**Research on World Agricultural Economy**
https://journals.nasspublishing.com/index.php/rwae

**ARTICLE**

# Factors Affecting Entrepreneurial Intentions of Women in Rural Areas of Vietnam

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## ABSTRACT

Rural women in Vietnam face unique challenges and opportunities when it comes to entrepreneurship. This study aims to examine the impact of different factors influencing women's entrepreneurial intentions in rural areas of Vietnam. The Partial Least Squares Structural Equation Modeling (PLS-SEM) model was employed to test the research hypotheses and evaluate the proposed research model using data collected from a survey of 366 rural women in Quang Ninh and Son La provinces in North Vietnam, representative of plains, midlands, and mountainous areas. The research findings indicate that all independent variables positively influence the entrepreneurial intentions of rural Vietnamese women to varying degrees. In rural areas, women's decision to start a business is primarily influenced by the availability of capital, which has the most significant impact (beta = 0.290). This is followed by perceived behavioral control (beta = 0.197), attitude towards entrepreneurship (beta = 0.189), government support policies they have received (beta = 0.159), level of knowledge and experience (beta = 0.154), and subjective

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ARTICLE INFO
Received: 1 November 2024 | Revised: 26 November 2024 | Accepted: 10 December 2024 | Published Online: 8 February 2025
DOI: https://doi.org/10.36956/rwae.v6i1.1442

CITATION
Quynh, P.N.H., Linh, P.T., Nga, V.T.H., et al., 2025. Factors Affecting Entrepreneurial Intentions of Women in Rural Areas of Vietnam. Research on World Agricultural Economy. 6(1): 395–407. DOI: https://doi.org/10.36956/rwae.v6i1.1442

norms (beta = 0.139) from others. The results of this study offer valuable insights for policymakers, business communities, and female entrepreneurs themselves. Relevant organizations, including ministries, departments, and local governments, should devise and implement targeted strategies to inspire and enhance entrepreneurial intentions among women in rural areas of Vietnam.

***Keywords:*** Entrepreneurial Intention; Women; Entrepreneurship; Rural Areas; Vietnam

# 1. Introduction

The recent trend of entrepreneurship among women is becoming a significant movement in many countries [1–4]. Gartner et al. [5] emphasized that entrepreneurial intentions are crucial in searching for, creating, and exploiting opportunities to start and establish new businesses. However, entrepreneurship is a challenging endeavor, especially for women. Basnet [6] highlights that women often face significant barriers in realizing their entrepreneurial intentions due to insufficient experience, limited finances, inadequate market knowledge, and lack of networking connections. These challenges adversely affect their psychology and motivation, diminishing their entrepreneurial drive.

In Vietnam, according to the Vietnam Innovation and Technology Investment Report 2022, more than $1.4 billion was invested in startups in 2021, positioning Vietnam as one of the three pillars of Southeast Asian startups. Entrepreneurship is a crucial factor in economic development, particularly in rural areas. Women in rural Vietnam are pivotal in local economic growth through entrepreneurial activities [7]. However, there are still limitations in creating a conducive startup environment in Vietnam, such as the need for significant exit deals and insufficient private-sector funding [8]. Women's entrepreneurial intentions can be influenced by various factors, including personal, social, economic, and environmental elements [9].

This study aims to analyze the factors influencing the entrepreneurial intentions of women and the extent of their impact. By expanding the Theory of Planned Behavior (TPB), this research incorporates variables related to entrepreneurial education, knowledge, personal experience, and capital to assess their effect on women's entrepreneurial intentions. Utilizing the PLS-SEM analytical model and survey data from 366 women in rural areas of Vietnam, this study provides valuable insights for the government to enhance entrepreneurial policies.

# 2. Theoretical Framework

## 2.1. Literature Review

Ajzen [10] proposed the Theory of Planned Behavior (TPB) to explain the influence of psychological factors on human intentions and behavior. TPB includes three fundamental components: attitude, subjective norm, and perceived behavioral control. Attitude is defined as an individual's evaluation of a behavior, encompassing values, beliefs, and feelings towards that behavior, whether positive or negative [11].

Numerous studies in this field indicate that entrepreneurial intention is crucial for starting a new business, highlighting various factors that affect women's entrepreneurial intentions [2, 12]. Women's entrepreneurial intentions can be influenced by personal, social, economic, and environmental factors [6, 13, 14]. Personal factors such as education and skills significantly impact women's entrepreneurial intentions, with higher educational attainment often correlating with increased business confidence [15–17]. Intrinsic motivations, such as the desire for financial independence and the aspiration to improve the quality of life, are also critical drivers for women to embark on entrepreneurial ventures [9, 14]. Social factors, including family and community support, are crucial for women, providing the confidence and resources needed to start a business [12, 18, 19]. Successful role models within the community can inspire and motivate women to pursue entrepreneurship. Economic factors, such as access to financial resources, are significant barriers for women entrepreneurs [20]. Financial support programs and preferential loans can enhance entrepreneurial intentions. Awareness of busi-

ness opportunities and market demand for products influences women's decisions to start businesses [21]. Environmental factors like government policies and support programs create a conducive environment for women to engage in entrepreneurial activities [22]. Adequate infrastructure, including transportation, information, and communication technology, is essential for facilitating entrepreneurship in rural areas [23].

Relevant research in Vietnam for further exploration, including Mary, Tagesse and Senbetie [24], provides insight into the vocational education training programs that impact entrepreneurial intentions. Thao [25] offers an evaluation of successful entrepreneurial initiatives. Tung and Tien [26] outline policy support mechanisms that can influence women's entrepreneurial activities. Additional Vietnamese studies, including Van and Duong [27], examine local socio-economic and cultural conditions and the research by Trang [28] highlights financial barriers and opportunities. These resources offer a comprehensive understanding of the factors influencing entrepreneurial intentions and highlight areas needing further research.

In summary, studies on this topic demonstrate that entrepreneurial intention is a significant determinant of successful entrepreneurship, closely related to socio-psychological factors and affecting the ability to utilize resources and business networks. Research on factors influencing women's entrepreneurial intentions in rural areas still needs to be addressed. Specifically, studies could delve into the role of family and social factors, examining how familial responsibilities and support networks affect rural women's decisions to start businesses. Moreover, there is a need to explore specific barriers such as access to resources, financial constraints, educational limitations, and managerial skills deficits that often hinder entrepreneurial endeavors among rural women. Evaluating the effectiveness of government policies and non-governmental organizations in fostering entrepreneurial capabilities among rural women is crucial.

Additionally, understanding rural areas' economic environment and business opportunities and their impact on women's entrepreneurial intentions would provide valuable insights. Lastly, assessing the role of education and awareness in promoting entrepreneurship among rural women through training programs and educational initiatives can contribute significantly to empowering this demographic. Addressing these areas will not only enhance our understanding of the challenges faced by rural women entrepreneurs but also inform the development of targeted support strategies and policies to encourage entrepreneurial activities within this community.

The interplay of these factors shapes women's entrepreneurial intentions in rural Vietnam. Understanding and analyzing these factors is crucial for developing appropriate programs and policies to support women's entrepreneurship in rural communities, contributing to sustainable economic development.

## 2.2. Theoretical Model and Research Hypotheses

### 2.2.1. Personal Attitude (ATT)

The TPB model Ajzen [10] shows that personal attitude is a crucial variable influencing an individual's intention to perform a behavior. In the context of entrepreneurial behavior, Ibrahim Al, Arif and Francisco [23] argue that if young people have a positive attitude towards entrepreneurship, believing it to be a valuable and worthwhile pursuit, they are more likely to have entrepreneurial intentions and take action to start a company in rural areas. Conversely, if someone has a negative attitude towards entrepreneurship, they are less likely to intend to engage in entrepreneurial activities. Numerous studies, such as those by Kolvereid and Isaksen [29] and Terzieva and Vasileva [30], have shown that personal attitude, including factors like determination, self-confidence, and passion, is decisive for a person's entrepreneurial intentions. Therefore, the following hypothesis is proposed:

**H1.** *Personal attitude positively influences women's entrepreneurial intentions in rural areas.*

### 2.2.2. Subjective Norms (SNO)

According to Ajzen [10], subjective norms refer to the perceived social pressure to perform or not perform a behavior. In the context of women's entrepreneurial

intentions, subjective norms refer to the degree to which women feel influenced by essential people in their lives, such as family, friends, and significant others, regarding their decision to start a new business. This influence can manifest as support, expectations, or disapproval, affecting women's decisions to engage in entrepreneurial activities. Studies of Zhang, Zhou and Huang[31] and Adeyemo and Okoro[21] have shown that women with positive subjective norms towards entrepreneurship are likelier to have higher entrepreneurial intentions and actual entrepreneurial activities than those without positive subjective norms. Similarly, Amin, Rehman and Imran[22] explored the impact of subjective norms and other factors on women's entrepreneurial intentions, finding that socio-psychological factors, including subjective norms, self-confidence, and intrinsic motivation, significantly influence entrepreneurial intentions. Thus, the following hypothesis is proposed:

**H2.** *Subjective norms positively influence women's entrepreneurial intentions in rural areas.*

### 2.2.3. Perceived Behavioral Control (PBC)

Ajzen[10] introduced the concept of perceived behavioral control, which refers to the perceived ease or difficulty of performing a behavior, influenced by past experiences and anticipated obstacles. In entrepreneurship, perceived behavioral control includes external factors such as family support, reliable information sources, and access to financial resources. If women believe they can control these factors, they are more likely to have entrepreneurial intentions. The general perception of entrepreneurship among women also affects their intentions. If women believe that starting a new business is meaningful and valuable for society, they will be more motivated to have and pursue entrepreneurial intentions. Ibrahim, Arif and Francisco[23] also found that perceived behavioral control positively influences entrepreneurial intentions. Based on these insights, the following hypothesis is proposed:

**H3.** *Perceived behavioral control positively influences women's entrepreneurial intentions in rural areas.*

### 2.2.4. Government Support Policies (GSP)

Government support policies play a crucial role in promoting the entrepreneurial intentions of rural women. Training and education programs provide the necessary skills and knowledge, boosting their confidence and business capabilities[32]. Policies that reduce administrative procedures and offer legal support simplify the startup process, creating a more favorable environment for rural women[33]. Support from networks and business connection programs also significantly contributes to building relationships and seeking new business opportunities[34]. Thanks to these policies, rural women can more easily access resources and opportunities, increasing their entrepreneurial intentions and chances of success. Thus, the following hypothesis is proposed:

**H4.** *Government support policies positively influence women's entrepreneurial intentions in rural areas.*

### 2.2.5. Personal Knowledge and Experience (KN_EX)

Personal knowledge and experience are closely related to entrepreneurship. Knowledge helps women understand business fields and processes, while experience provides valuable skills and insights for entrepreneurship. Studies have shown that combining personal knowledge and experience benefits young people aiming to start businesses. Johnson and Mehta[17] indicated that work experience in related fields leads to higher entrepreneurial success, especially when combined with quality education. Tawanda, Tendai and Hilda[35] found that women with prior work experience in their intended business fields are more likely to succeed due to their understanding and experience.

Additionally, accumulated experience can help women create unique products and services, providing competitive advantages and attracting customers. Tura and Mulugeta[36] suggested that women with experience gained through societal contributions and volunteer work are more likely to succeed in entrepreneurship. Thus, the following hypothesis is proposed:

**H5.** *Personal knowledge and experience positively influence women's entrepreneurial intentions in rural areas.*

### 2.2.6. Capital (CAP)

Capital is crucial in supporting business startups and development for women with entrepreneurial intentions. Capital allows women to fund their startups, from renting offices and purchasing equipment to paying employees and investing in marketing activities. Liñán and Santos[37] showed that sufficient capital increases women's chances of entrepreneurial success. Their study also indicated that women willing to invest significant amounts in their startups are more likely to succeed. Amin, Rehman and Imran[22] found that the availability of capital affects women's entrepreneurial capabilities, especially for those without property ownership or limited entrepreneurial experience. Moitra, Datta and Mukherjee[38] also highlighted capital as an essential factor influencing women's entrepreneurial intentions. Based on these analyses, the following hypothesis is proposed:

**H6.** *Capital positively influences women's entrepreneurial intentions in rural areas.*

With these six hypotheses established, the proposed research model is illustrated in **Figure 1**.

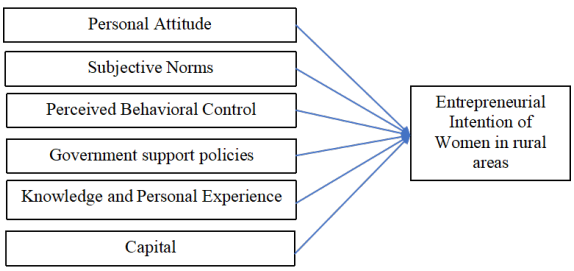


**Figure 1.** Research model.

Source: Proposed by the author, 2024.

## 3. Research Methodology

### 3.1. Scale Development

The development of measurement scales for the variables in the research model is based on the theoretical models of TPB and previously published models both domestically and internationally. The scale development process involved several vital stages. Initially, existing scales from the literature were translated into Vietnamese, ensuring accuracy and clarity through discussions with academic experts. Subsequently, lecturers and researchers from Vietnam National University, Hanoi, provided feedback on the translated scales. Concurrently, a panel of women from Quang Ninh and Son La provinces reviewed the scales to ensure the relevance and comprehensibility of the terminology. Adjustments were then made based on feedback received from both experts and women, refining terms and phrases to enhance clarity and ease of understanding. Finally, the finalized scales were compiled and organized into tables for the research study's survey. **Table 1** below presents the final scales used in the research.

### 3.2. Data Collection Method

The study employed a combination of random and convenience sampling methods to collect data. The researchers conducted a survey from January 2024 to March 2024 in two provinces in Northern Vietnam, Son La, and Quang Ninh Province, which are representative of the mountain and plain areas. In the provinces, the research team randomly chose the district and commune from the list provided by local officers. The researchers visited women's houses in rural areas of the provinces to conduct the interviews; local persons in the communes chose the selected responses. A total of 385 responses were gathered initially. This study was performed in line with the principles of the Declaration of Helsinki and approval was granted by the Ethics Committee of Vietnam National University, Hanoi, Vietnam. Participants provided their consent to participate in the study as they responded to the interview. In the instructions, participants were informed about the survey including information that the collected data would be used in publication, the anonymity of the respondents, that only researchers have access to and use the data, and that taking part in the survey was voluntary.

After filtering out incomplete responses, 366 valid observations were deemed suitable for further analysis (**Table 2**).

**Table 1.** Measurement.

| Item | Description | References |
|---|---|---|
| **Personal Attitude (ATT)** | | |
| ATT1 | I believe that starting a business is a valuable and worthwhile pursuit. | |
| ATT2 | I am confident about my ability to start a business. | [23, 30] |
| ATT3 | I am determined to start my own business in rural areas. | |
| ATT4 | I am passionate about the idea of starting my own business. | |
| **Subjective Norms (SNO)** | | |
| SNO1 | My family supports my intention to start a business. | |
| SNO2 | My friends think that starting a business is a good idea. | [21, 22] |
| SNO3 | Important people in my life encourage me to start a business. | |
| SNO4 | I feel societal expectations to engage in entrepreneurial activities. | |
| **Perceived Behavioral Control (PBC)** | | |
| PBC1 | I believe I have the resources needed to start a business. | |
| PBC2 | I am capable of overcoming challenges in starting a business. | [9, 17] |
| PBC3 | I can access the necessary information to start a business. | |
| PBC4 | I am confident in my ability to control the business startup process. | |
| **Government Support Policies (GSP)** | | |
| GSP1 | I receive legal advice and support from the government when starting a business. | |
| GSP 2 | I find government training programs very helpful for my entrepreneurial endeavors. | [32–34] |
| GSP 3 | The government helps me connect with investors and mentors. | |
| GSP 4 | I receive free administrative support services from the government when starting a business. | |
| **Knowledge and Personal Experience (KN_EX)** | | |
| KN_EX1 | I have sufficient knowledge about the field I want to start a business in. | |
| KN_EX2 | I have relevant work experience that will help me in starting a business. | |
| KN_EX3 | My personal experiences have prepared me well for entrepreneurship. | [24, 35, 36] |
| KN_EX4 | I have learned from my past experiences related to business activities. | |
| KN_EX5 | Learning from startups can help me predict and handle risks at work. | |
| **Capital (CAP)** | | |
| CAP1 | I have access to the financial resources needed to start a business. | |
| CAP2 | I can obtain funding from various sources for my business startup. | [18, 37, 38] |
| CAP3 | I am aware of different financing options available for new businesses. | |
| **Entrepreneurial Intention (INT)** | | |
| INT1 | I plan to start my own business in the near future. | |
| INT2 | I am determined to start a business. | [21, 22] |
| INT3 | I am actively taking steps to start a business. | |
| INT4 | I intend to be an entrepreneur within the next five years. | |

Source: The author, 2024.

**Table 2.** Number of observations by provinces.

| Provinces | Responses | Valid Observations |
|---|---|---|
| Son La | 181 | 175 |
| Quang Ninh | 203 | 191 |
| **Total** | **384** | **366** |

Source: Survey results, 2024.

The concept of "entrepreneurship" was introduced at the beginning of the questionnaire to enhance uniform awareness of entrepreneurial activities. This concept underwent discussions among faculty members and researchers to clarify terminology.

According to Hair et al.[39], research results can be reliable when the sample size is at least five times the number of observed variables. With 28 observed variables in this study, the minimum sample size required would be 140. Therefore, the study's sample size of 366 ensures reliability.

## 3.3. Data Analysis Method

Microsoft Excel and Smart PLS 3.1 software utilizing the PLS-SEM technique were employed for data analysis to test research hypotheses and the proposed research model. The research model proceeded in two steps. First, measurement scales were evaluated using indicators such as outer loadings, Cronbach's Alpha coefficient, composite reliability (CR), and average variance extracted (AVE) as per the study conducted by Gartner et al.[5]. Second, the discriminant validity of the scales used in the model was assessed. Finally, Bootstrap anal-

ysis was conducted on Smart PLS to validate the structural model of the research.

# 4. Research Results and Discussion

## 4.1. Survey Sample Characteristics

The analysis utilized data from 388 valid samples categorized by various criteria, including income and women's education majors. **Table 3** provides detailed information on sample characteristics as follows.

## 4.2. Hypothesis Testing Results

The research results in **Table 4** indicate that all factors have Cronbach's alpha coefficients greater than 0.7, which suggests that the measurement variables are reliable for further analysis [40]. Subsequently, the study examined the values of Average Variance Extracted (AVE) and Composite Reliability (CR) to assess the quality of the measurement scales. AVE is used as a measure to evaluate convergent validity. Both CR and AVE values range from 0 to 1. Higher values of CR and AVE indicate greater reliability of the factors, with AVE values equal to or greater than 0.5 confirming convergent validity [39].

After running the model on Smart PLS two times, two items were eliminated: ATT3 and KN_EX3. **Table 5** presents the reliability assessment of variables within the research model. Cronbach's Alpha coefficients and Composite Reliability (CR) values indicate high internal consistency and reliability for all factors. Average Variance Extracted (AVE) values demonstrate convergent validity, confirming the reliability of measurement scales used in the analysis.

**Table 3.** Survey sample information.

| Criteria | | Frequency (People) | Percentage (%) |
|---|---|---|---|
| Area | Plain | 214 | 58.5 |
| | Mountain | 152 | 41.5 |
| Age | Less than 22 | 76 | 20.8 |
| | 22 to less than 35 | 112 | 30.6 |
| | 35 to less than 55 | 105 | 28.7 |
| | 55 and above | 73 | 19.9 |
| Education | No school | 34 | 9.3 |
| | Primary school | 43 | 11.7 |
| | Secondary school | 76 | 20.8 |
| | High school | 104 | 28.4 |
| | Vocational | 71 | 19.4 |
| | Bachelor and higher | 38 | 10.4 |
| Family income per capita (million VND per month) | Less than 5 | 164 | 44.8 |
| | 5 to less than 10 | 142 | 38.8 |
| | 10 and above | 60 | 16.4 |
| **Total** | | **366** | **100** |

Source: Survey results, 2024.

**Table 4.** Reliability assessment of variables in the model.

| Factors | Coding | Cronbach's Alpha | Composite Reliability (CR) | Average Variance Extracted (AVE) |
|---|---|---|---|---|
| Personal Attitude | ATT | 0.813 | 0.889 | 0.728 |
| Capital | CAP | 0.825 | 0.896 | 0.741 |
| Government support policies | GSP | 0.804 | 0.870 | 0.627 |
| Entrepreneurial Intention | INT | 0.781 | 0.860 | 0.608 |
| Knowledge and Personal Experience | KN_EX | 0.867 | 0.909 | 0.715 |
| Perceived Behavioral Control | PBC | 0.792 | 0.864 | 0.614 |
| Subjective Norm | SNO | 0.883 | 0.919 | 0.741 |

Source: Data processing results, 2024.

**Table 5.** Outer loading coefficients used in the model.

| | Entre. Intention | Capital | Government Support Policies | Entre. Intention | Knowledge and Personal Experience | Perceived Behavioral Control | Subjective Norm |
|---|---|---|---|---|---|---|---|
| ATT1 | 0.848 | | | | | | |
| ATT2 | 0.788 | | | | | | |
| ATT4 | 0.920 | | | | | | |
| CAP1 | | 0.861 | | | | | |
| CAP2 | | 0.839 | | | | | |
| CAP3 | | 0.882 | | | | | |
| GSP1 | | | 0.836 | | | | |
| GSP2 | | | 0.794 | | | | |
| GSP3 | | | 0.790 | | | | |
| GSP4 | | | 0.744 | | | | |
| INT1 | | | | 0.718 | | | |
| INT2 | | | | 0.858 | | | |
| INT3 | | | | 0.712 | | | |
| INT4 | | | | 0.820 | | | |
| KN_EX1 | | | | | 0.811 | | |
| KN_EX2 | | | | | 0.829 | | |
| KN_EX4 | | | | | 0.800 | | |
| KN_EX5 | | | | | 0.936 | | |
| PBC1 | | | | | | 0.843 | |
| PBC2 | | | | | | 0.767 | |
| PBC3 | | | | | | 0.736 | |
| PBC4 | | | | | | 0.783 | |
| SNO1 | | | | | | | 0.860 |
| SNO2 | | | | | | | 0.853 |
| SNO3 | | | | | | | 0.907 |
| SNO4 | | | | | | | 0.820 |

Source: Data analysis results, 2024.

**Table 5** presents the Outer Loading coefficients for each factor in the research model. All factors have Outer Loadings exceeding 0.7, indicating strong reliability of the measurement instruments used in the study, as recommended by Hair et al.[39].

**Table 6** presents the discriminant validity analysis for each factor in the research model. All factors meet the criteria where the square root of AVE is greater than the correlations with other factors, confirming their distinctiveness as recommended by Fornell and Larcker[41].

**Table 6.** Discriminant validity analysis.

| Factor | Personal Attitude | Capital | Government Support Policies | Entrepreneurial Intention | Knowledge and Personal Experience | Perceived Behavioral Control | Subjective Norm |
|---|---|---|---|---|---|---|---|
| Personal Attitude | 0.854 | | | | | | |
| Capital | 0.476 | 0.861 | | | | | |
| Government support policies | 0.336 | 0.445 | 0.792 | | | | |
| Entrepreneurial Intention | 0.570 | 0.649 | 0.485 | 0.780 | | | |
| Knowledge and Personal Experience | 0.172 | 0.245 | 0.202 | 0.356 | 0.846 | | |
| Perceived Behavioral Control | 0.502 | 0.433 | 0.269 | 0.558 | 0.148 | 0.783 | |
| Subjective Norm | 0.458 | 0.543 | 0.355 | 0.587 | 0.269 | 0.539 | 0.861 |

Source: Data analysis results, 2024.

**Table 7** presents the results of bootstrap testing for the structural model, demonstrating that all six predictor variables significantly influence women's entrepreneurial intention with p-values less than 0.01. The adjusted R-squared value of 0.620, as shown in **Figure 2**, indicates that the research model explains 62% of the variation in women's entrepreneurial intention in rural areas. The independent variables influencing this

intention include Subjective Norm, Entrepreneurial Education, Knowledge and Personal Experience, Capital, Perceived Behavioral Control, and Attitude toward entrepreneurship.

**Table 7.** Bootstrap testing results of the structural model.

| Predictor Variable | Coefficient | Standard Error | T-Statistic | P-Value |
|---|---|---|---|---|
| Subjective Norm -> Entrepreneurial Intention | 0.139 | 0.049 | 2.819 | 0.005 |
| Government support policies Education -> Entrepreneurial Intention | 0.159 | 0.040 | 4.015 | 0.000 |
| Knowledge and Personal Experience -> Entrepreneurial Intention | 0.154 | 0.040 | 3.867 | 0.000 |
| Capital -> Entrepreneurial Intention | 0.290 | 0.046 | 6.322 | 0.000 |
| Perceived Behavioral Control -> Entrepreneurial Intention | 0.197 | 0.046 | 4.300 | 0.000 |
| Attitude -> Entrepreneurial Intention | 0.189 | 0.048 | 3.955 | 0.000 |

Source: Data analysis results, 2024.

## 4.3. Analysis of Structural Model Results

The results of the structural model testing reveal several significant findings regarding factors influencing entrepreneurial intention among women in rural areas.

Capital (Beta = 0.290): Capital is identified as the most influential factor affecting entrepreneurial intention among women. This underscores the critical role of financial resources in starting entrepreneurial ventures. The lack of sufficient capital is often cited as a significant barrier preventing women from developing their ideas and pursuing entrepreneurship [18].

Perceived Behavioral Control (Beta = 0.197): Increasing entrepreneurship awareness positively correlates with higher entrepreneurial intention postgraduation. This finding is consistent with previous studies by Ibrahim, Arif and Francisco [23] and Haris et al. [42], emphasizing the importance of building self-efficacy in women before they embark on entrepreneurial endeavors.

Attitude (Beta = 0.189): Women's positive attitudes towards entrepreneurship significantly contribute to their entrepreneurial intention in rural areas. This finding corroborates studies by Ibrahim, Arif and Francisco [23] and Terzieva and Vasileva [30], indicating that fostering a favorable attitude towards entrepreneurship among women is essential for its promotion and development.

Government support policies (Beta = 0.159): Government support policies also positively influence women's entrepreneurial intentions. This observation is supported by previous studies [32–34], highlighting the role of educational initiatives and entrepreneurial programs in universities in fostering entrepreneurial spirit among women.

Knowledge and Personal Experience (Beta = 0.154): Personal knowledge and experience also contribute positively to entrepreneurial intention among women. This aligns with findings of Tawanda, Tendai and Hilda [35] and Tura and Mulugeta [36], suggesting that creating environments for women to learn and practice new business models is crucial for fostering entrepreneurship.

Subjective Norm (Beta = 0.139): The subjective norm, influenced by family, friends, and societal perceptions, moderately impacts women's entrepreneurial intention. Similar conclusions have been drawn by Adeyemo and Okoro [21] and Amin, Rehman and Imran [22], highlighting the supportive role of social networks in encouraging women to engage in entrepreneurial activities.

The linear structural model analysis results are depicted in **Figure 2** below.

These findings underscore the multifaceted nature of factors influencing entrepreneurial intention among women in rural areas, emphasizing the critical role of financial resources, personal beliefs, educational opportunities, and societal influences. Addressing these factors effectively can enhance entrepreneurial ecosystems within university settings and beyond.

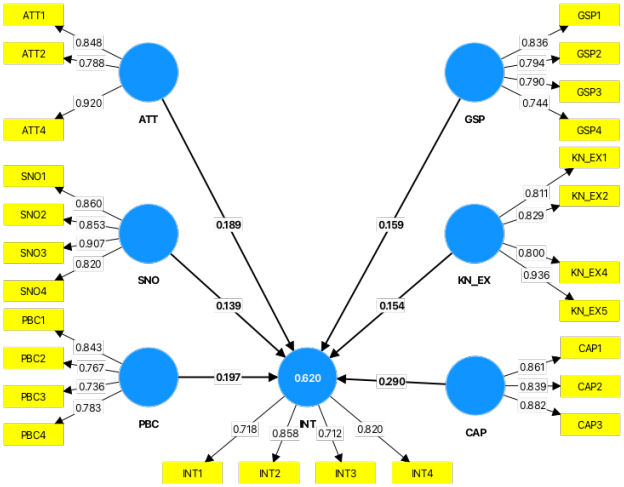


**Figure 2.** Linear structural model analysis results.

Source: Data analysis results, 2024.

# 5. Conclusion and Policy Implications

Based on the theoretical framework, the initial research model proposed by the authors included six factors influencing entrepreneurial intentions among women in rural areas: personal attitude, subjective norms, government support policies, perceived behavioral control, personal knowledge and experience, and capital resources. This model was tested and analyzed with a sample of 366 women intending to start a business from 2 provinces in Vietnam. The analysis results indicated that capital resources strongly influenced women's entrepreneurial intentions, followed by perceived behavioral control. The subsequent factors influencing intentions were personal attitude, government support policies, personal knowledge and experience, and subjective norms. Based on these analytical findings, relevant organizations and individuals can formulate assessments and initiatives to foster and encourage entrepreneurial spirit among women, starting from within educational institutions.

Drawing from the research findings, several administrative implications are proposed as follows: First and foremost, the government and social organizations need to create a supportive environment by providing comprehensive entrepreneurial skills training programs. These courses should focus on developing business management skills, financial planning, and market knowledge. Additionally, establishing financial support funds exclusively for rural women entrepreneurs is crucial. Many women in these areas face difficulties in accessing capital, so support funds with preferential interest rates or even interest-free loans can help them start their businesses more smoothly. Furthermore, encouraging the participation of large enterprises and non-governmental organizations in supporting rural women entrepreneurs is vital. Businesses can offer mentoring programs, share experiences, and provide specific guidance, while NGOs can play a role in connecting women entrepreneurs with necessary resources. The government should also promote the provision of technological infrastructure and internet access in rural areas, while also organizing training courses on technology usage and online marketing skills. This will help rural women access larger markets and leverage technology tools to grow their businesses. Finally, creating a favorable environment for women to make informed entrepreneurial decisions and develop their businesses, thereby boosting entrepreneurial capacity and contributing to the national economy. This will boost their confidence in starting and sustainably developing their businesses.

Despite the achievements, the study has certain limitations. Firstly, regarding the sample size, the research scope may need to be sufficiently large, focusing only on women in rural areas. Convenience sampling methods might lower the overall representativeness of the sample. Furthermore, future studies could assess differences among women groups from different academic years to affirm further the role of entrepreneurship education in higher education institutions.

# Author Contributions

P.N.H.Q. is the first author who developed the idea, collected data, drafted the parts of the introduction, results, discussion, conclusion, and implications, and combined the first draft of the manuscript. P.T.L., V.T.H.N., and P.M.H. wrote the literature review, collected data, and entered data. N.V.P. is the corresponding author who wrote the methodology, collected data, processed and analyzed the data, discussed the findings, proofread the manuscript, and proofread the paper. All authors read and approved the final manuscript.

## Funding

This research did not receive any financial support.

## Institutional Review Board Statement

This research was conducted in accordance with the standard research protocol.

## Informed Consent Statement

The researchers confirm that all the questionnaire respondents were aware of this study.

## Data Availability Statement

The datasets used in this study are available from the corresponding author upon reasonable request.

## Acknowledgments

The authors would like to thank the VNU University of Economics and Business, Vietnam National University, Hanoi, Vietnam, and O.P. Jindal Global University, India, for supporting us and sharing their experiences and information during the conduct of this research.

## Conflicts of Interest

The authors declare no conflicts of interest.

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