

## Appendix 1: Survey Cover Letter



Hà Nội ngày 15 tháng 7 năm 2005

V/v: **Khảo sát về doanh nhân nữ Việt Nam**

Kính thưa Bà

Hội Liên hiệp Phụ nữ Việt Nam và Chương trình Phát triển Kinh tế Tư nhân MPDF xin gửi tới bà lời chào trân trọng.

Nhằm phục vụ cho công tác soạn thảo Luật Bình đẳng giới, chúng tôi đang thực hiện một cuộc khảo sát về nhu cầu và những khó khăn, thách thức của doanh nhân nữ Việt Nam trong giai đoạn hiện nay. Xin bà dành chút thời gian điền vào bản câu hỏi gửi kèm theo và gửi thư hoặc fax về địa chỉ:

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Chúng tôi xin gửi tới Quý doanh nghiệp một món quà thay lời cảm ơn. Mời quý doanh nghiệp xem chi tiết ở phần cuối của bảng câu hỏi. Chúng tôi rất mong nhận được sự phản hồi kịp thời từ phía quý Doanh nghiệp để thu thập được những ý kiến xác đáng nhất cho quá trình soạn thảo Luật Bình đẳng giới.

Xin chân thành cảm ơn

Kính thư



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## Appendix 2: Survey Questionnaire

### Vietnam Women Business Owners Survey

#### Question Results

(N=473 Responses, Numbers are percents unless otherwise specified)

As a woman business owner, you are an important force in the economy - not only in Vietnam, but around the world. We are interested in knowing more about you, about your business, and your opinions on how the government can help businesses in Vietnam reach their full potential.

Please take a few minutes to sit down and complete this short questionnaire - it should take only about 15 minutes - and return it in the postage-paid envelope. Hundreds of other business owners like yourself are also receiving this survey. The results of this research will provide input into important policy discussions in government, that will help small businesses in Vietnam grow and prosper.

Please be assured that your answers to this survey are completely confidential. There is no information in this survey that can identify you or your business. And, as special thanks for completing and returning the survey, you will receive a special gift.

If you own more than one business, please refer to your primary business only when answering this survey. For each question, please mark the answer or answers that come closest to describing your situation, opinion or assessment.

#### ***First, we'd like to learn about some of the issues you are currently facing in your business...***

1. What is your outlook on the prospects for growth of the Vietnamese economy over the next two years? Would you say you are ...?

- 28 Very optimistic
- 51 Somewhat optimistic
- 12 Neutral
- 4 Somewhat pessimistic
- 2 Very pessimistic
- 2 No answer

2. What is your outlook for the growth and development of your own business over the next two years? Would you say you are ...?

- 21 Very optimistic
- 46 Somewhat optimistic
- 25 Neutral
- 4 Somewhat pessimistic
- 3 Very pessimistic
- 2 No answer

## 3. How important are each of the following issues for you in your business at the present time?

Listed in descending order of importance

	Not at all important (1)	Not very important (2)	Somewhat important (3)	Very important (4)	Extremely important (5)	No answer	Avg. (1-5)
b. Quality of employees, finding and keeping good employees	2	8	7	40	40	4	4.14
n. Learning financial management skills to grow your business	2	9	14	43	26	6	3.87
m. Laws and regulations that hamper your business' growth	3	13	9	36	31	8	3.85
j. Low efficiency and productivity.	3	11	12	35	26	14	3.82
l. Access to new markets, such as international trade or selling to new kinds of customers	5	10	12	39	28	6	3.81
k. Access to training and technical assistance to learn business management skills	4	11	17	39	23	7	3.71
d. Gaining access to technology for your business	3	11	18	43	20	6	3.70
a. Access to finance for your business	2	18	11	45	18	7	3.62
c. Access to property and land	4	24	18	34	14	6	3.32
e. High cost of public services (electricity, water, telephones, etc)	2	29	23	30	12	5	3.22
i. High cost of labor	6	25	25	27	8	9	3.06
f. Competition from other countries	17	24	12	21	13	14	2.88
h. Corruption among government officials	29	21	10	14	13	13	2.55
o. Prejudices against women	22	32	11	18	9	8	2.55
g. Racketeering and business payoffs/bribes	28	32	14	10	6	11	2.26

4. Are there any more important issues in your business at the present time that were not listed above? If so, please write them below. (N=61 responses, most single topic)
- High tax rates/Tax policies (11 responses)
- Insufficient local economic development policies (6 responses)
- Inconsistent oversight/administration of economic policy (3 responses)
5. During the next 12 months, will your business ...? (CHECK AS MANY AS APPLY)
- 67 Increase capital investment
- 53 Expand into new markets
- 45 Hire new employees
- 36 Seek special aid or support from the government
- 30 Seek out a foreign partner
- 2 Reduce employment
- 2 Close stores or branches
- 1 Reduce capital investment
- 19 Wait and see, keeping employment and investment about the same
6. Which of the following comes closest to describing your goal for your business over the next two years?
- 13 To maintain my business as a part-time venture to supplement household income
- 4 To grow my business from a part-time venture to a full-time business
- 35 To maintain my full-time business at its present size and level of activity
- 29 To expand my full-time business by increasing revenues and/or employment
- 14 To expand my full-time business by expanding into new markets
- 2 To sell or close my business
- 4 No answer
7. Over the next few months, national leaders will be considering ways to improve support for small businesses in Vietnam, including some special programs for women's business development. We'd like to get your opinion about what areas these policies should address. From the list below, please check the **TOP THREE** areas that you feel these new business policies should focus on. (N=411)
- 55 Provide special business skills training for women only
- 49 Set up special loan funds or loan guarantee schemes for small businesses
- 38 Provide basic business skills training to new and prospective business owners
- 37 Establish a special government advisory board for women's business development issues



- 28 Establish goals for government purchasing of goods and services from small businesses
- 21 Make it easier for women as well as men to register and transfer property ownership
- 19 Reduce the amount of time it takes to register and start a new business
- 14 Change employment laws to increase business flexibility for hiring and replacing workers
- 13 Reduce the amount of money it takes to register a new business
- 11 Promote business ownership in general with more marketing and public awareness efforts
- <1 Other
- 2 No answer

***We'd like to know if your business is involved in international trade ...***

8. Are you now exporting or importing any goods or services in your business?

- 63 No
- 8 Yes, exporting goods/services
- 12 Yes, importing goods/services
- 9 Yes, both importing and exporting
- 7 No answer

9. (IF YES:) What country or countries are you doing business with? (CHECK AS MANY AS APPLY) (N=139)

40	United States	23	South Korea
35	China	22	Malaysia
34	Singapore	21	Australia
30	Japan	14	Hong Kong
27	Taiwan	10	United Kingdom
27	Germany	46	Other

Number of Countries Doing Business With

30	One
22	Two
15	Three
12	Four
21	Five or more
2.96	Average number of countries



**Please tell us a little bit about how your business uses technology.**

10. Which of the following technology tools do you use in your business? (CHECK AS MANY AS APPLY)
- 83 Cellular phone(s)
  - 75 A personal computer or computers
  - 63 A multi-line telephone system
  - 61 Fax machine
  - 35 Computers linked together in a local area network
11. How would you describe the level of activity of your business on the Internet?
- 30 We have never used the Internet
  - 29 We use the Internet occasionally
  - 37 We use the Internet regularly
  - 4 No answer
12. Does your company have a Web site?
- 24 Yes
  - 72 No
  - 4 No answer

**Please share with us the types and sources of financing used in your business...**

13. Which of the following types of financing have you used within the last 12 months to meet your capital needs? (CHECK AS MANY AS APPLY)
- 52 Business/commercial bank loan
  - 47 Private sources (personal savings, friends, family)
  - 23 Earnings of the business
  - 17 Personal bank loan
  - 8 Business line of credit
  - 6 Vendor credit
  - 6 Money lender
  - 2 Credit cards
  - 1 Micro-finance institution loan
  - 0 Venture capital
  - 6 Other sources
  - 20 Used no financing



14. Have you encountered any of the following situations during the past year as you have sought external financing for your business? (CHECK AS MANY AS APPLY)
- 29 Found the process too complicated
  - 28 Interest rates were too high
  - 20 Denied financing because of lack of collateral
  - 3 Perceived mistreatment due to being a woman
  - 2 Denied financing because of lack of business track record
  - 26 Have not encountered any difficulties
  - 23 Have not sought external financing
15. Do you currently have any form of bank credit, such as a loan or line of credit?
- 49 Yes
  - 46 No
  - 5 No answer
16. Do you feel you have enough capital currently available to you for the continued growth and development of your business?
- 56 Yes
  - 40 No
  - 4 No answer
17. Who do you consult with regularly when making important business decisions? (CHECK AS MANY AS APPLY)
- 63 Husband or other family members
  - 39 Fellow business owners
  - 30 Senior managers/key employees in your business
  - 28 Informal mentor(s)
  - 23 Company board of directors/advisory board
  - 21 Accountant, financial advisor
  - 13 Attorney
  - 8 Banker/loan officer
  - 2 Others
  - 12 No one, I typically make important decisions myself



18. How helpful would each of the following be to you to improve your business' growth and success?

Listed in descending order of helpfulness

	Not at all helpful (1)	Not very helpful (2)	Somewhat helpful (3)	Very helpful (4)	Extremely helpful (5)	No answer	Avg. (1-5)
c. Training sessions on business management and leadership issues	1	5	9	49	28	9	4.07
b. Training sessions on financial management issues	1	4	11	53	21	11	3.98
e. Learning more about how to access new markets, at home and abroad	3	7	9	45	26	10	3.92
d. Learning more about how to use technology to grow your business	2	4	15	50	21	9	3.91
a. Meeting regularly with other women business owners across the country to share ideas/experiences	2	6	20	47	17	9	3.77
f. Learning more about getting involved in policy issues and advocacy	2	8	18	47	13	11	3.70
g. Organized trips to other countries to meet with other women business owners and their organizations	5	11	14	38	21	10	3.67

19. For each of the following issues, do you feel that they have been more challenging for you because you are a woman, easier for you, or don't you think there has been any difference due to gender?

	More challenging because a woman (1)	No difference (2)	Easier as a woman (3)	No answer	% Challenging -% Easier
h. Balancing work and family life	38	39	7	15	+31
k. Personal safety issues	36	49	5	10	+31
i. Networking and building informal business relationships with mentors, advisors and other business owners	38	39	14	9	+24
c. Managing male employees	22	55	12	11	+10
j. Dealing with corruption and racketeering	20	55	15	10	+5
b. Joining formal networks, like business associations	15	65	10	12	+5
g. Dealing with bureaucracy and paperwork	17	60	13	11	+4
a. Gaining access to capital	13	67	10	11	+3
e. Working with clients/customers	11	51	29	9	-18
f. Being taken seriously as a business owner	7	54	30	9	-23
d. Managing female employees	4	54	32	10	-28

20. On balance, would you say that the following characteristics - for you personally - are a net positive influence on your business, or a net negative?

Listed in descending order of difference between net positive - net negative

	Net negative (1)	No difference (2)	Net positive (3)	No answer	%Positive - % Negative
f. Your business location	11	21	58	10	+47
e. Your marital status	4	50	31	14	+27
c. Your educational background	19	32	39	11	+20
d. Your ethnic background	1	69	14	16	+13
a. Being a woman	6	65	17	11	+11
b. Your age	18	51	18	13	+0

***Next, please tell us a little bit about your business. If you own more than one business please refer to your primary business when answering these questions.***

21. How many years have you owned this business?

17 Less than 5 years  
40 5 - 9 years  
39 10 or more years  
4 No answer  
8.6 Average

22. How many other businesses have you owned prior to this business?

75 None  
19 One  
6 Two or more

23. How did you acquire ownership of this business? Did you ...

84 Start the business yourself  
3 Purchase an existing business  
7 Inherit the business  
3 Acquire the business without a personal investment (such as through marriage)  
2 No answer

24. What percent of this business do you personally own?

12 Less than 50%  
13 50%  
23 51-99%  
49 100%  
3 No answer

25. (IF LESS THAN 100%:) How many people, in addition to yourself, have ownership of this business? (N=227)
- 54 One additional owner
  - 13 Two additional owners
  - 22 Three or more additional owners
  - 12 No answer
26. (IF LESS THAN 100%:) Are any of the following individuals involved in the ownership and management of this business? (CHECK AS MANY AS APPLY) (N=227)
- 47 Husband
  - 12 Parent(s)
  - 20 Child/children
  - 27 Other family members
27. How many hours per week do you typically spend managing this business?
- 4 Less than 20 hours
  - 14 20 to 40 hours
  - 20 40 to 49 hours
  - 24 50 to 59 hours
  - 35 60 or more hours
  - 3 No answer
28. In what industry is your primary business?
- 4 Agriculture
  - 3 Natural resource development (oil, gas, coal)
  - 14 Non-durable manufacturing (food, clothing, crafts)
  - 6 Durable manufacturing (machines, steel, tires, other)
  - 40 Wholesale/retail trade
  - 7 Services - travel/tourism
  - 14 Services - business services
  - 2 Services - personal services
  - 2 Technology/ICT
  - 16 Other
29. Do you belong to any of the following business associations? (CHECK AS MANY AS APPLY)
- 12 Vietnamese Women's Union
  - 12 Young Business People
  - 9 VCCI
  - 9 Sectoral association
  - 13 Other
  - 52 None

30. In what province or region is this business located?

- 11 Hanoi
- 4 Red River Delta region
- 2 North Mountain region
- 5 North Central region
- 12 South Central region
- 4 Central Highland region
- 24 Ho Chi Minh City
- 12 East Southern region
- 23 Mekong Delta region
- 4 No answer

31. Is this business primarily operated out of your home?

- 63 Yes
- 35 No
- 2 No answer

32. How many full-time/contract employees or part-time/seasonal employees does your primary business currently employ, not including yourself?

Number of Employees	Full time, contract	Part time, seasonal
0	13	49
1 - 4	24	14
5 - 9	17	6
10 - 24	21	15
25+	26	16
Average #	67.7	24.9

33. Approximately how many of that total number are women?

62.5% average

34. What were the approximate annual gross sales of your business in 2004? (CHECK ONE)

- 7 Under 100M VND
- 15 100-499M VND
- 11 500-999M VND
- 28 1-4.9B VND
- 13 5-9.9B VND
- 16 10-49.9B VND
- 5 50+B VND
- 4 No answer

**Please answer the following questions about yourself. Responses to these questions will remain confidential, and will be used only in summary with other data.**

35. In which category is your current age?
- 1 Under 25
  - 14 25 to 34
  - 31 35 to 44
  - 38 45 to 54
  - 14 55 or older
  - 2 No answer
36. What is your marital status?
- 80 Married
  - 7 Single, never married
  - 5 Divorced
  - 1 Separated
  - 5 Widowed
  - 2 No answer
37. How many people do you have living at home who are dependent upon the income generated by your business (such as children, parents or other relatives)?
- 5 None
  - 8 One additional person
  - 20 Two additional people
  - 15 Three additional people
  - 17 Four additional people
  - 9 Five additional people
  - 10 Six additional people
  - 10 Seven or more additional people
  - 6 No answer
  - 4.1 Average
38. What is the highest level of education you have completed?
- 12 Primary level only
  - 25 Secondary level/Vocational school
  - 27 Some post-secondary
  - 28 University/Institute degree
  - 6 Post graduate work or degree
  - 3 No answer
39. What is your ethnic origin?
- 94 Vietnamese
  - 4 Chinese
  - <1 Khmer
  - <1 Other
  - 2 No answer

**Thank you very much** for taking the time to complete this questionnaire.



## Appendix 3: Qualitative Discussion Guide/Interview Questions for Focus Group Discussions and Interviews

### In-depth Interview Guide for "Voices of Women Entrepreneurs"

#### Background Information:

1. Registered capital
2. Number of employees
3. Revenue
4. Profits (they're usually reluctant to give this info)
5. Growth: changes in the above numbers over the years
6. Experience in running a business: when started this business, whether they have run other businesses before
7. What they have done in the past
8. Education background
9. Family info: marriage status, number of children...

#### General Questions:

1. Why did you start your business?
2. Does your husband or anyone else help you in starting and running the business, in making business decisions?

#### Specific Issues: depending on the business and the woman's experience, the profile might focus on some of the following issues:

1. Access to finance: informal/formal sources? Attitude of bankers or other credit providers, relationship/attitude of credit officers; procedures to get credit;
2. Work-life balance: time management (how to reduce the burden for women?)
3. Networking issues (existing women associations/clubs/are there any informal networks? Do they participate in sectoral business associations? Any barriers for participation in associations?)
4. Business and management skills issues (opportunities for education, training, mentoring...)
5. Law-regulations-policy issues (any discrimination against women? Any privilege needed to support women entrepreneurs?)
6. Social status of women entrepreneurs (negative/positive)
7. Impacts of globalization/WTO



**By stages of the business:**

1. What difficulties did you have starting the business as a woman? How did you overcome them?
2. Difficulties in operating /managing the business?
3. What are your plans for expanding the business and what you think are the main obstacles for realizing your plans?
4. If your current or future market is international, do you have difficulties in finding/dealing/doing business with foreign partners?

**Questions to reveal participants' feelings and attitudes:**

1. What motivates you to be an entrepreneur?
2. If you could choose a different career, would you still choose to do what you're doing?
3. With the experiences you've got today, how differently would you have started and run your business?
4. If you had a daughter, who wants to become an entrepreneur like yourself, what advice would you have for her?
5. Where do you see your business in five years?



## Summary Tables

### Appendix 4: Summary Tables

**Table 1: Important Business Concerns by Major Region**

Business Issue	Total	Region				
		Hanoi	North	Central	HCM City	South
Quality of employees, finding and keeping good employees % Very/extremely imp. Average (1-5)*	80% 4.14	96% 4.62	96% 4.48	72% 3.95	80% 4.15	78% 4.09
Learning financial management skills to grow your business % Very/extremely imp. Average (1-5)*	69% 3.87	80% 4.00	92% 4.44	65% 3.82	65% 3.69	67% 3.88
Laws and regulations that hamper your business' growth % Very/extremely imp. Average (1-5)*	67% 3.85	78% 3.98	59% 3.52	59% 3.72	74% 3.95	64% 3.82
Low efficiency and productivity % Very/extremely imp. Average (1-5)*	61% 3.82	56% 3.85	56% 3.61	58% 3.81	68% 3.89	60% 3.77
Access to new markets, such as international trade or selling to new kinds of customers % Very/extremely imp. Average (1-5)*	67% 3.81	72% 3.92	74% 4.36	58% 3.57	77% 3.96	65% 3.75
Access to training and technical assistance to learn business management skills % Very/extremely imp. Average (1-5)*	62% 3.71	74% 3.92	77% 4.12	60% 3.69	60% 3.61	60% 3.71
Gaining access to technology for your business % Very/extremely imp. Average (1-5)*	63% 3.70	80% 4.00	70% 3.96	51% 3.45	60% 3.62	64% 3.77
Access to finance for your business % Very/extremely imp. Average (1-5)*	63% 3.62	76% 3.78	85% 4.00	61% 3.62	57% 3.47	61% 3.61
Access to property and land % Very/extremely imp. Average (1-5)*	48% 3.32	54% 3.54	67% 3.70	53% 3.46	36% 3.05	49% 3.32

**Table 1: Important Business Concerns by Major Region (cont)**

Business Issue	Total	Region				
		Hanoi	North	Central	HCM City	South
High cost of public services (electricity, water, telephones, etc)						
% Very/extremely imp.	42%	50%	30%	38%	45%	42%
Average (1-5)*	3.22	3.46	2.72	3.21	3.28	3.22
High lost of labor						
% Very/extremely imp.	35%	42%	33%	27%	36%	37%
Average (1-5)*	3.06	3.30	3.22	2.74	3.12	3.07
Competition from other countries						
% Very/extremely imp.	34%	52%	30%	21%	38%	31%
Average (1-5)*	3.22	3.21	2.77	2.50	3.09	2.76
Corruption among government officials						
% Very/extremely imp.	27%	36%	22%	20%	29%	26%
Average (1-5)*	2.55	2.91	2.53	2.32	2.66	2.44
Prejudices against women						
% Very/extremely imp.	27%	30%	22%	19%	26%	30%
Average (1-5)*	2.55	2.79	2.35	2.19	2.54	2.70
Racketeering and business payoffs/bribes						
% Very/extremely imp.	16%	26%	15%	12%	18%	12%
Average (1-5)*	2.26	2.73	2.33	2.05	2.40	2.04
Number of Cases	(473)	(50)	(27)	(99)	(114)	(166)

\* Average on a 1 to 5 scale, where 1=not at all important, 3=somewhat important, and 5=extremely important.



## Summary Tables

**Table 2: Important Business Training/Educational Activities by Employment Size of Firm**

Business Issue	Total	Number of Full-Time Employees				
		None	1 - 4	5 - 9	10 - 24	25+
Training sessions on business management and leadership issues						
% Very/extremely helpful	75%	68%	68%	76%	83%	84%
Average (1-5)*	4.07	4.02	3.81	4.17	4.23	4.14
Training sessions on financial management issues						
% Very/extremely helpful	74%	61%	65%	76%	84%	76%
Average (1-5)*	3.98	3.85	3.75	4.07	4.15	4.04
Learning more about how to access new markets, at home and abroad						
% Very/extremely helpful	71%	63%	56%	73%	75%	84%
Average (1-5)*	3.92	3.94	3.52	3.95	4.05	4.15
Learning more about how to use technology to grow your business						
% Very/extremely helpful	71%	68%	64%	68%	75%	72%
Average (1-5)*	3.91	4.14	3.73	3.89	3.99	3.94
Meeting regularly with other women business owners across the country to share ideas/experiences						
% Very/extremely helpful	64%	70%	68%	60%	66%	56%
Average (1-5)*	3.77	3.90	3.85	3.68	3.82	3.65
Learning more about how to get involved in policy issues and advocacy						
% Very/extremely helpful	60%	64%	58%	66%	56%	62%
Average (1-5)*	3.70	3.84	3.54	3.84	3.68	3.72
Organized trips to other countries to meet with women business owners and their organizations						
% Very/extremely helpful	59%	71%	55%	63%	66%	77%
Average (1-5)*	3.67	3.71	3.28	3.63	3.77	3.92
Number of Cases	(473)	(59)	(111)	(80)	(98)	(125)

\* Average on a 1 to 5 scale, where 1=not at all helpful, 3=somewhat helpful, and 5=extremely helpful.

**Table 3: Types of Financing Used by Age of Business**

Types of Financing Used in Last 12 Months	Total	Number of Years in Business		
		<5	5-9	10+
Business/commercial bank loan	52%	43%	53%	56%
Private sources (personal savings, friends, family)	47	60	44	45
Earnings of the business	23	28	21	26
Personal bank loan	17	29	14	13
Business line of credit	8	8	5	12
Vendor credit	6	9	5	7
Money lender	6	8	6	5
Credit cards	2	0	1	3
Microfinance institution loan	1	4	0	0
Venture capital	0	0	0	0
Other sources	6	4	5	5
Used no financing	20	19	19	24
Number of Cases	(473)	(76)	(190)	(186)

Numbers add up to more than 100% because multiple responses were allowed.

**Table 4: Percent Using Bank Credit by Major Subgroups**

	Currently Have Bank Credit, Such as Loan or Line of Credit?			Number of Cases
	Yes	No	No	Answer
Total	49%	46	5	(473)
<u>Region</u>				
Hanoi	44%	52	4	(50)
North	56%	41	4	(27)
Central	55%	38	7	(99)
HCM City	47%	51	3	(114)
South	48%	47	5	(166)
<u>Major Industry Group</u>				
Goods-producing	59%	35	6	(106)
Services	47%	49	4	(355)
<u>Age of Firm</u>				
< 5 Years	51%	45	4	(76)
5 - 9 Years	47%	50	3	(190)
10+ Years	50%	45	5	(186)

**Table 5: Percent Involved in International Trade by Major Subgroups**

	Currently Exporting/Importing Goods/ Services for Your Business?			Number of Cases
	Yes	No	No Answer	
<b>Total</b>	29%	63	7	(473)
<u>Region</u>				
Hanoi	70%	18	12	(50)
North	14%	82	4	(27)
Central	14%	78	8	(99)
HCM City	66%	40	4	(114)
South	10%	83	7	(166)
<u>Major Industry Group</u>				
Goods-producing	47%	47	6	(106)
Services	24%	69	7	(355)
<u>Years in Business</u>				
< 5	42%	55	3	(76)
5-9	27%	65	8	(190)
10+	29%	65	6	(186)
<u>Number of Full-Time Employees</u>				
0	19%	64	17	(59)
1-4	9%	86	5	(111)
5-9	19%	76	5	(80)
10-24	28%	65	7	(98)
25+	60%	34	6	(125)

**Table 6: Level of Technology Usage by Major Subgroups**

	Percent Using Local Area Network	Percent Using Internet Regularly	Percent With Company Web Site
<b>Total</b>	35%	37%	24%
<u>Region</u>			
Hanoi	82	76	58
North	22	16	4
Central	23	26	16
HCM City	54	66	46
South	21	22	11
<u>Major Industry Group</u>			
Goods-producing	38	45	32
Services	35	38	23
<u>Years in Business</u>			
< 5	43	45	29
5-9	35	35	25
10+	35	43	25
<u>Number of Full-Time Employees</u>			
0	17	16	10
1-4	8	21	8
5-9	25	29	17
10-24	48	47	26
25+	66	65	51
<u>Age of Owner</u>			
Under 45	47	51	33
45 or older	26	29	19

Numbers are percent yes or percent using.



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IFC-MPDF is a multi-donor funded initiative set up by the International Finance Corporation in Vietnam, Cambodia, and Lao PDR, to reduce poverty through sustainable private sector development. We work through six interrelated programs that seek to improve the business environment, develop the financial sector, improve managerial capacity, and increase sustainable business practices in three sectors that are central to economic growth and poverty reduction - tourism, agribusiness, and garments. IFC-MPDF's donors are the Asian Development Bank, Australia, Canada, Finland, IFC, Ireland, Japan, New Zealand, the Netherlands, Norway, Sweden, Switzerland and the United Kingdom.

Website: <http://www.mpdf.org>

## Gender Entrepreneurship Markets

**Gender- Entrepreneurship-Markets (GEM)**

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Recognizing that aspiring businesswomen are often prevented from realizing their economic potential because of gender inequality, IFC launched the Gender-Entrepreneurship-Markets (GEM) initiative in December 2004. The program aims to mainstream gender issues into all dimensions of IFC's work, while at the same time helping to better leverage the untapped potential of women as well as men in emerging markets. If you would like more information on IFC GEM's work, please visit our website at: <http://www.ifc.org/GEM>