
**The Factors Affecting the Entrepreneurial Intention of Women in Thai
Nguyen Provice**

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Abstract

This paper studies the factors affecting the entrepreneurial intention of women with survey data of women aged 18-40 years old in Thai Nguyen province. From survey data of 205 women in the area, the authors evaluated factors through techniques including: Cronbach's Alpha coefficient analysis, exploratory factor analysis EFA, regression analysis and hypothesis testing. Research results show that there are six factors affecting women's entrepreneurial intention, including: Attitudes towards money; Government support policy; Achievement needs; Perceived behavioral control; Entrepreneurship education; Attitudes towards entrepreneurship. The research results suggest some implications for women intending to start a business, local policy managers.

Keywords: women, entrepreneurial, intention, plans, Thai Nguyen.

1. Introduction

1.1. Introduce the Problem

Entrepreneurship is a field that is always the top concern of researchers for the national economic development. In Vietnam, starting a business is gradually becoming a trend and attracting many people's attention. In Vietnam, women account for about 50.6% of the population and 48.3% of the social labor force. Women have become the people who play an important role with significant contributions to the business market, in the restructuring of the economy. This problem is evident in the increasing number of women-owned businesses.

Currently in Thai Nguyen province with the investment of foreign-invested enterprises (Samsung, Masan, ...), Thai Nguyen's industry is developing very strongly, accounting for about 70% of the economic structure of Thailand. In the province, services account for about 20%, agriculture accounts for a very small part. Facing the big challenge is the lack of arable land, if there is land, the income from agriculture is also too low. The income disparity between the agricultural sector and other occupations is very large. This leads to the situation of agricultural workers leaving the field, causing a surplus of labor, of which women account for 70%, mainly

women aged 35 years and over. The rate of female graduates having jobs in Thai Nguyen province is still low (only 19.31% in 2020). In addition, the situation of women losing their jobs and at risk of losing their jobs after the age of 30 in industrial zones in Thai Nguyen province is becoming increasingly urgent. The current situation of household expenses of most households in the province is placed more heavily on the shoulders of men, so many psychological wives want to start a business to stabilize the economy to share with their husbands and create a position in the community. association for yourself. In the face of all these pressures, starting a creative business by women is considered the most effective and sustainable solution.

Currently, the number of successful women starting businesses in Thai Nguyen province is still limited (in the period 2015-2020, only more than 400 successful economic models have been put into operation, owned by women). Besides the women who have been successful with their models, there are still many barriers that make it difficult for women to participate in entrepreneurship. Faced with this requirement and the current situation of entrepreneurship in Thai Nguyen province, the main problem to be solved is how to promote entrepreneurship in general and with women in particular?. The study of factors affecting women's entrepreneurial intention will help policymakers with scientific basis to propose some specific policy regimes for this audience.

1.2. Theory basis

Theoretical models of intention in general and entrepreneurial intentions have been proposed by many researchers, however, there are two models of intention that have been used increasingly popularly since 1990: the Entrepreneurship Event Model (EEM).) by Shapero and Sokol (1982) and the theoretical model of planned behavior (TPB) by Ajzen (1991) (eg, Shook et al., 2003; Fayolle et al., 2006; and Gelderen et al., 2008). The article inherits from the theoretical models mentioned by the authors in the studies on the factors affecting the intention to start a business, this study builds a research theoretical model of the factors affecting influence on women's entrepreneurial intention based on inheriting tested components from TPB and SEE theory. Accordingly, the theoretical model of the study inherits 3 basic elements (attitudes, subjective standards, perceived behavioral control) from TPB theory; inherited from the SEE model and factors drawn from the theoretical arguments of previous studies (attitudes towards money, need for success, education in entrepreneurship, start-up experience/experience business environment) and adding a new factor that is less verified by empirical studies is the business environment (supportive government policy).

Research on women's entrepreneurship and women's entrepreneurial intentions has been studied by a number of foreign scholars, such as:

Author ShaheenMansori (2017) has shown the relationship between intention of female entrepreneurs with family support, social recognition, femininity, propensity to take risks and incentives of female entrepreneurs. government. 720 samples were collected using a self-administered questionnaire through convenience sampling. Participants were women aged 18-45 from 4 different states of Malaysia (Pahang, Terengganu, Kelantan and Sabah). Results from the regression analysis have shown that social recognition, government incentives and risk-taking are three factors that have a significant impact on women's intention to become an entrepreneur. female.

Hulya Sen, Veysel Yilmaz, Erkan Ari (2018) investigated the factors affecting business intentions of female business candidates using the theory of planned behavior (TPB). The authors use TPB, where the intention and aspiration to become an entrepreneur is seen as a result of attitudes, the ability to control perceived behavior, and subjective norms.

Sandybayev (2018) found in her research that the challenges and obstacles to the development of women's entrepreneurship in countries with economies in transition can be divided into three categories: economic barriers, educational barriers and cultural barriers.

Naveeda Zeb, Mushtaq A.Sajid, Zafar Iqbal (2019), the study examined the impact of personal factors on women's business intentions. Furthermore, this study also analyzes the mediating role of innovation on the relationship of social capital with business intention and the moderating effect of entrepreneur's autonomy on the relationship between social capital and business intention. initiative and entrepreneurial intentions.

Research by Khaled Alsaadi, Rafiduraida Abdul Rahman, Yasser Bentaha (2020) identifies women who have become important players in the economic development of a country with their contributions to the business world. . The results of the study examined the impact of personal factors on women's business intentions.

1.3. Research hypothesis

The proposed research model is:

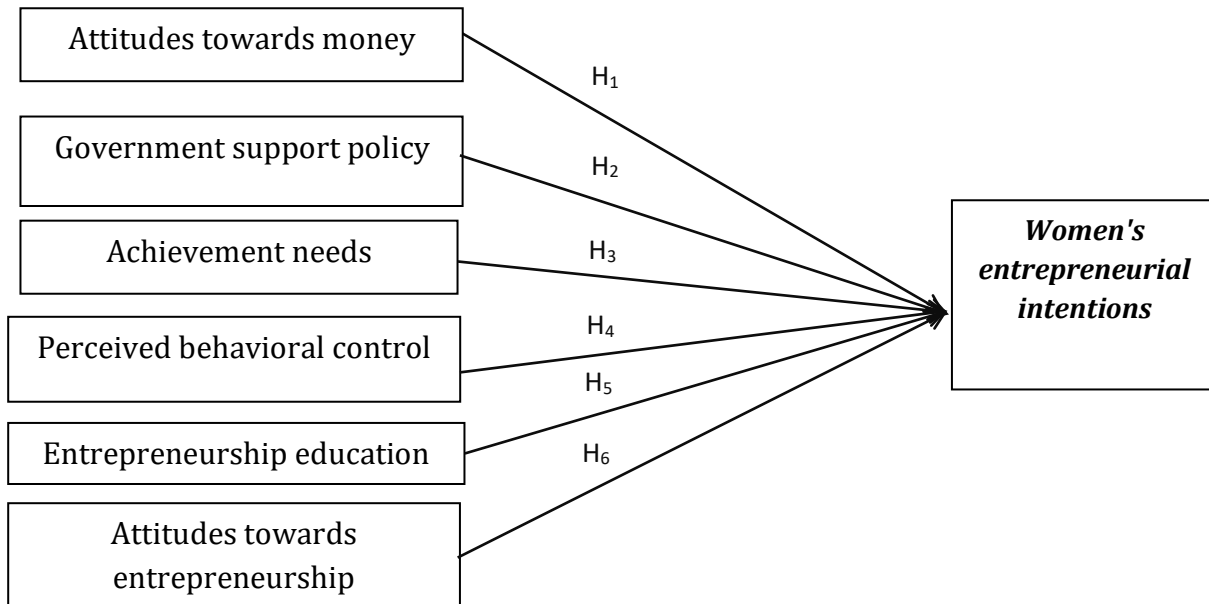


Figure 1. Theoretical research model of factors affecting Women's entrepreneurial intentions
(Source: Author's recommendation)

The research hypotheses of the proposed model include:

Hypothesis H1: The factor “Attitude towards money” has a positive effect on women's entrepreneurial intention.

Hypothesis H2: The factor “Government support policy” has a positive effect on women's entrepreneurial intention.

Hypothesis H3: The factor “Achievement needs” has a positive effect on women's entrepreneurial intention.

Hypothesis H4: The factor “Perceived behavioral control” has a positive influence on women's entrepreneurial intention.

Hypothesis H5: The factor “Entrepreneurship education” has a positive effect on women's entrepreneurial intention.

Hypothesis H6: The factor “Attitude towards entrepreneurship” has a positive influence on the entrepreneurial intention of women.

2. Method

2.1. Sample size

+ In the best case of regression analysis, according to (Tabachnick&Fidell, 2013), the sample size must be guaranteed according to the formula:

$$n = 8 \times m + 50$$

where n is the sample size; m is the independent variable in the model.

Thus, with the regression analysis of this study, the sample size is:

$$N = 8 \times 6 + 50 = 98 \text{ (person)}$$

+ According to Hoang Trong and Chu Nguyen Mong Ngoc (2008), using the multiplication rule of 5, that is, the number of observed variables multiplied by 5 will produce the minimum sample size of the study to ensure reliability. In this study, the authors used the 5 multiplication rule. There are 26 observed variables in total, so the sample size is $26 * 5 = 130$ people.

Thus, the research team selected 220 women to study, avoiding inappropriate questionnaires. As a result, 205 women responded fully with the required information to perform the analysis for the study.

2.2. Analyze and process data

The obtained data will be screened and analyzed with the support of SPSS software version 22.0 by statistical procedures. In Cronbach's Alpha analysis, to ensure high reliability of the scale, Cronbach's Alpha coefficient ≥ 0.6 and total variable correlation coefficient ≥ 0.3 (Tabachnick & Fidell, 2013). Hair et al (1998) have shown that to ensure the reliability and practicality of the scale, the EFA analysis must have a factor loading factor 0.5, Bartlett's test is significant. significance (≤ 0.05), extracted variance $\geq 50\%$, KMO ≥ 0.5 and eigenvalue > 1

3. Results

3.1. Characteristics of the study sample

The characteristics of the study sample are summarized in Table 1 below:

Table 1: Summary of study sample characteristics

No.	Characteristics	Frequency	Rate (%)	Cumulative (%)	
1	Age group	From 18 to 25 years old	45	21,95	21,95
		From 26 to 35 years old	82	40,00	61,95
		From 36 to 40 years old	78	38,05	100
2	Household	Thai Nguyen	205	100	100
3	Marriage	Married	159	77,56	77,56
		Alone	36	17,56	95,12
		Other	10	4,88	100
4	Academic level	Below grade 9	51	24,87	24,87
		Grade 10 from high school	47	22,93	47,80
		Từ lớp 10 – 12	25	12,20	60,00
		High grade to 12th grade	36	17,56	77,56
		Intermediate college	18	8,78	86,34
		University	28	13,65	100
5	Income	Under 5 million VND	103	50,24	50,24
		From 6 to 15 million VND	61	29,76	80,00
		Over 15 million VND	41	20,00	100
6	Career	Student	23	11,22	11,22
		Worker	78	38,05	49,27
		Housewife	87	42,44	91,71
		Officers	13	6,34	98,05
		Other	4	1,95	100
7	Difficulties, barriers	Capital	59	28,78	28,78
		Supporting policies	37	18,05	46,83
		Knowledge and skills	43	20,98	67,80
		Family's support	12	5,85	73,66
		Balanced life	13	6,34	80,00
		Learn the market	18	8,78	88,78
		Other	23	11,22	100

Source: SPSS analysis results

The majority of women who intend to start a business are in the age group of 26-35, accounting for 40%; Married women accounted for 77.46%. This affirms that starting a business will help women stabilize their lives and want a high income to support their family members with a more prosperous life. The group of women with an education at the level of not having graduated from high school accounted for the highest proportion of 77.56%; for women graduating from secondary schools, colleges and universities account for only 22.44%, this is understandable because at professional qualifications, they usually have stable jobs, little need to change, and take the initiative to start a new career. more professional. Low-income women have a higher desire to start a business, with an income of less than 5 million VND, accounting for 50.24%, from 6-15 million VND, accounting for 29.76%. In the occupational group, women are housewives, accounting for 42.44%, intending to start a business and earn more income, workers account for 38.05%, the rest are students and civil servants. . The difficulties that women often face when intending to start a business is capital, accounting for 28.78%; knowledge and skills accounted for 20.98%; support policy accounts for 18.05%...

3.2. Testing the scale by Cronbach's Alpha reliability coefficient

To evaluate the internal consistency of research concepts, the EFA factor analysis method and the Cronbach's Alpha reliability coefficient method were performed. Through the results of Cronbach's Alpha test for 6 components of "factors affecting the intention to start a business of women in Thai Nguyen province", all variables meet the requirements of reliability. The results are presented in Table 2.

Table 2: Evaluation of the reliability of the scale through Cronbach's Alpha coefficient

No	Number of variables	Number of variables	Cronbach's Alpha	Corrected Item-Total Correlation
1	Attitude towards money(TĐĐVTB)	3	0,759	0,578
2	Government support policy(CSHTCCP)	4	0,778	0,534
3	Achievement needs(NCTT)	4	0,775	0,493
4	Perceived behavioral control(NTKSHV)	5	0,789	0,303
5	Entrepreneurship education(GDKN)	5	0,783	0,419
6	Attitude towards entrepreneurship(TĐĐVKN)	5	0,744	0,453
7	Women's entrepreneurial intentions (YĐKN)	6	0,764	0,469

Source: SPSS analysis results

3.3. Exploratory factor analysis EFA

The results of exploratory factor analysis (EFA) show that from 26 observed variables in 6 components of the scale "Women's entrepreneurship intentions" are dispersed into 6 components with observed variables with loading coefficients. The factors (weights) of the variables are larger than 0.5, so these variables have practical significance. KMO coefficient = 0.800 so EFA analysis fit the data. The Chi-Square statistic of Bartlett's test reached 1151.3 with the

significance level of Sig = 0.00, showing that the observed variables are correlated with each other. The extracted variance reached 68.954% > 50%, showing that the 4 extracted components explained 68.954% of the data. Eigenvalue stop = 1.11 > 1, the scale is accepted.

3.3. Regression analysis results

Conduct regression analysis with dependent variable is YĐKN, independent variable is TĐĐVTB; CSHTCCP; minors; NTKSHV; vocational education; The adjusted SDR is 0.642, Durbin-Watson coefficient: 1.452, F-statistic (ANOVA): 125,594; Significance level (Sig. of ANOVA): 0.000, normalized beta coefficient shown in the following table

Table 3: Regression results

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B		
	B	Std. Error	Beta			Lower Bound	Upper Bound	
1	(Constant)	-.502	.049					
	TĐĐVTB	.089	.036	.071	-3.715	.000	-.992	-.408
	CSHTCCP	.106	.041	.190	2.162	.021	.008	.187
	NCTT	.071	.035	.150	4.040	.000	.103	.304
	NTKSHV	.084	.239	.091	3.780	.000	.081	.265
	GĐKN	.075	.033	.069	2.417	.013	.016	.170
	TĐĐVKN	.093	.035	.162	1.894	.000	.001	.173
					4.148	.000	.102	.280

a. Dependent Variable: YĐKN

Source: SPSS analysis results

he results of the regression analysis show that the Dubin Watson Test = 1.452 and the Sig value < 0.05, showing that these components all affect the intention to start a business of women in Thai Nguyen province (in turn, the strong to weaker) including: Government support policy (Beta = 0.190); attitude towards entrepreneurship (Beta = 0.162); achievement needs (Beta = 0.150); perceived behavioral control (Beta = 0.091); attitude towards money (Beta=0.071); entrepreneurship education (Beta=0.069); These components all have a positive impact on the entrepreneurial intention of women in Thai Nguyen province. The adjusted R coefficient shows that the independent variables explain 64.20% of the influence on entrepreneurial intention, 35.8% are due to random error or other factors outside the model.

The normalized regression equation is:

$$YĐKN = 0,071 * TĐĐVTB + 0,190 * CSHTCCP + 0,150 * NCTT + 0,091 * NTKSHV + 0,069 * GĐKN + 0,162 * TĐĐVKN$$

3.4. Hypothesis testing of the model

Based on the results of testing the hypotheses as in Table 3, it shows that the relationship between the independent variables and the dependent sea is a positive influence. All hypotheses are accepted.

Table 5.Hypothesis test results

Hypothesis	Regression coefficient	Result
H1 The factor “Attitude towards money” has a positive effect on women's entrepreneurial intention	0,071 (>0)	Accepted
H2 The factor “Government support policy” has a positive effect on women's entrepreneurial intention	0,190 (>0)	Accepted
H3 The factor “Achievement needs” has a positive effect on women's entrepreneurial intention.	0,150 (>0)	Accepted
H4 The factor “Perceived behavioral control” has a positive influence on women's entrepreneurial intention	0,091 (>0)	Accepted
H5 The factor “Entrepreneurship education” has a positive effect on women's entrepreneurial intention	0,069 (>0)	Accepted
H6 The factor “Attitude towards entrepreneurship” has a positive influence on the entrepreneurial intention of women.	0,162 (>0)	Accepted

Source: Compiled by the author's team

5. Discussion

** Enhancing entrepreneurial intentions through enhancing attitudes:*

Local authorities need to create excitement and passion or in other words, create a good environment to form a strong startup ecosystem for women. When there is strong enough passion to create a positive attitude, the success rate of starting a business in this field will certainly be very high. Women can be divided into two groups, specifically: one, women have a positive attitude. Second, women do not have or do not know exactly what their true attitudes are, especially those who are very young and are going to school. Local authorities need to create many interactive activities through talks, exchanges, dialogues, skill contests, cultural and art activities or organizing field trips to experience. in agencies, businesses, organizations ... to help them gradually determine what their passion is. Periodically, the locality should organize Start-up forums, start-up idea contests, start-up incubators or create conditions for women to organize their own forums, establish clubs to give them the opportunity to do business. conference to present startup ideas or share startup ideas with the community. Regularly equip women with necessary knowledge and skills before starting a business. Organize seminars, invite experienced professionals who have succeeded through entrepreneurship to stimulate the passion for entrepreneurship for women.

** Enhancing entrepreneurial intention through increased awareness of behavioral control:*

Local authorities should organize support for start-ups and economic development in local women's unions; coordinate with concerned ministries and branches in organizing the transfer of scientific, technical and technological advances to women in the locality; develop cooperative groups and cooperatives; guide forms of cooperation in economic development; policy, legal and market information. Building specialized pages and columns on "Start-up" to introduce typical

female entrepreneurial examples and effective business models of women, thereby contributing to encouraging and encouraging them to emulate. start a business, start a business, get rich, raise the society's awareness about entrepreneurship and innovation. Locality should widely disseminate business awareness programs so that individuals can self-assess their business capacity or condition; at the same time, develop training courses on entrepreneurship skills, giving women more confidence to participate in business.

** Enhancing entrepreneurial intentions through enhanced education*

Localities need to direct specialized departments, coordinate with mass organizations to organize training courses on entrepreneurship knowledge. Organize start-up classes for leaders of departments and divisions of the district and leaders of mass organizations. From mastering the knowledge of starting a business, leaders of the District's Departments and Committees and leaders of mass organizations will propagate to union members, members and people, especially women, will have the opportunity to continue to work in business. exposure to more entrepreneurial knowledge. After that, mass organizations organized training and refresher courses for women's unions in communes and wards. Training knowledge revolves around the following issues: the necessity of Entrepreneurship, start-up skills, how to mobilize resources, choosing a startup industry, forecasting startup trends... women on entrepreneurial skills so they can create their own jobs by using their expertise to start a business.

** Enhancing start-up intentions through support policies*

Local authorities need to have mechanisms to support capital for women participating in start-ups, advise the Provincial People's Committee to support low interest rates for start-up projects for women. It is very important for women to know how to exploit, mobilize and accumulate resources, including capital. On the subjective side, the locality needs to coordinate with start-up support organizations or start-up investment units to act as a bridge for women who intend to start a business to the capital sponsors to start a business. Some established funds such as the Women's Start-up Support Fund need to go into operation, provide unsecured loans for businesses to carry out their careers, and at the same time, localities need to have policies to support product output, find business partners, increase investment in infrastructure of transportation and irrigation systems; shortening the time and procedures for applying for investment permits, supporting policies for small and medium-sized enterprises, industrial promotion policies, etc., creating the most favorable conditions for women to participate in start-ups.

** Enhance entrepreneurial intention through work experience*

Localities need to create close links with the business community, strengthen connections to bring women in need to work, learn and gain practical experience in businesses, especially in businesses. projects with foreign elements so that women can approach new ways of working, techniques and technologies, and find career orientations for themselves. In addition, it is necessary to establish a local business incubator, support center, and advice on employment and start-up to help start-ups gain more experience in different roles, grasp receive guidelines, policies, laws, information on the market and advice, suggestions on startup ideas as well as seeking capital to support start-ups.

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