

Entrepreneurial Skills for Women's Business Success Lessons around the World and Implications for Vietnam

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Abstract: Worldwide the number of women entrepreneurs is less than that of male entrepreneurs, except for the nearly equal proportion of female (F) and male (M) entrepreneurs in developing countries in Asia and Africa, according to the 2012 Global Entrepreneurship monitor report on women [1]. There are many obstacles that prevent women from starting their own business in different countries, including in Vietnam. The lack of necessary entrepreneurial skills is a main factor that causes women to be afraid of failure in their entrepreneurial activities. Therefore, the development of entrepreneurial skills in women is a prerequisite for the successful development of women-owned businesses. Besides, networking, diverse types of skill training appropriate to women's circumstances are necessary for their entrepreneurial success and confidence that help women contribute more to socio-economic development both nationally and globally. The paper concludes by making recommendations for developing entrepreneurial skills for Vietnamese women to overcome the existing obstacles and to improve their business success.

Keywords: Entrepreneurial skill, entrepreneurial education and training, women-entrepreneurs, Vietnamese women-entrepreneurs.

1. Research objectives and methods

Through reviewing different theoretical and practical studies (both printed and digital versions) on women entrepreneurs in the world and in Vietnam, this paper aims to analyze obstacles that prevent women entrepreneurs from running a successful business. The paper discusses the importance of entrepreneurial skills in helping women overcome these obstacles and proposes ways to develop such

skills for women entrepreneurs in general and in Vietnam in particular.

The paper answers the following four main questions:

- 1) What are the obstacles that prevent women from being successful in business, and why?
- 2) Which entrepreneurial skills are necessary for successful business in general and for businesswomen in particular?
- 3) How should women be trained in those skills?
- 4) What is the situation for women entrepreneurs in Vietnam, and what lessons

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have been learned about training women in entrepreneurial skills?

2. Findings

2.1. Obstacles to women entrepreneurs' success

Entrepreneurship is an innovative and risk-taking capacity, and is the willingness of a person to develop a business venture in order to make a profit, or to impact on social development. It requires creativity and the capacity to start a business to turn new, creative ideas into creative products or services, which is called innovation [2]. As well as men, women entrepreneurs play an important part in creating jobs and in innovation and socio-economic development. In the U.S., there are 8 million women-owned businesses that employ more than 23 million workers and have an annual economic impact of nearly 3 trillion U.S. dollars [3]. Moreover, there is growing evidence that women are more likely to reinvest their profits in education, their families and their communities. By providing funds to educate children and lift families out of poverty, women entrepreneurs are transforming their families and society, besides making contributions to business development [4].

Women can contribute more to socio-economic development if there are fewer obstacles that prevent them from implementing a successful business.

The first of such obstacles is women's fear of failure and lack of confidence in their abilities. One of the characteristics of an entrepreneurial person is the willingness to risk failure, but women are less risk-taking than men and more afraid of business failure. In spite of the fact that in 2012 more than 126 million female entrepreneurs were either starting or running new businesses in 67 countries, they are generally less confident about their abilities than men. In every

economy studied, women reported a lower perception of their entrepreneurial capabilities than men did. Women in developed regions of Asia show the lowest levels of confidence in their abilities, and only 5 percent of women surveyed in Japan say they have the skills necessary to start their own businesses. Some of the most developed regions have the highest levels of fear of failure, including developed regions of Asia, Israel and Europe [1].

The second obstacle is the "traditional female role". In many individual cases, the traditional female role as caretaker and nurturer of the family prevents women from having business careers. In Chile, women are largely expected to take care of their children and parents, making it much harder for women to take an active role in running a business. In the Republic of Korea, women face big difficulties in starting a business in a very male-dominated business culture. Not only in Korea, but also in the U.S., fast-growth, high-tech entrepreneurs tend to be men, partly because women are, in general, less involved in science and engineering [1].

The third barrier is a lack of networking for businesswomen. A key to start and sustain a business is having solid mentoring and a network of support. Research has indicated that women are not as likely as men to seek out a mentor, or to mentor other women. They are less effective at networking to help solve business problems, or to expand their businesses. [5].

The fourth obstacle is a less supportive business environment and culture for women, including both overt and covert barriers. Differences in how the environment supports male and female entrepreneurs also exist. According to the research conducted by the University of Bahrain, the success of women entrepreneurs does not depend solely on training programs, but also on the environment which provides opportunities to achieve success: laws

and regulations, research and development, opportunities to obtain financial support, networks to share stories of success, and support and development services [6]. In these areas, the business environment is more favorable for men than for women who are more likely to rely on bootstrapping (relying on internal funds rather than raising money externally) and tend to operate in locations and sectors where they have experience [7]. In addition, women are seen as less credible financially than men [8]. In the U.S., there are fewer overt barriers for female entrepreneurs, but covert barriers still exist [1]. Equally important is the problem known as second-generation gender bias, “the powerful yet often invisible barriers to women’s advancement that arise from cultural beliefs about gender, as well as workplace structures, practices and patterns of interaction that inadvertently favor men” [9]. Complicating the situation is the independent, assertive (often abrasive) style that men use that is different from the communal approach employed by most women. This difference in style often puts women at a disadvantage because they can be perceived as weak or incompetent, and often this manner does not receive positive affirmation from others [9]. Such systemic bias becomes a self-fulfilling prophecy of sorts that interferes with women’s ability to see themselves, and be seen by others, as leaders. And the pervasive nature of this problem throughout a culture and its institutions makes it difficult to expunge. The only short term way for women to reduce its effect on successful entrepreneurship is to be taught how to successfully manage the problem by addressing it openly in entrepreneur education.

In general, women lack access to technical, scientific, and general business networks, lack business training, and lack role models and entrepreneurship skills.

The main reasons for women’s failure in business are the lack of entrepreneurial skills, such as creativity, initiative, tenacity,

teamwork, risk taking, leadership and a sense of responsibility, which significantly increase their employability and help them to transform ideas into action. Entrepreneurship education and training faces numerous problems: as not being able to provide the acquisition of skills as expected; has not been equally implemented for all adults, especially for women, even in the U.S. In many countries where entrepreneurial training courses have been conducted, the number of women enrolling in these classes is still far less than the number of men [1].

The central leadership task is “to enable others to be maximally effective in service of shared goals” [9] regardless of the leader’s gender. With this thought in mind, leadership development programs should provide training for this result. But the problem for women entrepreneurs is not that such training is not available, it’s that the training fails to take into account two problem areas specific to women: developing a leader identity and second-generation gender bias.

Developing entrepreneurial competencies is focused and begins at school age, but entrepreneurship education for girl entrepreneurs is not a focus in education curricula. Entrepreneurship education for girl entrepreneurs is often provided by outside classroom programs. To effectively train secondary students in entrepreneurial skills, teachers themselves must be trained in entrepreneurship. However, teachers have not been trained in such skills [11].

As a result of these factors, the number of women entrepreneurs worldwide is less than the number of male entrepreneurs, except the nearly equal proportion in developing countries in Asia and Africa (Africa: F: 27- M: 30; Asia: F: 13- M: 13). In all, 69 countries have been surveyed, only seven out of them where there are as many or more women as men entrepreneurs are Panama, Thailand, Ghana, Ecuador, Nigeria, Mexico and Uganda [1].

2.2. Entrepreneurship skills training for women

As the role of entrepreneurs in economic and social development of all nations continues to increase, education and training for entrepreneurship become a prevalent trend. Many countries are developing ways to educate promising entrepreneurs and provide support to those who are already in business. The European Commission (EC) has developed different policies and strategies to boost entrepreneurial education (EE). It requires its Member States to ensure that the key competence "entrepreneurship" is embedded into curricula across primary, secondary, vocational, higher and adult education before the end of 2015. EC recommends building a system that ultimately enables all students to receive high quality EE at every stage of the educational process. In order to achieve these objectives, it asks its Member States to systematize EE in curricula; to develop a bank of content, tools, and resources, and to establish networks for EE; to link EE to different stakeholders; and to develop a Local Entrepreneurship Education Ecosystem. It also requires them to use more systematic approaches to shift from entrepreneurship education, such as 'how to run a business', to how to develop a general set of competencies (such as creativity, analysis, initiative, innovation, risk taking, networking) [2].

More and more encouraging policies, opportunities and training are given to female entrepreneurs to empower them in socio-economic development. According to the United Nations, women's empowerment has five components [13]:

- (i) Women's sense of self-worth;
- (ii) Their right to have and to determine choices;
- (iii) Their right to have access to opportunities and resources;

(iv) Their right to have the power to control their own lives, both inside and outside the home; and

(v) Their ability to influence the direction of social change to create a more just social and economic order, nationally and internationally.

Women are able to exercise these components when they are confident in themselves as a result of having enough knowledge and skills in doing business. Additionally, it is important for women to develop risk-taking skill. Frik Burmeister, a principal of Hillview Middle School in the Menlo Park City School District, U.S., suggests putting risk into practice at school to develop risk taking skill [14].

In general, there is no need for any great differences in training men and women in entrepreneurial skills. Both genders need to be equipped with the knowledge and skill to be aware of business opportunities, to generate business ideas, to develop business plans, to produce sales, to manage finances and cash flow, to hire and train employees, to organize team work, to negotiate, to lead, to develop new products, and to protect their ideas [16;17].

It's important in the 21st century that entrepreneurs understand global issues and accept technological innovations. And to successfully adapt to new change, they must be very creative and possess innovative skills [14]. All entrepreneurs need to possess creativity because, as Bessant and Tidd explain: not only the initial business idea requires a significant creative leap, but much of the rest of the entrepreneurial process, which contains hundreds of small problem-finding and solving exercises, needs creative inputs [19]. Imagination, curiosity and creative thinking are considered the most essential elements of creativity and are important competencies of an entrepreneur. Without imagination there are no novel and innovative products [22], so imagination and creative

thinking skills are those personal abilities of a successful entrepreneur [19]. Curiosity, too, is an entrepreneurial behavior. With sufficient curiosity and a broad range of interests, innovators can generate outstanding ideas [23].

Curiosity, imagination and creative thinking are closely related. "Imagination can help the thinking process becomes more brilliant" [24]. The pursuit of imaginative ideas is driven by curiosity and fascination about the subject or task [25]. Curiosity + Imagination = Invention! [26]. EC recommends school education to build upon the curiosity and the natural entrepreneurial ability of children, and to develop creativity for entrepreneurs, these important components (curiosity, imagination and creative thinking) have to be developed [2].

As shown by practice and research findings, women's success in entrepreneurial activities requires leadership skill. The Merriam-Webster dictionary defines leading as "guiding someone or something along a way" [27]. In the context of entrepreneurship, the "something" to be guided is a business entity and the "someone" to be guided is the entrepreneur herself who must organize and manage the business, often with little help. Therefore, women entrepreneurs, just as their men counterparts, must be trained in a large constellation of leadership skills ranging from financial management to human resource management, as a foundation for success. Being a leader means to be able to guide someone or something along a way, and a prerequisite to this ability is having the mindset, or identity, of a leader. To get this identity usually requires that a person adopts leadership and management skills that are employed in such a way that others see and affirm the person as an authentic leader.

In sum, entrepreneurial skill training must provide women and men creative skills to generate innovative ideas for a business, business skills (business planning and managing, marketing and selling products,

assessing customers' needs and feedback to improve business...), leadership skills and especially risk taking skills for women. Only when women have such entrepreneurial skills can they do business successfully.

2.3. Specific educational needs and methods

Effective entrepreneurial education and training requires using active learning methods. According to researchers, the methods of educating and training entrepreneurs are varied. They include such activities as project management, problem solving, experiential learning, viewing films, and practicing entrepreneurial skills. In addition, instructors also ask students to do structured exercises, narratives and storytelling. 'Experiential learning' involves practicing to develop business plans, implementing student business start-ups, consulting with practical entrepreneurs, using computer simulations, role playing, interviewing entrepreneurs, environmental scanning, studying 'live' cases, and taking field trips. "Learning by doing" is considered the most effective method [12].

However, because women lack confidence in numerical skills, they need the support of a partner to a greater degree than their male counterparts [15]. Such needs can be met by mentors and networks. Women need to be shown how to mentor others and how to engage in useful activities together so that they form long-lasting business relationships [5].

To improve confidence, diverse types of training have been provided from short to long term courses, through classroom work, networks, clubs and other types. The Colectivo 1st Job course has trained more than 25,000 young adults, 66 percent of which are female. The students attend a 2-month program, learning basic business economics, retailing, and communication skills, culminating with the development of a business plan for a local

business [3]. Most universities in the U.S., Australia and Europe offer entrepreneurial programs and many of them have short programs especially for female entrepreneurs. Additionally, such short entrepreneurship training is more and more focused in African Countries and Asia.

Training is also provided through networks and mentoring activities. There are millions of networks for women entrepreneurs, for small to medium-sized businesses and professionals (local and international). Local networks exist in most countries. The European Network of Female Entrepreneurship Ambassadors was inaugurated on 5 October 2009 in Stockholm and consists of 270 entrepreneurs from 22 European countries [8]. International networks have been created and serve women entrepreneurs all over the world. Such networks connect women to other successful entrepreneurs, both men and women. They also help women train each other, share successful stories and contacts, do marketing, sell goods and provide services. Dell's Women Powering Business initiative helps women entrepreneurs and technologists expand their networks while offering them technology solutions [32].

Another format for entrepreneurial training is a club, which is often the best place for women to go to discuss business ideas, find out about opportunities, and learn from others about developing businesses.

Training for women must be considered their needs and circumstances. They need to develop different entrepreneurial skills such as creative, business and risk taking skills. The active training methods allow women to practice and form such entrepreneurial skills. Due to the lack of time, they want to attend short training courses. Short courses, clubs, mentoring and network appear the most effective training forms for women.

2.4. Women entrepreneurs in Vietnam

Vietnamese women have faced more challenges in business development than Vietnamese men, and more than women in many other countries in the world. Vietnamese women lack a supportive business environment, information technology skills, access to resources, money, and entrepreneurial training. Most of them have low education and have to pay higher taxes for their businesses, and have family responsibilities on top of doing business [33].

The proportion of women in labor in Vietnam is more than 48 percent, of which 45.6 percent is in the public sector, 43.7 percent in the collective sector, 40.8 percent in the private sector, 48.9 percent in individual business and production households, and 62.6 percent in the foreign-invested sector [34]. The Government developed Scheme 295, and in 2013 invested almost 2 million USD for the implementation of the Scheme to improve the capacity and skills for female laborers in order to meet the demand of industrialization, modernization and international economic integration. Various models have been developed to create jobs and improve occupational skills for women, such as the Sisters' Club, the Loan Borrowing Group, the Women Love Science, and Women in Connection with Businesses, etc [34].

Most start-up and existing entrepreneurs in Vietnam have attended no entrepreneurship training. This was a contributing factor in business breakdown in 2008, the year of the global financial crisis, which Vietnam experienced so painfully. Too much, too fast perhaps, but the situation highlighted the lack of training and support regarding business practices: the lack of complete business plans, an inadequate understanding of structural and resource needs for businesses, and uncreative responses to real needs of employees, to name a few.

These factors have exacerbated the culture's fear of risk taking and an accompanying

fatalistic attitude, and at the same time have revealed the need for entrepreneurship education of all types for the nearly 500,000 businesses and the one million privately-run business households in Vietnam [35]. This is especially true for business women.

Despite the Government's efforts, only a small proportion of Vietnamese women entrepreneurs have received entrepreneurial training. According to Le Duy Binh et al., high training cost has hindered women entrepreneurs entering the service [36]. Women entrepreneurs in rural areas face more obstacles from social attitudes while those in cities face severe time constraints. In reality, there are few training courses and/or support programs that are designed and implemented taking into account the specific needs of women entrepreneurs. This is also the case in most donor-funded training programs. The GET Ahead training program by the International Labor Organization is one of the very few, if not the only one, that specifically targets the needs of women entrepreneurs. Research done by Vietnam Chamber of Commerce and Industry (VCCI) with desk interviews of 140 entrepreneurs, 90 women and 50 men, 12 focus group discussions, and 20 interviews with business development service providers and business associations in both urban and rural areas in 4 provinces, shows that 10 percent of women entrepreneurs received training from NGOs, 4 percent received training from private institutions, 8 percent from governmental organizations, and 20 percent from business associations [36]. 37 percent of women entrepreneurs participated in business clubs and associations, but only 8 percent of women entrepreneurs participated in more than one club compared to 16 percent of men. Vietnamese women do find ways to learn about business issues, and clubs seem to be the effective method for doing so. Generally speaking, only women who are already

entrepreneurs attend clubs and women in rural areas have no clubs to attend.

Not only a small proportion of business men and women in Vietnam receive business training, but entrepreneurial education in the schools does not receive enough attention. It lacks both effective teaching and learning methods and sufficient content. The upper secondary curriculum can only provide students very complex, overlapping topics for grade 10 in several teaching units. And in only one 45-minute teaching unit, establishing a business enterprise, different knowledge of business ideas, business markets, and establishing and operating an enterprise are combined. Some other units do provide students with knowledge on developing business plans, organization structure, business enterprises and operation. The teaching methods are heavily theoretical [38]. Recently, The Vietnam Ministry of Education and Training, together with the International Labor Organization, has piloted a new program of business education for upper secondary students. However, creativity development for business idea generation and operation is not provided. Entrepreneurship education is not taught in higher education, but business administration for specific business administration students is. Some institutions provide courses for startup people and entrepreneurship courses supported by international institutions [39].

The VCCI survey shows that women are not satisfied with the existing training: 83 percent of them are ready to pay if there are suitable courses on business management training [37]. As such, there is still a lot to do to improve activities to promote entrepreneurship among women in Vietnam, and women business owners express a strong need for entrepreneurial education and training for not only general business management skill development, but also specific training and technical assistance in the areas of financial management and accessing new

markets, managerial skills, legal issues, production management, sales, marketing, branding, etc. [36].

In spite of educational deficiencies, women can contribute to the country's economic development as well as men and can enhance their families' incomes if they are encouraged and supported to develop business skills. Lately women are becoming more and more independent, and they want to develop their own businesses. Some of them own companies and operate them successfully, and as the competition for jobs in the public sector is sharpened, women have to develop their own businesses. These two developments reveal the urgent need to train Vietnamese women in entrepreneurial skills so they can develop and run their own businesses successfully.

2.5. Implications for developing Vietnamese women entrepreneurs

Vietnamese women entrepreneurs play an increasingly important role in the socio-economic development of the country. With policies that bring more equality to the genders in Vietnam, women have more opportunities in receiving education and training and doing business. International experiences and practical successes of women entrepreneurs around the world tell us that to improve women entrepreneurs' status in Vietnam, there must be a complex of solutions that focus more on entrepreneurship training and education. These solutions range from enhancing awareness of the necessity for developing women entrepreneurs to creating favorable business environments for them (policies, strategies, legal regulations, etc.) and providing entrepreneurship education and training. This complex must focus on providing suitable training and mentoring services that help women develop their entrepreneurial skills and knowledge. There are some suggestions:

(i) Training programs should be designed that are suitable to women entrepreneurs in different contexts (e.g. rural and urban, householders and enterprises). The training should provide necessary entrepreneurial skills and knowledge as indicated above, and focus on and unlock the creative potential of women, so they can generate new ideas for their business. To have effective training, active teaching methods must be used (such as hands-on activities, role play, field visits, etc.).

(ii) Because women need more mentoring services, women's business clubs and associations should be developed widely, especially for rural women, and must link women to other business people so they can share their business successes and failures and get support in finding solutions to existing problems.

(iii) With the development of information technology (IT) and its advantages for people in running businesses, women should be trained and equipped with IT skills. This will allow them to explore information from the Internet to apply in their businesses and use different IT communication devices to exchange information with other business people.

(iv) Entrepreneurial education for girls should be focused in the education curricula and in schools, and Vietnam should move from teaching business skills to entrepreneurial skills for students while different types of entrepreneurial training are organized for girls.

(v) Policy makers, political leaders, society and women themselves should be more aware of the role and the potential of women entrepreneurs in socio-economic development of the country. Society needs to provide more support for women-owned enterprises, because women entrepreneurs have to juggle both family responsibilities and run their businesses. There must be laws and policies to support women entrepreneurs so they can do their business comfortably and easily.

Women have great potentials for entrepreneurial activities, but they have many difficulties in doing business as they play different roles in family and society that put burdens on them to manage disparate duties. If they are provided with good training and favorable legislative conditions, they will contribute more to socio-economic development nationally and internationally.

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