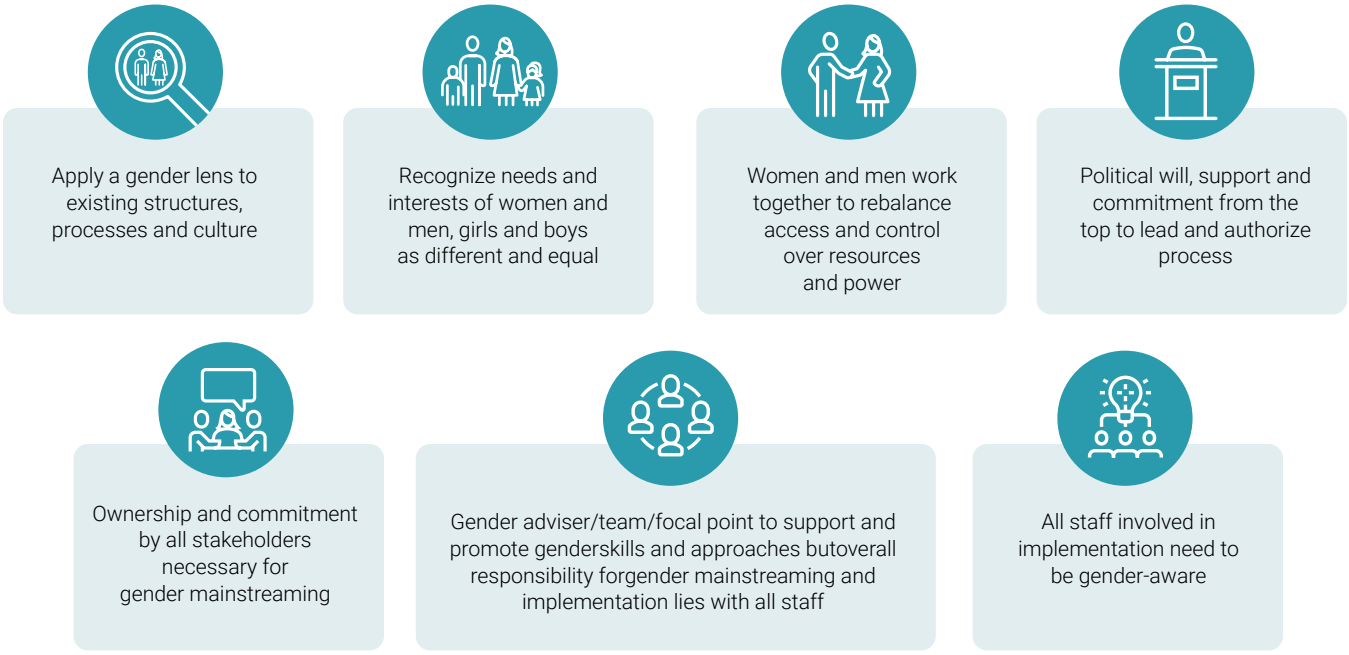
Give full and explicit attention to gender aspects in legislation, policies, and national strategies through specifying priority services and resources for women entrepreneurs. To provide a foundation for gender-responsive approaches, it is necessary first to collect high-quality data, both quantitative and qualitative, on women's entrepreneurship—characteristics, constraints, needs, etc. This can be done by the General Statistics Office of Vietnam in coordination with relevant actors, both governmental and non-governmental. In addition, family-friendly or work-life balance policies could be considered to support women entrepreneurs. For example, the model of government child care centers in India could be replicated, prioritizing affordability and flexibility. Such centers are open at times that match mothers' working hours and services are differentiated as needed (ICRW 2019). Paternity leave for fathers and the right to request flex-time for working parents of children younger than 13, as set out in Europe (OECD, 2017), could also be customized for Vietnam.

FIGURE 6. A 3-pronged approach to entrepreneurship education and training



Source: Valerio, Parton, and Robb 2014.

FIGURE 7. Seven principles of gender mainstreaming



Source: UNICEF 2018.

- Deploy a whole-of-government approach to promote women's entrepreneurship. Because entrepreneurship development is influenced by many interdependent actors, including government, nongovernmental organizations, business associations, civil society, financial institutions, academia, media, and private enterprises (UNCTAD 2012), it calls for a whole-of-government approach, with horizontal and vertical coordination to avoid overlapping and implementation gaps (Christensen and Laegreid 2007). Stakeholders, including female entrepreneurs, should be engaged at all levels from policy design to implementation, with clear roles, responsibilities, and monitoring mechanisms in order to ensure coherence and synergies. More important, actors in both decision making and implementing institutions must fully understand and address gender issues during the policy process; this will require effective gender awareness training and continuous support. The government should therefore ensure that sufficient resources are provided to a designated office for gender that could take on these responsibilities and hold actors accountable for effective use of gender-responsive frameworks in the policy process.
- Promote an entrepreneurial culture that positively values women entrepreneurs; this would improve women's understanding of entrepreneurship and help mitigate the disadvantaging effects of gender bias. It is very important to raise awareness of targeted policies and interventions so that women entrepreneurs learn about the supports in place. To do this, well-resourced local government offices could be established to provide accurate and timely information about updated policies and training opportunities. These could also be responsible for organizing information sessions to help diminish any skepticism women entrepreneurs may have, connect women aspiring to be entrepreneurs with the right business networks, and provide free business consultation for those who need it. Media, especially social media, should be utilized as a platform to organize policy dialogue, circulate reports and information that support women entrepreneurs, and showcase both international and local female entrepreneurial role models.

2. Understand participants and design for them

Analysis of participant needs should be the starting point in programming, especially for demand-driven and gender-sensitive programs (IFC 2021). Those responsible for programming should therefore:

- Conduct focus groups, interviews, or surveys before designing a curriculum, to support a comprehensive consideration of factors that may influence participant needs. There is

no one-size-fits-all approach for an entrepreneurship training program because differences in learner characteristics diversify needs. Although the literature often cites entrepreneurial motivation as an important factor for program differentiation, it is critical to keep in mind other factors—not only gender but also previous education, life experience, and stages of business life.

- Pay attention to the "stereotype threat" that women entrepreneurs may experience, consciously or unconsciously. Stereotype threat is "the risk of confirming a negative stereotype about one's social group through self-characteristics" (Adom and Anambane 2020, p. 107); it can reduce or change the entrepreneurial aspirations of women (Cascard and Bryant 2016). When women unconsciously believe, for example, that entrepreneurship is a male role that women do not have the necessary qualities to perform, that stereotype may discourage them from participating in entrepreneurial activities. It is therefore crucial to identify at the very beginning the effects of such implicit bias on participants so program design and ideas for promoting women's entrepreneurship are responsive.

3. Design gender-responsive programs that also go beyond learners' immediate needs.

Gender-responsive training refers to teaching and learning processes that take into account the specific learning needs of men and women and identify the differences so as to ensure equal opportunity for all to participate in and benefit from a program (IFC 2021). On the basis of this study's findings, a gender-responsive entrepreneurship training program for women entrepreneurs would:

- Start with the immediate learning needs of the participants, but not end there. Entrepreneurship is a four-phase process of introduction, growth, maturity, and decline, each of which has its own challenges of uncertainty, risks, and competition (Yoo et al. 2019). As a result, entrepreneurs should not only have the capabilities they need to launch their enterprise but also an entrepreneurial mindset (e.g., tolerance of risk, innovation, and resilience) so that the enterprise will survive and grow. While expressing their desire for specific learning, women may not always capture this broad view of entrepreneurship and may overlook necessary long-term knowledge and skills. It is recommended that program designers look into both the immediate needs of participants and the long-term business growth needs that will prepare them for future success, especially since COVID-19 has changed the way we do business.
- Create gender-responsive content and formats to navigate stereotype threat and identity management. In terms of content, while balanced versatility would equip them with complementary skills (see Table 2) to effectively perform in today's rapidly changing business environment, authenticity is recognized as at least equally, if not more, important for women (Debebe 2017). Thus, sessions on self-awareness should be included, so that women entrepreneurs learn to identify their beliefs, values, and interests, and become confident enough to act on them consistently (Debebe 2017). Furthermore, in considering whether a program should be single- or mixed-gender, in either case the designer should look for ways to ensure equal and full participation of women. If training is mixed, there must be gender dimensions in the content to address women-only concerns and challenge stereotypes.
- Integrate real-life learning experiences into the program. Opportunities to learn from experts and other entrepreneurs should be maximized through a variety of activities, such as mentoring, panel talks, site visits, and peer exchange. Highly motivated women aspiring to be entrepreneurs will be committed to pursuing a program that gives them a chance for deep learning and networking regardless of duration, location, or delivery platform.

TABLE 2. Complementary skills for versatile leaders

	HOW YOU LEAD		WHAT YOU LEAD	
	FORCEFUL	ENABLING	STRATEGIC	OPERATIONAL
Behavior	Asserting personal and positional power	Involving others and bringing them out	Positioning the organization for long-term success	Focusing the organization on implementation
Attributes	Take charge, decisive, demanding	Empowering, participative, supportive	Direction, growth, innovation	Execution, focus, process discipline

Source: Kaiser 2019.

CONCLUSION

In order to reach the national target for women's entrepreneurship, capacity building—the key to implementing Vietnam's strategy on gender equality—must respond to the specific needs and interests of female entrepreneurs. This research reveals some of the nuances in women's perceived learning needs and preferences and highlights the importance of taking a comprehensive approach that incorporates individual, programmatic, institutional, and environmental factors. As Vietnam strives to deal with the socioeconomic challenges posed by the COVID-19 pandemic, these insights provide evidence for policymakers and program designers to develop more responsive and effective interventions for promoting women's entrepreneurship.

Women entrepreneurs and their mentors celebrated the opening of the Future for Women program in Ho Chi Minh City at the U.S. Consulate General.

APPENDIX A

Methodology

Because it is exploratory, this study adopted a qualitative methodology (Polkinghorne 2005) guided by the following research questions:

1. What are the perceived learning needs and interests of Vietnamese women aspiring to be entrepreneurs?
2. How do current policies and programs promote or inhibit entrepreneurship capacity building for women?

Data were collected using interviews, a focus group discussion, and desk review. Participants were recruited using purposive sampling to obtain the maximum amount of information (see Table A.1 for data collection details).

The data collected were analyzed for common themes, using Delve software in an iterative process: (1) All the transcripts were read to get a general understanding of what the participants were talking about. (2) The texts were then divided into smaller meaning units, and codes were assigned. (3) Themes were identified. (4) Finally, the research findings were presented, with relationships examined to explain the reasons for participants' thoughts and actions (Erlingsson and Brysiewicz 2017; Saldana 2016; Sutton and Austin 2015).

TABLE A.1. Data collection details

INSTRUMENT	DATA SOURCE	DESCRIPTION
Aspirant interviews	11 women who aspire to be entrepreneurs and who participated in the Future for Women program (see Table A.2)	The final sample size was decided by data saturation—the point at which additional data just becomes repetitive (Mason, 2010). After the 10th interview, no new analytical information emerged but one more interview was carried out to confirm the saturation. Because of the COVID-19 lockdown, virtual 60- to 90-minute interviews were set up in July 2021 at a time convenient for participants. With their permission, all interviews were recorded. The recordings were then transcribed verbatim using Wreally transcription software and reviewed by the interviewees for accuracy. During the interviews, probing questions were asked to enhance the depth of the discussion. The researcher also used field notes to record remarks and observations during the interviews.
High-level interviews	Three government officials and four leaders from non-government organizations, the private sector and academia who are directly and indirectly involved in the policy process related to promoting entrepreneurship (see Table A.3)	These high-level interviews were conducted via Zoom, phone, or email to gain further insight into the gaps, challenges, issues, and needs in this area.
Focus group discussion	Six women who were already entrepreneurs participating in the FFW program (see Table A.4)	A 70-minute focus group was conducted virtually with the same data collection process as for the aspirant interviews in order to identify any similarities and differences in the perceptions of the two groups.
Desk review	Research and policy texts	Research and policy texts relating to development of women's entrepreneurship were reviewed to provide a broader context that may not be captured in direct contacts with research participants.

Note: Interviews and a focus group discussion were conducted in Vietnamese. During data analysis, highlighted quotations were translated from Vietnamese into English with particular attention to ensuring consistency and preserving the meaning.

TABLE A.2. Participant interviews

PARTICIPANT	AGE	PLACE OF ORIGIN	EDUCATION	BACKGROUND	AREA OF INTEREST	MARITAL STATUS	YEARS OF CORPORATE EXPERIENCE
#1	20	Can Tho	High School	Business	Tourism	Single	0
#2	34	Ho Chi Minh	Master's	Language	Education	Married	>10
#3	27	Long An	Master's	Agriculture	Education	Single	4
#4	26	Ho Chi Minh	Bachelor's	Business	Health	Single	3
#5	21	Ho Chi Minh	High School	Business	Service	Single	0
#6	22	Quang Ngai	High School	Business	Health	Single	0
#7	34	Vinh Phuc	Bachelor's	Language	Service	Divorced	>10
#8	32	Ho Chi Minh	Master's	Finance	Service	Single	10
#9	34	Ben Tre	Master's	Marketing	Technology	Married	10
#10	34	Ho Chi Minh	Bachelor's	Music	Food	Divorced	2
#11	32	Cu Chi	Bachelor's	Economics	Service	Married	10

TABLE A.3. High-level interviewees

NUMBER OF INTERVIEWEES	POSITION AND TYPE OF ORGANIZATION
3	Leader, government agency
1	Leader, civil society organization
1	Leader, nonprofit organization
1	Leader, academia
1	Leader, private business

TABLE A.4. Focus group participants

NUMBER	AGE	PLACE OF ORIGIN	EDUCATION	BACKGROUND	BUSINESS SECTOR	MARITAL STATUS	YEARS OF BUSINESS EXPERIENCE
#1	34	Ho Chi Minh	Bachelor's	Fashion Design	Fashion	Married	4
#2	34	Dong Thap	High School	N/A	Food	Married	<1
#3	28	Bien Hoa	Bachelor's	International Business	Logistics	Single	3
#4	27	Phu Yen	Bachelor's	Language	Fashion	Single	1
#5	33	Hai Duong	Master's	Marketing	Service	Married	<1
#6	35	Sai Gon	Master's	Business	Health	Single	<1

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Notes

1. The annual MIWE analyzes in depth how women-owned businesses are progressing in 58 different countries, including Vietnam. It ranks the economies based on three indicators: women's advancement outcome, knowledge assets and financial assets, and conditions supporting entrepreneurship (MIWE 2020).
2. Entrepreneurship training is here defined as a non-degree program to build knowledge and skills for aspiring and practicing entrepreneurs to start and operate an enterprise (Valerio et al. 2014).
3. The FFW Program is an entrepreneurship training program initiated by Tran Thi Ngoc Tran and her team. This one-year training and mentoring program, funded by the the U.S government, was launched in Vietnam in December 2020.
4. Entrepreneurial supporting conditions covered by the MIWE refer to social and cultural conditions that can drive or inhibit female entrepreneurship, which consist of ease of doing business, cultural perceptions of entrepreneurs, quality of governance, and entrepreneurial supporting factors (MIWE, 2020).
5. A Millennial is defined as anyone born between 1981 and 1996 (Dimock 2019), and a Gen Zer as anyone born after 1996 (Parker and Igielnik 2020)..
6. Shark Tank is a reality television series; WISE a Vietnamese not-for-profit organization dedicated to women business owners; and Unilever a global business.

Tran Thi Ngoc Tran is a 2021 Echidna Global Scholar with over 20 years working in the education sector. She is co-founder and current managing director of ProPath Education Group, and the inaugural Vietnam Country Manager for Girl Rising. In 2020, she initiated the Future for Women program, the U.S. government-funded training and mentoring program for female Vietnamese entrepreneurs, to promote women's equality and empowerment. Tran is pursuing her doctoral degree at Andrews University. She was selected for the Humphrey Fellowship by the U.S. Department of State, the Leadership Fellowship by the East West Center, and the NUFFIC Fellowship by the Dutch government.

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