

Women's Enterpreneurship Development - Aceh

Impact Assessment

Gender and Entrepreneurship Together (GET Ahead)
Training Implementation



Women's Entrepreneurship Development Aceh

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IMPACT ASSESSMENT

April 2008

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Foreword

Based on the findings within its project phase one, and in order to address Business Development Service Providers needs of providing more and better services to women entrepreneurs, the ILO commenced a one year project "Women Entrepreneurship Development: Strengthening BDS Providers and Improving the Market Access for Women Entrepreneurs" (WED project – phase II) (INS/06/20/NZE) in April 2007 funded by the Government of New Zealand.

This project is a women-specific initiative designed to address gender inequalities in the small enterprise sector. It combines gender equality promotion with enterprise development and specifically aims to provide direct technical support to local actors in order to enable them to improve the business environment for women entrepreneurship development. The project has been generating expertise in Business Development Services (BDS) for women entrepreneurs in a few selected BDS providing organisations so that they will be better equipped to provide more and better services to women entrepreneurs and have the capacity to promote women's entrepreneurship.

As part of the WED project the ILO has implemented the Gender and Entrepreneurship Together training programme (GET Ahead for women in enterprise). Within this training programme, the ILO WED project followed an approach, which starts with a Training of Trainers (ToT), followed by practical implementation of Training of Entrepreneurs (ToE) courses by newly trained trainers with the guidance of a professional coach and Advanced Training of Trainers (AToT) courses. The ILO WED - GET Ahead training programme was conducted in the province of Aceh, Indonesia between July 2007 and May 2008 and generously funded by NZAID and the Government of Finland.

This report summarizes the main findings of an impact assessment (survey, focus group discussions and in-depth interviews) conducted in February 2008 for this GET Ahead training programme. The benefits perceived by women entrepreneurs with micro and small enterprises that participated in the training courses and the capacities of participating ToE trainers from ILO WED partner organisations are presented and discussed here to provide feedback and recommendations to assist in developing the programme further for Indonesia and elsewhere. The period under review covers the GET Ahead training programme implemented by the ILO WED project and its partner organisations from July to December 2007.

Jakarta, April 2008

Alan Boulton Director ILO Jakarta

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Special thanks also go to the ILO WED Project team in the ILO Aceh Office: to Claudia Mueller (International Project Manager WED), who was responsible for overall coordination and supervision of the assessment; to Hirania C. Wiryasti (National Programme Officer WED), who provided advise and support to the international researcher, developed the Indonesian version of the questionnaire, supported its pilot testing, and supervised the national coordinator of enumerators; to Yulia Frida (Programme Assistant of WED), who provided administrative and logistics support to the research team.

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Thank you also to Fahmia Badib, who translated the original English version into Indonesian language.

Last but not least, special thanks go to all GET Ahead trainers as well as women and men entrepreneurs in the Aceh province, who contributed their time to be interviewed and participate in focus group discussions.

Executive Summary

The Findings

The findings of this Impact Assessment demonstrate that the GET Ahead training program conducted by the ILO Aceh Women's Entrepreneurship Development (WED) Project had a positive effect on participating trainers as well as women entrepreneurs in a number of ways:

- Appreciation of GET Ahead Training Approach All trainers agreed that the Master trainer, who conducted the ToT and AToT was excellent. Also while the majority of trainers appreciated the coaches supporting them while implementing their first ToEs, some trainers would have wanted to receive more coaching. Trainers said that they were much more confident and brave, and that they had learned to plan and facilitate a training programme much better as a result of participating in ToTs, coaching and AToT.
- Trainer's Capacity The majority of entrepreneurs stated that their trainers made the training
 fun and interesting, and helped participants understand about business models and how to
 manage their finances better. Trainers explained that they would wish to receive to opportunity
 to participate in refresher courses on different topics in order to further improve their skills.
- Gender Entrepreneurs as well as trainers stated that the gender perspective in the GET Ahead is unique and useful. However, trainers may need further capacity-building on presenting gender issues relating to the business operation because communicating gender concepts in simple language and in a practical way is difficult, hence it takes time to develop these kind of skills.
- Social Empowerment In post-conflict and tsunami Aceh the importance of strengthening social networks and ties cannot be stressed enough. Approximately 148 entrepreneurs (68%) said they gained new friends and greater confidence from the training, and 62% (137) said their greater confidence helped them start or develop their business.
- Business Skills Development and Empowerment 84% (186) ToE participants said they were better at business planning following the training, and 69% (152) believed that their financial management skills had improved. Statistical analysis of participants' responses showed there was a strong relationship between taking part in the training and entrepreneurs' perceptions that their business planning and financial skills, as well as understanding of customers and marketing had improved. It was also found that ToE trainers already provided follow-up support to nearly half (99) of all entrepreneurs from GET Ahead ToE courses.
- Economic Development and Empowerment 188 participants surveyed had a business, with approximately 33 beginning in the months following entrepreneurship training. Some 51% (113) noted their business was their main source of income. Due to the fact that most ToE participants were also women (92%), married or widowed (70%) of childbearing age they thus have an important economic role to play. Almost half of all respondents (107 respondents) said their incomes had improved following ToE training and most of this was used to develop their business further.

Main Recommendations

For the GET Ahead programme:

- Consider to develop a hand book for entrepreneurs in order to ensure that all training participants receive the same standard documents for later reference following a training course
- Review GET Ahead marketing material to ensure it addresses market development with limited resources and difficult market access, rather than a traditional 4 P's approach
- Consider to provide a more intensive coaching/mentoring programme for trainers including refresher courses i.e. with special focus on certain topics that remain difficult for trainers to implement
- Consider providing additional support to trainers on facilitating gender sessions in the course as well as to better include the gender perspective into other sessions where relevant
- Review the certification process for trainers and/or make this more clear to trainers
- Consider providing a follow-up mentoring programme in the first 6-12 months after training for selected entrepreneurs
- Consider providing an advanced ToE course focusing on finances and marketing as these areas were found to be more difficult by a considerable number of participants
- Evaluate the sustainability of ILO partner BDSP after the GET Ahead programme closes and other donors leave Aceh

For Future Evaluations and Assessments:

- In the future, schedule in-depth interviews and focus group discussions after an evaluation surveys to allow for probing of survey responses
- Set up a monitoring and evaluation system for GET Ahead Indonesia to pool and share ideas and information

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Acronyms

AToT Advanced Training of Trainers

BDSP Business Development Service Providers

FGD Focus Group Discussions

GET Ahead Gender and Entrepreneurship Together

ILO International Labor Organization

ILO WED ILO Women's Entrepreneurship Development Project

IWAPI Business Women's Association Indonesia (Ikatan Wanita Pengusaha Indonesia)

KDP Kecamatan Development Programme

MSME Micro and Small to Medium Sized Enterprises

PIPE Papua Indigenous People Empowerment Programme

ToE Training of Entrepreneurs

ToT Training of Trainers

1. Introduction

1.1 The ILO GET Ahead Programme

The ILO has developed and has been implementing Gender and Entrepreneurship Together (GET Ahead) courses for women in enterprise in Southeast Asia for a number of years. The training package highlights essential business skills from a gender perspective, whether applied to starting, running, or managing an individual, family, or group business. It promotes both the economic and social empowerment of women alongside men in enterprise, although specifically targeting women micro-entrepreneurs engaged in family survival strategies at the subsistence level with low literacy skills.

ILO GET Ahead was initially piloted in Thailand, Laos and Vietnam with women microentrepreneurs. In October 2006 ILO began implementing the programme in Aceh, Indonesia with the CIDA-funded KDP project (the World Bank Kecamatan Development Programme) and Finland-financed LED Project, using a training package especially adapted for the Indonesian and Acehnese context. The ILO WED Project started implementation of the GET Ahead package in July 2007.

Some other GET Ahead initiatives have also begun in Java and Papua (Irian Jaya) under the UN Human Security-funded Papua Indigenous People Empowerment Programme (PIPE). It is anticipated that this gender-oriented entrepreneurship training programme will be further developed and strengthened in Indonesia in the near future. In 2008 a full-fledged project with CIDA funding aims to further train KDP facilitators in Aceh with the GET Ahead package.

This impact assessment has been undertaken focusing only on the GET Ahead Training Programme implemented by the ILO WED Project from July to December 2007. The WED GET Ahead programme has so far aimed primarily at building the capacity of training providers and secondly on supporting women entrepreneurs. The programme consists of the following steps:

- ToT GET Ahead potential trainers nominated by local women's support and business
 development services organisations were trained to enhance their ability to pass on their
 knowledge to women with micro and small businesses in general and their specific beneficiaries
 in particular
- 2. ToEs GET Ahead with coach basic business skills and gender equality training courses for women with micro and small enterprises, as well as those wishing to start a small business. Training is conducted by local trainers that have already completed a ToT and/or AToT course. This gives them an opportunity to practice their newly learned skills, with the support of a coach.
- 3. AToT providing advanced training to trainers that have already completed the ToT and at least one ToE in order to further improve their facilitation skills and address questions that may have arisen during the implementation of ToEs.
- 4. ToEs GET Ahead without coach after the trainers have gone through the previous steps they provide ToEs by themselves.

Thus, while the ultimate objective of the GET Ahead programme is to provide economic and social empowerment to marginalised women in developing economies, it achieves this by capacitating and developing local trainers working for BDSPs and other organisations supporting women and small businesses. This increases the chances that the programme's aims and objectives are sustained after the ILO WED GET Ahead programme is completed.

1.2 GET Ahead Training of Trainers (ToT) and Advanced ToT

The ILO WED Project conducted one ToT on GET Ahead in early July 2007 involving participants from its local partner organisations, namely IWAPI, Aceh ka Bangkit, Beujroh, Ivan Enterprise, UKM-Center, and Yayasan Sejati. This course was prepared following a Needs Analysis and feedback from trainers at ILO partner organisations. In November 2007 an AToT course was offered to trainers from partner organisations that had already completed the ToT programme and had conducted one or more ToEs. They also received additional mentoring from the Master Trainer and some professional training coaches.

1.3 GET Ahead Training of Entrepreneurs (ToE)

As part of the GET Ahead training programme the ILO WED project has been funding a number of Training of Entrepreneurs (ToEs) courses to give participants from partner organisations that had completed the ToT course an opportunity to practice their newly learned skills and knowledge under the guidance of a professional coach.

The training participants for these ToEs were selected by the newly trained trainers and their organisations. In some cases, these participants were long-term beneficiaries of the ILO partner organisations, in other cases ILO partner organisations provided the GET Ahead training as a service to local NGOs or other international organisations' beneficiaries.

1.4 The GET Ahead Training Package

The ILO GET Ahead training package is based on participatory and action-oriented learning that builds upon the life experience of participants as many low-income women entrepreneurs lack access to formal education and have a low self-esteem, which results in and contributes to their low status in society. GET Ahead training therefore focuses on developing their confidence, creating a 'business mind', providing them with the skills and knowledge to grasp business opportunities and helping them to manage people and risks.

All ILO GET Ahead Modules and materials were developed by drawing on the experiences and lessons learned from many other related existing or past training programmes. Respected business women and their associations as well as Micro Finance Institutions (MFI) were also incorporated into the programme to provide local role models and for networking purposes, as well as to access to micro-finance.

A GET Ahead training manual is provided to all participating trainers from partner organisations. The manual has recently been revised and it is anticipated that additional learning support materials will also be provided to assist trainers provide ongoing business support services after the ILO WED programme closes.

The GET Ahead manual consists of three parts. Part 1 overviews the GET Ahead training programme and its main aims and strategies. It also provides an overview of the content and structure of the programme. Part 2 consists of 10 modules. Each module begins by identifying the learning objectives and any training aids that are required. A series of related exercises,

possible preparatory activities, and the learning process is also described. At the end of each module objective-related illustrations and worksheets are provided.

Resources and reference materials for trainers and entrepreneurs are provided in Part 3 of the GET Ahead manual. It includes a background paper on Gender and Entrepreneurship Together: GET Ahead for Women in Enterprise, as well as a glossary of common business terms and useful web links.

1.5 GET Ahead Partner Organisations

ILO WED's six partner organisations are IWAPI, Aceh ka Bangkit, Beujroh, Ivan Enterprise, UKM-Center, and Yayasan Sejati. IWAPI and Beujroh are women's support organisations, with branch offices in several Aceh districts. Ivan Enterprise, Aceh ka Bangkit, Yayasan Sejati, and UKM Center are business development service providers based in Banda Aceh. They additionally have resource persons and/or conduct activities in other districts in Aceh province.

1.6 Impact Assessment Framework

The ILO Jakarta Office plans to expand the GET Ahead training package within Indonesia. For this reason it was decided to conduct an impact assessment of the 14 ToEs conducted under the ILO WED project within the timeframe of September to December 2007 (including all 260 participants). In addition, the impact of ToT and AToT on local partner organisations' trainers was undertaken.

The remainder of this section overviews the objectives and methodology of the GET Ahead Impact Assessment. Data findings from a quantitative survey with entrepreneurs, focus group discussions (FGD), and in-depth interviews with participants and trainers from the GET Ahead ToE, ToT, and AToT courses is then presented in the next section (Section 2). In Section 3 a meta-analysis of survey, in-depth interviews and FGD findings is described and discussed in relation to the three main objectives of the study. The report concludes with recommendations and identifies issues that need further consideration to enhance and develop the GET Ahead programme in Indonesia.

1.6.1 Impact Assessment Objectives

The objectives of the impact assessment of ILO GET Ahead Programme were to:

- 1. Identify and analyse the impact of the ToE courses on participating Acehnese women entrepreneurs with micro or small enterprises, in particular specifying the benefits they believed they gained through participating in the ToE workshops.
- 2. Identify and assess the capacity of the ToE trainers in conducting the training courses.
- 3. Assess the appreciation of the participating entrepreneurs with ToEs; and trainers' appreciation for the ToT and AToT they received.

1.6.2 Sample Frame

To ensure data reliability and representativeness almost all entrepreneurs who took part in the ILO WED GET Ahead ToE training programme were assessed, as well as all available ToE trainers from local Acehnese BDSP companies and women's support organisations.

A total of 221 entrepreneurs who participated in GET Ahead ToEs were surveyed by interviewers using a standardised questionnaire. Selected participants were identified from the 14 ToE course registers that were collated by ILO WED project staff into a database. Some of these women also took part in FGD and in-depth interviews (22 in 4 FGD and 6 in in-depth interviews). A total of 13 trainers, who participated in the GET Ahead ToT and AToT courses and have actively conducted ToEs, took part in 1 FGD and 5 in-depth interviews (Annex 3).

1.6.3 Method and Operational Issues

A standardised questionnaire was designed in English to address the three impact assessment objectives. This was guided by the WED Project Manager and National Programme Officer. Following this step the draft survey was piloted then translated into Bahasa Indonesia.

Survey interviewers (23) were identified through a call of interest then interviewed and selected for interviewer training. During the training the survey questionnaire was discussed and pilottested again, resulting in a final fine-tuning. The standardised survey was conducted by the selected survey interviewers over a three week period in the districts of Meulaboh/Nagan Raya, Sigli, Takengon/Bener Meriah, Banda Aceh, Aceh Besar and Pulo Aceh. Data was then collated and entered into an SPSS database by a specialist consulting team of two before being analysed.

Focus Group Discussions and in-depth interviews were additionally used to strengthen the impact assessment framework. These were conducted by the Impact Assessment Consultant over a two week period in February 2008. While the WED Project Manager and National Programme Officer provided support and advice in this process, they were not present during FGD and Indepth interviews. In-depth interviews and FGDs focused entirely on the three assessment objectives. In most instances a note taker was available to assist in recording FGD responses, as well as to clarify and confirm respondents' statements. This data was analysed using an iterative process and by grouping emerging themes, clarifying responses and asking more focused open-ended questions in later interviews.

1.6.4 Limitations and Strengths of the Assessment

The limitations of this impact assessment predominantly relate to the narrow focus of the survey questions, and the tight timeframe in which the survey, in-depth interviews and focus groups were conducted. The low education level of the women is also likely to have had an effect on the quality and amount of information that was gathered, as well as the Aceh environment.

• Sample size – a total of 221 entrepreneurs (85% of ToE participants) took part in the survey. Originally all 260 participants of GET Ahead training courses between July and December 2007 were to be interviewed. (Note: all but 7 people, who were out of town in the time span of the assessment, were interviewed, but 32 questionnaires were submitted too late for analysis due to difficulties in finding interview partners). A final note in relation to sample size – although GET Ahead predominantly targets women a small number of male entrepreneurs took part in the ToE and were included in training courses and thus also in the survey (17).¹

¹ With such small numbers of males statistical analysis is not significant. Nevertheless where there appeared to be considerable differences in male and female responses these have been recorded.

- Survey focus and schedule the assessment focused on the three core impact assessment objectives. It did not delve into the economic impact of the GET Ahead programme, or specifics about sources of finance, market access or customers and staffing. Because of the tight timetable the survey were conducted concurrently to FGD and in-depth interviews. As a consequence, while the latter two methods assisted probing in relation to assessment objectives, they did not allow for follow-up of survey responses.
- Demographic characteristics of GET Ahead entrepreneurs most of the entrepreneurs have a basic level of education, some ToE participants have received no formal education at all. Entrepreneurs are also unlikely to have taken part in or have been familiar with the evaluation process common in many development projects. These characteristics are likely to have hampered their ability to express themselves fully and to provide the detailed responses more common in surveys of well-educated respondents.
- Aceh environment the people of Aceh have lived in a state of fear for more than 30 years because of the internal conflict and then the devastating tsunami. It is acknowledged by many experts that this type of environment creates distrust, a tendency to keep thoughts and views to oneself, and a suspicion of outsiders. This will have limited the responses of responding entrepreneurs.



The **strengths** of this assessment are related to its design – its triangulation of data sources, methods, as well as its use of trained or specialised contract staff. Within the tight constraints of the timeframe of the study and the scattered nature of respondents, every effort was made to include as many of the trainers and entrepreneurs, who took part in GET Ahead programme, as possible. Finally, the survey, FGD, and in-depth interviews were also well prepared, tested and retested. A note taker was also used to ensure accuracy of data collection and to assist with translation where required.

The next section examines findings from the FGD, the standardised survey, and in-depth interviews with participants and trainers from the GET Ahead ToE, ToT, and AToT courses in relation to the three objectives of the impact assessment terms of reference (Annex 1).

2. Impact Assessment Findings

In this section findings from FGDs, in-depth interviews are discussed in relation to the three main objectives of this assessment and by data collection method.

2.1 Characteristics of GET Ahead Entrepreneurs

Training participants and therefore also respondents of the standardised impact assessment survey were predominantly women (92% female and 8% male). Nearly a third of them were between the ages of 26-30 years old, one third between the ages of 31 to 40 years and 17 per cent younger than 26, as well as in their forties. The majority of participants in the ToEs were thus less than 40 years old. In Aceh women of these age groups typically have a number of children to care for, sometimes as many as six or more in rural areas. The tsunami also destroyed many families, homes and jobs. This has meant additional pressures on the time and responsibilities of many womenfolk, and most likely many entrepreneurs that took part in the GET Ahead programme.

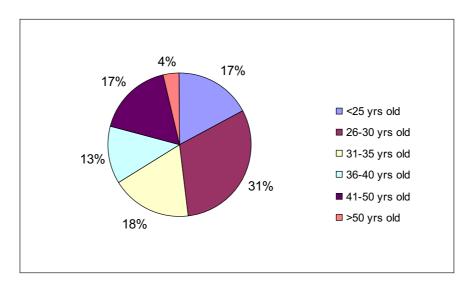


Figure 1: Ages of GET Ahead ToE Entrepreneurs (Q1)

Almost 60% of participating entrepreneurs that were surveyed were married. Almost 30% however were still single and 10% widows or widowers. It is difficult to make an accurate assessment of this latter situation because many lives and families were destroyed following the tsunami. There is strong anecdotal evidence however that many widows and widowers have remarried. Further this was mentioned by several respondents during FGDs and interviews. Given the number of people that died in Aceh the 10% figure for widows or widowers seems to corroborate this assumption. In other words, given all of the lives that were lost in Aceh one would expect more widows and widowers. Approximately 17% of respondents are less than 25 years old. This is likely to account for the number of entrepreneurs identifying themselves as single.

Table 1: Civil Status GET Ahead Entrepreneurs (Q3)

No	Civil status	Freq.	in %
1	Single	66	30
2	Married	131	59
3	Divorced	3	1
4	Widowed	21	10
	Total sample	221	100

Almost three quarters (162) of all entrepreneurs have completed secondary schooling². Some 16% (35) have only attended primary schooling or had no schooling at all. A total of 12 % had received education beyond secondary level³, with only 4% (9) attending university. A small percent of participants (1%) also had sewing or other trade training.

7%
4%1% 5%

11%

No formal
Primary
Secondary
Post-second
University
Second+

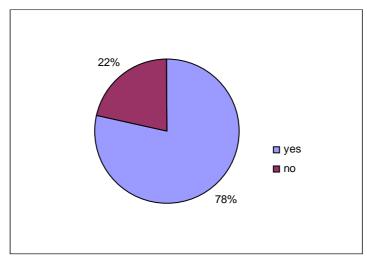
Figure 2: Educational Status ToE Entrepreneurs (Q3)

More than three quarters of those with a business (81% of 173 respondents) observed that they had been in business for more than a year (before GET Ahead training). Of the remaining group almost 9% had been in business for 6-12 months, the remainder had very new businesses (1-6 months). All male entrepreneurs (17) participating in the training had a business more than 12 months.

² In the survey this referred to those that had 7-12 years of schooling.

³ In the survey this referred to those that had 1 year or 2 year diplomas, or had attended S1, S2 or S3.

Figure 3: Number Participants with Business (Q6)



In terms of the primary sources of income of responding entrepreneurs, a striking 51% (113) said they mainly relied on income from their own businesses to support themselves and their families. A further 19% relied on the income from their spouses' salaries or businesses, while another 8% of women relied on their own salaries as their main source of income. In comparison, all male entrepreneurs except one relied on the income from their own business.

Table 2: Main Source of Income (Q5)

No	Main source income	Freq.	in %
1	From my business	112 (16 m/96 f)	51
2	From my salary	18	8
3	From spouse's salary	28	13
4	From spouse's business	37 (1 m/36 f)	17
5	From parents	9	4
6	From farming	2	1
7	From spouse's work	1	0
8	Cooperative worker	2	1
9	Work at relatives/others	2	1
10	My salary & husband's salary	6	3
11	Work at market	1	0
12	From family	3	1
	Total sample	221	100

The main reason non-business owners that participated in the survey gave for not beginning a business was lack of capital (62% or 30 entrepreneurs). The only other reason mentioned by more than a few respondents was "I don't have money and I don't know how to start" (10% or 5 entrepreneurs). Lack of money and perceived lack of knowledge or understanding about how to begin a business with little or no capital appears to be the main stumbling block for these women, rather than a lack interest, although their reasons for not starting a business were not able to be verified.

Not all respondents answered the question about how they managed their family and work commitments (173 out of the 221 surveyed) because they were not asked this question if they did not have a business. Of those that answered this question, 60% (104 entrepreneurs) spent 5 hours or less a day with their families and 40% (69 entrepreneurs) spent more than 6 hours a day with their families. Correspondingly, 53% (91 entrepreneurs) spent 5 hours or less a day with their business, while 47% (82) spent more than 6 hours a day in their business (Figure 4). It is difficult to draw any firm conclusions about these results except what is already known - many of these women shoulder family responsibilities plus run a business. There were no significant differences between male and female respondents for this question.

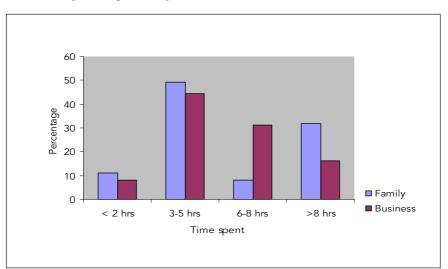


Figure 4: Time Spent By Entrepreneurs with Their Business/Families (Q8 & 9)

2.2 Perceptions and Impacts of ToE

This section explores the responses of ToE participants and ToE trainers to questions in the survey, FGD and in-depth interviews about their perceptions of the training and its impact on entrepreneurs' businesses.

2.2.1 FGD and In-depth Interviews with Entrepreneurs

FGD and in-depth interviews were carried out in all regions of Aceh that received GET Ahead training. In both, open-ended questions were used to explore entrepreneurs' perceptions of the GET Ahead programme, as well as to understand how training impacted their businesses. The following themes emerged.

- <u>"I met friends/new people."</u> The interactive and participant-focused nature of the GET Ahead training made the workshops popular. This point was often mentioned either first or second by participants during interviews when they were asked about their perceptions of the ToE course. It was also mentioned in FGDs too.
- Expected Financial Support after Training. Almost all entrepreneurs that were interviewed or that took part in FGDs mentioned they expected financial support following the training. They explained; (i) "why write a proposal if there is no financial help", (ii) "the trainers did not promise but I thought ILO would help", (iii) "my trainer said we would get financial assistance". There are many ways to explain these responses. First, everyone likes to be given money. Second, after the tsunami many aid organisations had so much money they literally handed it

out. Another explanation is possible - if you complain about money, perhaps someone will provide some. Finally, several respondents noted that they could get money from the bank but they did not want to. There is no doubt capital for start up and development of entrepreneurs businesses warrants further exploration and understanding.

- <u>"I learned about business".</u> Many women said that they learned to write about basic business finances or they learned about business models and how to sell. The women also often said this with a look of surprise and proudness as if to say, "I can do this!" Given the fact that many may have left school ten or more years ago, the ToE programme is likely to have opened their eyes to new possibilities. Other related comments included explanations that they learned to write about money (basic cash flows) and understand the different ways to make a profit in a business. Several noted this was difficult but they now understood these concepts.
- "Learning about gender was interesting I liked it". A number of women mentioned they liked learning about gender. It appeared as if this was a new concept to them and they liked it, and found it interesting. Given that many had only been to junior (primary) or senior (secondary) school, and had often not ventured beyond their village and district their views are not surprising. Only one woman said she did not like the gender part of the training. This comment was unprompted and given her other comments during the interview it may be that this material was presented in a way she found inappropriate, however, she did not want to elaborate except to say she did not think it was good to discuss it during ToE.
- I learned about women with businesses/what businesses women could do. When probed about what they had learned about gender participants most commonly said that they were interested to learn what other women were doing and how they made a business. Several mentioned that the activities helped them think about and plan what they could do, while one mentioned that understanding gender was important but that it did not mean that a woman should become an egotist (she used this word). She elaborated saying that she gave all her money to her husband as it was important for a good relationship and it was their money not hers.
- <u>"It helped me start my business. I sell from home....It is difficult to find customers."</u> A number of entrepreneurs said that the training had helped them start or develop their business but it was hard to sell their products. It was observed that almost all of those taking part in FGDs and interviews had home-based businesses and often worked with others in their village that attended the ToE training to make products together.



2.2.2 Survey of Entrepreneurs

The survey asked entrepreneurs to explain their feelings and attitudes about the ToE training (Annex 5). It also explored their perceptions about the impact of the training on their businesses.

Why did you take part in the training? Participating entrepreneurs said they took part in the GET Ahead ToE workshops for two main reasons - they wanted to learn about business and because they were told to go⁴. More women joined the ToE course because they wanted to learn about business (65% or 144). All males (17) joined the ToE because they wanted to learn about business. Slightly more than a third (35% or 77 participants) said they were told to go to the ToE training. It is not completely clear if they were actually told to go or whether they were asked to go as this question was not probed. Translation and language differences may mean that told and asked got confused. As most women do not work for employers, cooperatives or associations this analysis seems reasonable. Another explanation may also be possible. Although the WED project has the policy of not providing any allowances to training participants, many development programmes in Aceh have paid respondents to attend courses plus provided transport money. Some participants stated in FGDs that they had assumed prior to the training that they would receive a training allowance for participating, this even if they were told by trainers that there would be no allowance.

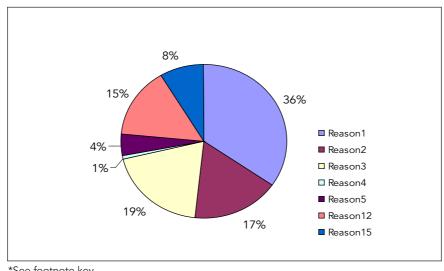


Figure 5: Why Participants Took Part in ToE (Q11)

How did you benefit most from the training? The ToE training clearly gave many participants the confidence to start a business and they felt what they had learned helped them to start (62% or 137 participants). Understanding of business planning (20% or 44 respondents), followed by understanding of finances (18% or 39 respondents) and confidence, plus financial understanding (15% or 33 respondents), and confidence and customers and markets (12% or 26 respondents) were the other most commonly cited benefits of attending ToEs. Male entrepreneurs' responses were not significantly different to females in relation to the understanding they believed they gained from ToEs. As they all had businesses however they did not say it gave them greater confidence or knowledge to start a business.

^{*}See footnote key

Reason 1 = Someone told me to take part, Reason 2 = I wanted to learn how to start a business, Reason 3 = I wanted to learn how to grow my business, Reason 4 = I wanted to learn about customers and markets, Reason 5 = I wanted to learn how to manage finances, Reason 12 = Someone told me to take part and I wanted to learn about customers and markets, Reason 15 = Someone told me to take part and I wanted to learn how to manage finances

Table 3: Perceived Benefits of the Training (Q15)

No	Benefits	Freq.	in %
1	Gained confidence to start business	59	35
2	Understand more about customers/markets	20	9
3	Understand more about finances	39	18
4	Understand more about business planning	44	20
5	Gained confidence to start business/understand more about customers	26	12
6	Gained confidence to start business/understand more about finances	33	15
	Total sample	221	100

- What Else Did You Gain From the Training? Making new friends and greater confidence were the main additional perceived benefits of the training (total 148 or 68%) cited by participants.
- Handouts. More than 142 respondents received handouts during training (64%) and 39 (27%) of those with handouts had looked at them again. This question did not probe why they had done this but it is clear that they were kept by a considerable number of respondents and that slightly less than a third of them had reused them. With any type of training there is always an increasing loss of newly learned knowledge and skills over time if these are not practiced or refreshed. Thus the impact of the training is likely to be stronger if participants have handouts and if they refer to them.

Table 4: Received Handouts and Reused Them (Q12 and 14).

No	Received	Freq.	in %
1	Yes	142	64
2	No	79	36
	Total sample	221	100
No	Looked at handouts	Freq.	in %
No 1	Looked at handouts Yes	Freq. 39	in % 27
1	Yes	39	27

• <u>Skills Learned in ToE Training.</u> Participants felt that they understood business planning much better or better than before (81%), better than they understood finances ('much better' and 'better' than before 70%) or customers ('much better' and 'better; than before 61%). Thus, overall the ToE training had a very positive impact. Some participants however were confused, although these numbers are small (planning 2%, finances 2%, and customers 5%). A somewhat bigger group of participants thought they did not gain many new skills (planning 18%, finances 29%, and customers 34%).

Table 5: Rate Your Skills After Training (Q16, 17 & Q18).

Rating of skills	Business planning		Financial		Understand customers	
	Freq.	in %	Freq.	in %	Freq.	in %
Much better than before	58	27	44	20	31	14
Better than before	120	54	109	50	104	47
The same as before	39	18	64	29	75	34
I am more confused than before	4	2	4	2	11	5
Total sample	221	100	221	100	221	100

- <u>Did Your Income Improve after ToE?</u> Almost half of all respondents (48% or 107 respondents) said their incomes had improved following training. Only one of the 17 male entrepreneurs said their income had improved following training. This may be because all had been in business more than a year and they already had established businesses.
- Why Did Your Income Improve? More than half said they knew more about customers, markets, marketing and sales (63 respondents/59% of all participants 'know more about what customers want' + 'better at marketing and sales' + know more about customers and marketing + know more about customers and better at financial management). That their income had improved because they knew more about customers is at odds with the findings of a previous question where 39% said they did not learn anything new about customers and marketing or were more confused. Nevertheless this may because there are two distinct groups (i) those more confident and (ii) those who felt they learned nothing or were more confused, alternatively participants may have felt they knew more but they were still confused in relation to some aspects of marketing. A third explanation could be that interviewers showed them the questionnaire options to help them explain the increase in their incomes. As 4 out of the 7 options are marketing and customer related this may have skewed their answers.

Table 6: Main Reason for Increased Income

No	Reason	Freq.	in %
1	I got a loan	5	5
2	I kn ow more about what my customers want	22	21
3	I manage my finances better	37	35
4	I have more staff	1	1
5	I am better at marketing/sales	15	14
6	I know more about customers & marketing	15	14
7	I know more about customers & I am better at financial mgt.	11	10
_	Total sample	107	100

• How Did You Use Your Increased Income? Of the 107 respondents that said their income had increased following ToE 58% said this money was used for business equipment, or schooling and business equipment. Thus well over half of those with an increased income are reinvesting it in their business. This is a very positive finding (Figure 6).

8% 3%

Schooling
Business equipment
Household equipment
Cash/savings
Schooling & business
Schooling & household
Household & savings

Household & savings

Figure 6: How Increased Income Was Used

• <u>Do More People Help You Now? How Do They Help?</u> Of the total number of participants that took part in the survey 58 (26%) said they had more home or business help after the training. Well over half said they now had more business assistance (39 or 63%). They 'looked after their businesses' or made products for them). A further 16 (28% of those with extra help) had home helpers to look after children, cook and/or clean. A very small number (8.6%) had helpers both in their businesses and at home. It is unclear from this survey if this was paid employment or unpaid help nevertheless it does indicate this group of entrepreneurs are busier now than prior to their training. Further, it would also indicate they are busier in their businesses.

No Types of help Freq. in % Look after the children 2 2 Clean the house/cook 5 9 Look after my business 28 48 3 9 4 Make things for business 16 Look after the children & clean the house 10 17 Clean the house & look after the business 5 9 Total sample 58 100

Table 7: How Extra Help is Used (Q32)

2.2.3 Entrepreneurs' Perceptions of Trainers and Their Impact on Entrepreneurs

The survey, FGD and in-depth interviews questioned entrepreneurs about their views of the capabilities of their trainers. They additionally examined the relationship between trainers' support and capabilities as trainers in relation to their impact on entrepreneurs and their businesses following training.

"Our trainers were great". All FGD and in-depth interviews with participating entrepreneurs resulted in very positive feedback about ToE trainers. Their most frequent comments were that trainers made the training fun and interesting, or that they helped them understand about business models and how to manage their finances better. One participant elaborated, "I left school a long time ago and I found the training difficult at first. After a few days my trainer helped me to write in my book about how to manage my business costs and do pricing so that

I could make a profit..... I keep my business money separate from my household money now." (She had brought along her book to show during the FGD.) Most entrepreneurs also commented that their trainers were very friendly. There was no mention that they gave entrepreneurs a better understanding of marketing related topics.

- What Did You Like Most and Least about Your Trainers? This was a survey question. Analysis showed that some trainers were rated more highly by ToE participants than others, however statistically these results are not significant. In general participating respondents rated them most highly for being friendly and helpful, as well as for their business knowledge (31% or 44 respondents). On the other hand, the most common suggestion to trainers was to be more helpful to trainees during training (30% or 66 respondents). Other suggestions to trainers were less pronounced. 20% or 43 respondents wanted clearer explanations, while 19% (32 respondents) wanted their trainers to know more about business. It is difficult to make any clear assessment about these comments, except to say that entrepreneurs possibly wanted more individual business advice and attention. Another conclusion that could be drawn is that they did think their trainers were friendly, helpful and had good business knowledge but they could have been better.
- Assistance by ToE Trainer after the Training Course. This was also a survey question. A surprising 45% or 99 respondents noted that their ToE trainer had helped them since the training (Figure 7). Just more than ¼ of respondents who received help said they received financial management support (26%) and slightly fewer said they received business planning advice (23%). Another 8% received both types of support thus 59% of participants receiving follow-up help had business planning or financial guidance from GET Ahead ToE trainers, with another 10% getting help to access finances. As this question was not probed it is difficult to say the exact nature of this relationship, however, it is known that some after-training support was organised by the WED Project management (the WED project paid a small fee for trainers to provide post training support to some entrepreneurs). Other trainers, who had trained their organisation's beneficiaries on GET Ahead as part of their regular programmes, continued supporting these beneficiaries following the GET Ahead training.

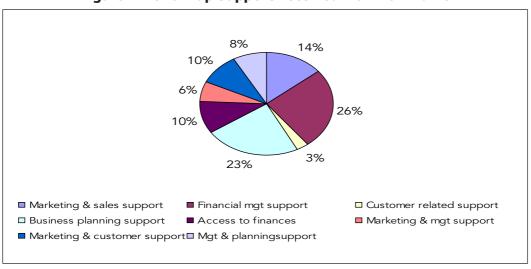


Figure 7: Follow-up Support Received from ToE Trainer

Further statistical analysis of entrepreneurs' perceptions of these 13 GET Ahead trainers (11 women, 2 men)⁵ and the perceived impact of the training on their businesses was also conducted to provide WED GET Ahead Project management with an assessment of the capacities of trainers

⁵ Due to the fact that there were only two male trainers out of the 13 trainers, who conducted training courses during the assessed time period, no statements can be made regarding differences in facilitation skills and knowledge based on the sex of the trainer. Generally, one of the male trainers was ranked highly by the participants of his course, one was placed in the middle field.

and impact of the ToT and AToT on BDSP capacity-building. This is examined in relation to the number of ToEs each trainer conducted, the number of days each trainer was provided with individual coaching, and in relation to the ToTs and AToT they attended. The results are outlined in Table 8.

One female trainer was ranked highly by entrepreneurs on more variables than other trainers. She received 11 days of coaching plus she also conducted 3.5 ToEs. It is highly likely that her positive rating by entrepreneurs is related to all of the GET Ahead support she received, the fact she conducted several ToEs that helped her put her new knowledge and skills into practice, and her maturity. Coach Reports and GET Ahead management all observed that she has consistently been a good trainer.

Six trainers (5 women, 1 man) were rated highly by entrepreneurs on three variables. All received several days of individual coaching sessions. Coaching reports suggest that trainers, who went through ToT, several coaching and AToT, improved their training skills and knowledge immensely.

No trainers were ranked highly for:

- knowing about gender;
- knowing about gender, being friendly and knowing about business; and
- being friendly, fun, knowing about business, plus knowing about gender equality.

Given that quite a number of trainers were ranked highly on all of these points except gender it appears that either:

- (i) entrepreneurs did not think that the trainers knew about gender, or
- (ii) as gender was a new concept for many entrepreneurs they did not know how to assess trainers in this regard.

It is considered that the second point is a more reasonable explanation.

It does appear that female trainers were singled out by respondents as needing to know more about gender. This could well be because entrepreneurs might have expected women to know more whereas they might have excused men, if they did not appear to know much about this topic. An alternative explanation is that male trainers explained about gender very well but that some female trainers were really found lacking in this regard. However, three of the female trainers that have been advised by training participants to provide better explanations and know more about business and gender equality, plus be more friendly were actually rated very highly on all of these variables except gender. Furthermore, entrepreneurs ranked these four variables more highly than any other variables when they used to explain what they liked or did not like about their trainers (22/65%, 40/68%, 27/56%, and 23/38%). It may be that entrepreneurs had higher expectations of good women trainers in relation to the gender variable, plus compared to any other variable. This assumption is reinforced by the fact that the coaching reports indicate that these trainers integrated gender well into ToE training courses.

Cross-tabulations were conducted to find out if trainers provided handouts to participants attending their workshops, and to establish if participating entrepreneurs believed that they did not learn or were more confused by some trainers.

According to survey results, ToE workshop handouts most commonly <u>not</u> given by trainers, who within coaching reports were advised to improve their training preparation skills. This is not too surprising because handouts have to be prepared by each individual trainer because there is no training handbook for entrepreneurs readily available within the GET Ahead programme. Hence,

trainers with little training preparation, won't have the time to prepare hand-outs. Because hand-outs are important for later reference, it may be recommended to develop a training manual for entrepreneurs.

Some 33 entrepreneurs started businesses in the last 12 months. Although the results are not statistically significant, some trainers had more entrepreneurs that started a business than others. It is more likely that a mixture of factors affected start-up decisions rather than simply as a result of the training. However, all of these trainers received coaching support. Two of these trainers, also conducted more ToEs than others, thus increasing the number of participants they trained and their support to potential business start-ups.

Further analysis was conducted to establish if some trainers had a higher amount of participants, who came out of the training more confused than they went into the training as well as a higher amount of participants, who felt they learned little new from attending the ToE (Table 8). It is clear that some trainers were more successful in training entrepreneurs about business planning, financial management and about customers and marketing than others.

One female trainer appears to have increased all three types of business knowledge and skills (business planning, financial management and customers/marketing) of participating entrepreneurs. Almost all of her participants felt they learned much more and more from the ToE she conducted.

It is further clear that trainers who conducted more than one ToE had some groups of participants that were less confused than others. This is highly likely to be a reflection of the learning process of trainers and the ongoing support they received from GET Ahead. In other words, there are more likely to be participants that felt they learned more in later ToEs conducted by trainers after they had time to practice and have additional coaching or AToT rather than in their first session. Table 8 reflects this pattern.

Table 8: Entrepreneurs' Perceptions of Trainers as Trainers (Survey)

to the above

Note 1: Given the small number of responses

only

questions

comments reported by 25% or more of 2:* X identifies

been taken into consideration. Note

respondents have

that

trainers

frequently did not

give out handouts

Note 3: ** More than

indicates completed

different ToE

Note 4: N

two numbers

left out of the

the trainer with the

code T13, therefore this trainer has been

entrepreneurs made any comments about

2.2.4 Trainers and ToE (FGD and In-depth Interviews)

Trainers were also part of this Impact Assessment. In FGD and in-depth interviews they were questioned about the ToEs they facilitated. The most common themes that emerged from these discussions were;-

- <u>"The GET Ahead ToE program is great but I needed to improvise a lot."</u> A number of trainers mentioned that they spent considerable time preparing worksheets, and copying charts and copying diagrams from the GET Ahead manual. They also noted that they had to simplify the provided material so participants could understand it and that they would like more exercises and icebreakers suitable for the participants.
- <u>"The GET Ahead ToE program is really good but the participants need follow-up."</u> Several trainers also observed that participants attending the ToE course needed technical follow-up assistance to help them develop and grow their businesses. A few noted that they had provided this.
- * "The gender component of GET Ahead is great. I have done training with GTZ and BBY and other organisations and programs. This makes GET Ahead different and it helps women". Almost all trainers had participated in several ToTs organised by other organisations. They believed each had strengths, but that the gender focus of GET Ahead was very good, and differentiated it from other ToT and ToE courses and was very appropriate for women entrepreneurs.
- * "The budget for the ToE is not sufficient. It is difficult to organise the training on this budget. All costs have gone up. I had to pay from my own pocket ..." A number of trainers stated that the budget provided for them to conduct ToEs was not sufficient because of the associated costs. A few also noted that they paid for transport for ToE participants as some women in rural locations had to travel significant distances to get to the training and this was too expensive for some to pay themselves. One trainer noted that Indonesian Rupiah 1.000.000 to 2.000.000 million⁶ (US\$108-216) extra was needed to cover all ToE costs. However, it should be noted that these budgets were prepared by trainers themselves.

2.2.5 Trainers Appreciation and Perceptions of ToT and AToT

During FGD and in-depth interviews trainers were asked to comment about the ToT and AToT training they received. In general terms, there were no distinctive differences in the comments of male and female trainers, although because only a small number of FGD and in-depth interviews were conducted it is not possible to categorically say they did not have different experiences and perceptions. Furthermore, these techniques are qualitative in nature and are used to probe and get descriptive information about respondents' feelings, attitudes and perceptions not to generate numbers or percentages.

- Certification. All trainers that were interviewed or that took part in FGD mentioned GET Ahead certification. A number of different issues arose in relation to this. Mainly they related to an expectation that they would receive a trainer's certificate after they had completed the ToE course. One person said this would help attract more support for such a training course from other donors, while another said they thought some trainers could do advanced training without doing the basic ToE course. The general impression was that many trainers did not know or were confused about the GET Ahead training certificate process and procedures.
- <u>"The ToT and AToT Trainer was excellent."</u> There was general enthusiastic agreement that the Master Trainer was excellent 'a really good trainer' and 'she gave good ideas' were the general comments.

⁶ US\$1 = Rupiah 9,200

- <u>"The training helped make me a better trainer."</u> Several noted they were much more confident and brave, and that they had learned to plan a training programme much better or for the first time. A few other trainers commented that it helped them to design workshops suitable for different types of entrepreneurs. Another said it gave her a broader vision about being a trainer and training.
- "I would like to attend refresher courses so I can remember everything". These and similar comments were made by many of the trainers interviewed or during FGDs. They did not focus on any specific topics they wanted to learn about, rather they said that it is easy to forget some of the things that they learned and that reinforcement would help remind them what else was important for effective learning. One trainer did say she would like more training on financial management.
- There were fewer references to the coaching trainers received. Most FGD concentrated on the above topics, although several trainers said that it was helpful to get personal coaching because they could learn much more quickly as they could share their concerns, experiences or questions and get direct support. Another trainer said it made financial management easier to teach following coaching.

2.3 An Overview of Entrepreneurs' and Trainers' Perceptions

There was a strong correlation between entrepreneurs' and trainers' comments that the ToE provided participants with an opportunity to network, make new friends, and generally socialise. Trainers added that it gave women who were often home-bound a chance to get out, while women themselves noted they were much more confident and happy following the ToE training.

There was a strong correlation between the comments of entrepreneurs in FGD, interviews and the survey that the confidence they gained from attending the ToE helped them start a business. This comment additionally emerged from talks with trainers.

A considerable number of entrepreneurs in FGD and interviews said they expected financial support following ToE training. Lack of financial support was also given as a reason for not starting a business by those in the survey. Others noted however that they received follow-up financial management support from trainers. Trainers said that entrepreneurs needed follow-up technical support but only one or two trainers mentioned that entrepreneurs needed financial support.

Participants said they enjoyed learning about business. They felt most confident in business planning, followed by financial management then marketing, however they also said that their incomes had improved because they had a better understanding of customers, markets and marketing (as well as financial management). This is at odds with another question where they said they found marketing and customers least easy to understand in the ToE training. Further, in focus groups and interviews a number of entrepreneurs said that market access for their products was difficult. Given the overall themes arising from the survey, FGDs and interviews, plus the fact that trainers provided less marketing related follow-up support to entrepreneurs, it would appear that understanding marketing, as well as developing market access were more difficult for entrepreneurs as well as for trainers. This may be because some trainers clearly experienced more difficulties themselves regarding this topic, given the number of more confused participating entrepreneurs they had and those that felt they learned little new.

Entrepreneurs and trainers had slightly different views about GET Ahead and its gender orientation, although both viewed this positively. Trainers felt it differentiated the training from

other training provided by donor agencies. They also felt it was a good way to train women about getting into business, whereas participating entrepreneurs said it was interesting and that they liked the exercises that helped them plan from a women's perspective as it took into account their needs and commitments. Interestingly, participants did not rate any of their trainers highly in this area and, in particular they singled out female trainers as lacking in this area. However, despite the somewhat differing viewpoints between trainers and entrepreneurs, it can be said that the gender content in the GET Ahead manual is significant for both. It is not too surprising that the entrepreneurs expected more from their trainers in this area. Out of all topics within the training manual most likely the gender content is the most difficult for trainers and entrepreneurs alike because it is something new that may not always correspond with the cultural norms people (trainers as well as participants) live in. Furthermore, to communicate gender concepts in simple language takes practice and time.

More advanced statistical analysis was finally conducted to establish, if there was a relationship between entrepreneurs' responses and the impact of training on their businesses. The following results were observed:

- The correlation between level of education (Q4) and time to start business (Q10) is insignificant, shown by the correlation coefficient is 0.113 (correlation is strong enough if the coefficient is >0.400). When the same data was run using a Chi-square Test however the result is a significance of 95% (Chi-square table 37.197 > 28.869). It would thus appear that the education level impacts business start-up. This has generally been the finding in most international MSME research.
- The correlation between reasons for taking part in the training (Q11) and benefits from the training (Q14) is not strong shown by the correlation coefficient of 0.351. However, this correlation is still statistically significant (Spearman's rho test was conducted). What this generally means is that those entrepreneurs that went to the training to learn and benefit from it typically did so because they had the motivation to do so.
- Analysis was undertaken to see, if there was any correlation between participants' reasons for taking part in the training and their perceptions of an improvement in their business or financial skills, and their understanding of customers and marketing. There was found to be a strong relationship between these variables as the correlation coefficient for each variable is more than 0.5. This suggests that motivated participants learned most from the TOE.
- The correlation between hours spent in business (Q9) and increased income after training (Q27) is weak, shown by the correlation coefficient 0.050, and thus insignificant. In other words, more hours in business did not equate to an increase in income. Expressed another way, it could be a said it is not how much you do but how you do it.
- The correlation between participants' understanding of business planning, financial management, and customer and marketing skill, and trainers was not significant. This may be due to the number of participants trained by each trainer.

Finally, in overall terms, trainers felt the GET Ahead ToE programme is unique in relation to other donor training programmes and is very suitable for training women entrepreneurs. They did note that they needed to improvise on the GET Ahead manual quite a lot to make it easier for participants to understand and it took time for them to prepare charts and diagrams for each ToE. In terms of the ToT and AToT they received, trainers were enthusiastic that it made them better trainers, more confident, and gave them good ideas to help them prepare for GET Ahead. They also said that refreshment courses would be useful to help them remember all the information that was presented.

3. Conclusions and Recommendations

The ILO has developed and has been implementing Gender and Entrepreneurship Together (GET Ahead) courses for women in enterprise in South East Asia for a number of years. It is different from other MSME programmes in that it was developed from a gender perspective, specifically targeting women micro-entrepreneurs engaged in family survival strategies at the subsistence level, with the aim of empowering them socially and economically as they are often marginalised by other training programmes and by society in general. Since early 2007 the GET Ahead programme has been implemented in Aceh, Indonesia. Because it is anticipated that the GET Ahead training package will be extended in Indonesia in the future an impact assessment was conducted at the request of the ILO WED project Aceh.

3.1 Overall Findings of the Impact Assessment

As of December 2007:

- The ILO GET Ahead Project in Aceh provided gender and business management training to a total of 260 entrepreneurs and would-be entrepreneurs between July and December 2007.
- Approximately 92% of these entrepreneurs were women.
- A total of 19 GET Ahead trainers (3 men, 16 women) from partnering business development and women's support organisations have participated in a ToT in July 2007, 13 (2 men, 11 women) out of these new trainers have actively conducted ToEs.
- A total of 11 GET Ahead trainers (6 women, 5 men) from partner organisations and some new people have gone on to complete an AToT course.
- Trainers completing ToT and/or AToT courses have gone on to conduct a total of 14 ToE courses for entrepreneurs in Aceh during July and December 2007.

The ILO WED project has been working mainly with 6 partner organisations and their trainers.

Impact Assessment Highlights

- 203 (92%) GET Ahead participants were female · 148 (68%) reported that they were more confident. This helped them start or grow their business.
- 178 (84%) of participants felt they understood business planning better than before and 152 (69%) said they understood finances better, too.
- At least 111 (51%) mainly rely on their own business incomes.
- Almost half of all respondents (107 respondents) said their incomes had improved following ToE training.⁷.
- 99 had received follow-up business advice from trainers, although this is likely to have been supported by the WED project management or associated with the programmes of their own BDSPs.
- 33 started a business in the past 12 months.⁸
- The majority of entrepreneurs stated that trainers made the training fun and interesting, and helped participants understand about business models and how to manage their finances better.
- Entrepreneurs as well as trainers stated that the gender perspective in the GET Ahead is unique and useful, while trainers may need further capacity-building on presenting gender issues relating to business operation.
- Trainers said that they were much more confident and brave, and that they had learned to plan a training programme much better as a result of participating in ToTs, coaching and AToT.
- Trainers explained that they would wish to receive refresher courses in order to further improve their skills.

Entrepreneurs: Social and Educational Findings

- 69% entrepreneurs noted that they spent more than 6 hours a day with their families and 72% said they spend more than 6 hours a day in their business. Given that ¾ are of child-bearing age it is apparent they are very busy and have considerable commitments.
- 148 (68%) were more confident and happy, and had new friends.
- Most entrepreneurs said they enjoyed the gender component of the course and found it interesting, although not trainers were rated highly in this area.
- 16% had either no schooling or only primary schooling. A further 72% only completed secondary school⁹ GET Ahead thus provided important practical training opportunities. Further, analysis revealed that education level impacted business start-up. I.e. those with more education were more likely to have opened a business.
- 65% (144) took part in the training because they wanted to learn more about business and this helped their businesses. Statistical analysis revealed that participants that were motivated to learn did so.

⁷ None of the 17 males observed an increase in income following the training course.

⁸ No men started a business following the training course as they all had one prior to ToEs.

⁹ Survey Q4; 7-12 years of education

Entrepreneurs: Economic and Business Findings

- More than 3/4 of those respondents taking part in a GET Ahead ToE have been business owners for more than a year (79% or 188).¹⁰
- 21% (33) had started a business in the last 12 months.
- 26% (58) had more home or business help following the training course.
- 35 entrepreneurs said the main reason they did not have a business was because of a lack of capital
- 178 (84%) felt they understood business planning much better or better than before. 69% (152) said they understood finances much better' or 'better' than before and 61% (135) said they understood customers and markets much better or better than before.
- 99 entrepreneurs had already received follow-up support from their trainers since the training.
- Most entrepreneurs that participated in FGDs and in-depth interviews expected or wanted financial assistance after training. This question was not asked in the survey.
- Almost half of the respondents said their business incomes had improved since ToE training.
- Almost 65% (61) of these reporting an increased income mainly used it for their business, or business and schooling.
- 34% of entrepreneurs said they learned little new or were more confused about customers and markets, and 29% believed they did learn little new or were more confused about finances. Analysis of entrepreneurs' comments in relation to their trainers revealed there are definitely some trainers that entrepreneurs believe helped them learn more about business than others.
- Statistical analysis showed there was a strong correlation between the reasons of participants for taking part in the training and the perceived improvements in their business planning, financial, and customers and marketing knowledge and skills.
- There were no significant differences between participating male and female entrepreneurs, except all males that took part in ToEs had a business for more than a year, plus they largely relied on their own business incomes.

Findings about GET Ahead Trainers

- GET Ahead handout materials were received and were being used by almost 1/3 of all entrepreneurs that took part in the survey. Some trainers clearly provided handouts to participants less than others.
- ToE trainers were consistently rated well in in-depth interviews and FGD however survey findings suggest some trainers had participants that learned much more or less than others.
- Trainers all considered the ToT and AToT training to be very helpful. They also rated the Master Trainer as excellent and the gender component very appropriate for women entrepreneurs.

¹⁰ All 17 men participating in the survey had their own business for more than one year.

- Trainers noted they would like follow-up training to remind and reinforce what they had learned. They also said entrepreneurs also needed follow-up technical support following their training.
- Trainers observed that they had to simplify and improvise when preparing GET Ahead modules to better suit the needs and experiences of entrepreneurs.

3.2 Recommendations

A number of recommendations can be made to strengthen the programme to support the empowerment and development of women entrepreneurs in Indonesia via the GET Ahead programme.

The GET Ahead Manual

- Currently, it is up to the trainer, if she or he are providing hand-outs to training participants. Preparation of hand-outs takes time, and it was shown in the assessment that some trainers did not submit any hand-outs to participants during the training because they were not well prepared, while many entrepreneurs, who did receive hand-outs, reviewed these at a later stage following the training. Therefore, it should be considered to develop a hand book for entrepreneurs in order to ensure that all training participants receive the same standard documents for later reference following a training course.
- Review GET Ahead marketing material to ensure it addresses market development with limited resources and difficult market access, rather than a traditional 4 P's approach.

GET Ahead Trainers and Entrepreneurs

- The approach of providing coaching to newly trained trainers has proven to be useful for the development of trainers. However, some trainers mentioned that they would like to have had more coaching and/or refresher courses. Therefore, it should be considered to provide a more intensive follow-up programme including refresher courses i.e. with special focus on certain topics i.e. marketing, finances and gender that remain difficult for trainers to implement.
- Review and/or make the GET Ahead training certification process clearer to all trainers.
- Evaluate the sustainability of ILO partner BDSPs to continue business training after the GET Ahead programme is finished, as well as after other international donors close their programmes in Aceh.
- About half of all entrepreneurs interviewed have received some follow-up support from their trainers after completion of a ToE. Entrepreneurs as well as trainers stated that follow-up is important for entrepreneurs to develop their businesses. Therefore, it could be considered to expand this provision of follow-up mentoring programme in the first 6-12 months after training for selected entrepreneurs.
- Consider providing a refresher course for entrepreneurs focusing on finances and marketing as these areas were found to be more difficult by a considerable number of entrepreneurs.

Annexes

Annex 1: Impact Assessment TOR

1. Background

The ILO has been implementing Gender and Entrepreneurship Together (GET Ahead) courses for women in enterprise in East Asia for some years. This GET Ahead training package, which was pilot tested mainly in Thailand, Laos and Vietnam, targets women micro-entrepreneurs engaged in family survival strategies at the subsistence level. The training package highlights essential business skills from a gender perspective, whether applied to starting, running or managing an individual, family or group business. In January 2007 the ILO has started implementing the GET Ahead training package in Aceh with KDP (World Bank Programme) by conducting a first series of Training of Trainers (ToT). For this the manual has been adapted to the Indonesian/Acehnese context and translated into Bahasa Indonesia (For an overview over the GET Ahead view separate fact sheet).

Later on, the ILO WED project has conducted one Training of Trainers (ToT) on GET Ahead from 02 – 07 July 2007 in Banda Aceh. Participants of this ToT were staff and free-lance trainers of the ILO WED's six partner organisations (IWAPI, Aceh ka Bangkit, Beujroh, Ivan Enterprise, UKM-Center, Yayasan Sejati). The objectives of this ToT has been to increase participants' training skills and enable them to pass on their knowledge to micro and small women entrepreneurs with a low educational background living and working in their respective districts. In order to support these newly trained trainers in gaining more training experience as well as supporting women entrepreneurs in improving their businesses, the ILO WED project has been funding a series of Trainings of Entrepreneurs (ToEs) for the different partner organisations. This was to be seen mainly as an opportunity provided for new trainers to gain more practice being guided by a professional coach. Within this initiative ten ToEs have been conducted by different pairs of trainers from all partner organisations. Four more ToEs have been funded by other donors using the same trainers.

In order to further strengthen the training skills of ILO WED trainers, an Advanced Training of Trainers has been conducted from 05-15.11.2007.

As the ILO plans on expanding the GET Ahead training package to other provinces in Indonesia as well as in Aceh, it was decided to do an impact assessment with all 260 participants of the 14 training courses that are related to the WED project. For the WED project one main objective was to build the capacity of trainers hence this needs to be included into the assessment well.

2. Objectives

The objectives of the impact assessment are:

- Impact of the ToEs assessed, specifying the benefits women entrepreneurs have gained through participating in the training courses;
- Capacity of the trainers assessed in conducting the training courses.

3. Target Group

- 260 entrepreneurs, who participated in ToEs
- 15 trainers, who participated in ToT, AToT & coaching

4. Specific Tasks

IMA:

- to contract Ms. Lesley E. Williams to undertake the work;
- to make travel arrangements for Ms. Lesley E. Williams;

Lesley E. Williams:

- to co-ordinate the overall impact assessment;
- to prepare the standardised questionnaire in English for interviewing former training participants (approximately 260 people) in close consultation with the ILO (it will be translated into Indonesian by the national researcher);
- to prepare guidelines for focus group discussions (FGDs) and in-depth interviews in close consultation with the ILO;
- to co-ordinate with the national researcher and the WED team;
- to test the questionnaire and make according adjustments;
- to train the interviewers (approx. 26 students) and provide overall guidance to the interviewers and SPSS mask designer;
- to conduct 6 FGDs (4 with entrepreneurs, 2 with trainers; max. participants / FGD: 6 people);
- to conduct 10 in-depth interviews (6 with entrepreneurs, 4 with trainers);
- to undertake the data analysis with data from interviews and FGDs (for standardised data with SPSS);
- To prepare a final report in English specifying the result of the impact assessment, recommendations for future implementation, and challenges encountered in the field.

ILO:

- to identify university students to conduct standardised interviews, design SPSS mask, and input quantitative data into SPSS;
- to provide training venue for interviewer training;
- Provide administrational support (copying of questionnaires, organise training venue, etc.)
- to provide a national researcher (translate questionnaire, organise interviewers, help with other translational matters, support during FGDs and in-depth interviews if necessary).

5. Timing and Duration

Date	# Days	Activity	Recipients	Location
28.01-31.01	4	Draft Questionnaire, Interview	ILO, national	Bali
		guidelines, FGDs guidelines	researcher	
02.02-06.02	4	Test & finalise questionnaire,	Interviewers	Banda Aceh
		train interviewers		
07.02-17.02			Break	
18.02-27.02	9	Undertake FGDs & in-depth	Entrepreneurs &	Banda Aceh /
		interviews	Trainers	Aceh Besar, Aceh
				Pidie, Takegnon
03.03-17.03	13	Analyse data & draft final report	ILO	Bali

Annex 2: Impact Assessment Schedule

18	19	20	21	22	23	24
BANDA ACEH	BANDA ACEH	BANDA ACEH	BNA	BANDA ACEH	MEULABOH	MEULABOH
Intv Entp 1) 10.0011.00 Hartini Yus, jln Malahayati Km.9 Belakang	FGD Entp 1) 09.0010.00 in Nuraini's House, Dea Lam Gapang: Azizah, Yusniar, Adiaty Aisyah, Nurul	Intv Trainer 1) 12.3013.30 Agusliana in Hotel Rasamala		Pick up 07.45 Btj-Medan: 09.3010.30 MedanMbo: 13.3014.40	FGD Entp 2) in Beujroh Office MBO. 09.0010.00 Rosmalita, Nurhayati, Nilawati and Mawarni Contact Person: Nursidah as Note	Mbo-Medan: 09.10-10.20. MedanBtj: 11.35 13.15
Intv Entp 2) 13.0014.00 Rusmaini, Jln Lam Gapang Ulee Kareeng	Intv Trainer 1) 12.3013.30 Misnaini in Banda Aceh			Intv Entp 3) 17.0018.00 Nuramalia at Desa Rundeng	Intv Entp 4) 11.0012.00 Suriani usaha kasab, Jln Nasiona Lr Kubu Nek	
FGD Trainer 1) 17.0018.00 Tazmah Yakop, Susanti, Dewi Fitriah, Reja, Cut Tara	Intv Trainer 2) 17.0018.00 Dina Ediwani in Banda Aceh				Intv Trainer 3) 14.00-15.00 Munir at Hotel Meuligo	Co-ordination: Deadline all data inputted into the SPSS
25	26	27	28	29		
SIGLI	TAKENGON	SIGLI				
To Sigli by car. Depart 07.00. Arrive 09.30	To Takengon by car. Depart 07.00. Arrive: 11.30	Intv Entp 6) 09.0010.00 Suwarni in Sigli				
FGD Entp 3) 11.0012.00 House of Suryati, Suryani, Desi Andayani, Nursakdah, Eritawati	FGD Entp 4) 13.3014.30 Miswandi, Ayusafriana, Liauddin, Hasnah, Suryati at Café Depan Polantas RongaRonga	Intv Trainer 5) 11.0012.00 with Nonong in Sigli				

Annex 3 Impact Assessment Survey (English)

Date: Location: Name Interviewer: Code Respondent: ToE Code: Trainer A Code: Trainer B Code:



February 2008

Impact Assessment Questionnaire: GET Ahead

Interviewer Introduct Noting name is xxxxxxxxxxxxx. I would like sast ne questions about GET Ahead training that we can help more women in Aceh. Do you retrieve ne fraining trainer (SHOW PHOTO)? We are asking other women who did this training to help us too .My questions should take less than 20 minutes. Everything you completely anonymous & confidential. Can you help me? Thank you very much.

	ction 1 The Entrepreneur	and meir E	ousin	255		(Circle the				eir respo
1.	How old are you?							years old	•	
							26-30 ye			2
							31- 35 y			3
							36-40 ye			4
							41-50 ye			5
							More that	an 50	years old	6
							2. Sex		Female	1
									Male	2
3.	What is your Civic status?	Single	1	Married	2	Divorced	3	٧	Nidowed	4
١.	What level of schooling did	No formal so	chooling	9						1
	you complete?	Primary school (6 years or less)					2			
		Secondary school (7-12 years)					3			
		Post-secondary education (D1-D2)					4			
		University (S1, S2, S3)					5			
		Other training (specify:					6			
5.	What is your main source of income?	Most of my income is from my business					1			
		Most of my income is from my salary					2			
		Most of my income is from my spouse's salary					3			
		Most of my income is from my spouse's business						4		
		Other (spec	cify)							5
	Do you have a business?1	<u> </u>				question) 8				1
	•			N	o (go to	question 7)				2

¹ If the respondent is a farmer, ask whether s/he also sells her/his crops. If s/he also sells (not only grow them), then it means that s/he has a business.

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7.	Why haven't you got a business?	I am not interested in having a business	1
	(CLION) CARRO Multiple consumer constabile	I don't have the money to start	2
	(SHOW CARDS. Multiple answers acceptable. Go to question 11 hext	I prefer to work for someone else	3
		I have too many family commitments	4
		My family does not want me to start	5
		I am afraid to start	6
		I do not know how to start	7
		Other (specify	8
8.	Approximately how many hours do you spend a day	Less than 2 hours	1
	with your family/household?	3-5 hours	2
		6-8 hours	3
		More than 8 hours	4
9.	Approximately how many hours do you spend a day in	Less than 2 hours	1
	your business?	3-5 hours	2
		6-8 hours	3
		More than 8 hours	4
10.	When did you start your business?	In the last 1-2 months	1
		In the last 3-6 months	2
		In the last 6-12 months	3
		More than a year ago	4

Secti	on 2 GET Ahead ToE		
11.	Why did you take part in the training?	Someone told me to take part	1
	(Multiple answers acceptable)	I wanted to learn how to start a business	2
		I wanted to learn how to grow my business	3
		I wanted to learn about customers and markets	4
		I wanted to learn how to manage finances	5
		Other (specify)	6
12.	Did you receive any handouts at the GET Ahead	Yes (go to question 13)	1
	training?	No (go to question 15)	2
13.	Do you still have those handouts?	Yes (go to question 14)	1
		No (go to question) 15	2
14.	Have you looked at any of the handouts from the course again?	Yes	1
		No	2
15.	In general, what did you benefit most from the training?	It helped me/gave me confidence to start my business	1
	(Mutliple answers acceptable)	Understand more about customers and markets	2
		Understand more about finances	3
		Understand more about business planning	4
		Other (specify)	5
16.	How would you rate your business planning skills now	Much better than before	1
	after training?	Better than before	2
		The same as before	3
		I am more confused than before	4

17.	How would you rate your financial skills now after	Much better than before	1
	training?	Better than before	2
		The same as before	3
		I am more confused now than before	4
18.	How would you rate your understanding of your	Much better than before	1
	customers now after training?	Better than before	2
		The same as before	3
		I am more confused not than before	4
19.	How would you rate marketing and business	Much better than before	1
	promotion skills now after training?	Better than before	2
		The same as before	3
		I am more confused now than before	4
20.	What else did you gain or like about the training?	I am more self-confident/happy	1
	(Multiple answers acceptable)	I made new friends	2
	(manapie dilewere deseptable)	People talk to me more	3
		I know about gender roles	4
		Other (specify)	5
21.	What did you like most about this trainer?	S/he was friendly/helpful	1
	(SHOW PHOTO A. Multiple answers acceptable	S/he explained things well	2
	(<u></u>) op instal	S/he knows a lot about business	3
		S/he made the training fun/interesting	4
		S/he knows about gender equality	5
		Other (specify)	6
		Other (specifly	7
22.	What did you like least about this trainer?	S/he was not friendly/helpful	1
	(SHOW PHOTO A. Multiple answers acceptable))	S/he did not explain things well	2
		S/he does not know a lot about business	3
		S/he did not make the training fun	4
		S/he does not know about gender equality	5
		Other (specify)	6
23.	What did you like most about this trainer?	S/he was friendly/helpful	1
	(SHOW PHOTO B. Multiple answers acoeptable)	S/he explained things well	2
	(STIEVVIIIE E. Marapie answere asycphasis)	S/he knows a lot about business	3
		S/he made the training fun/interesting	4
		S/he knows about gender equality	5
		Other (specify)	6

24.	What did you like least about this trainer?	They were not friendly/helpful	1
24.	•	They were not interested in me/my business	2
	(SHOW PHOTO B. Multiple answers acceptable)	They gave did not give good/practical examples	3
		They did not help me help prepare a business plan	4
		They did not help me sell/market my product	5
		· · · · · · · · · · · · · · · · · · ·	
		They did not help me to get access to finance	6
		Other (specify	7
25.	Have the trainers helped you since the training	Yes (go to question 26)	1
	finished?	No (go to question 27)	2
26.	How have the trainers helped you since the training?	Marketing and sales support	1
		Financial management support	2
	(Multiple engage	Customer related support	3
	(Multiple answers acceptable)	Business planning support	4
		Access to finances	5
		Other	6
		(specify)	
27.	Has your income improved since you completed the	Yes (go to question 28)	1
	training?	No (go to question 30.	2
28.	What is the main reason for your increased income	I got a loan	1
20.	since the training?	I know more about what my customers	2
	(Multiple answers acceptable)	I manage my finances better	3
		I have more staff	4
		I am better at marketing/sales	5
		Other)	6
29.	What have you mainly used your extra income for?	(specifySchooling/education	1
20.	(Multiple answers acceptable)	Business equipment/assets	2
	,	Household equipment/assets	3
		Cash/savings	4
		Other (specify)	5
30.	Since you finished the training have you got more	Yes (go to question 31)	1
	people to help you in your business or at home?	No (go to question 33)	2
31.	How many more people help you now?	(Record numb)er	
32.	What do they help you do?	Look after the children	1
		Clean the house/cook	2
		Look after my business	3
		Make things for my business	4
20	If a faile and an familia wanted a sure business halo	Other (specify)	5
33.	If a friend or family wanted some business help would you recommend the GET Ahead training?	Yes No	2
	you recommend the OLI Allead training:	INU	

Thank you for your time and information!

(NB if any participant is very open and willing to heeksurwithy thank them if they would help take part i groups in their area)

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Annex 4: Guidelines for Survey Interviewers

- 1. General Information About ILO GET Ahead Programme and ToE.
- 2. Overview of Benefits/Uses of Structured Interviews/Surveys:
 - Interviews with project participants and other key informants help us to understand the situations in which a project operates.
 - They also provide feedback about the perceptions, attitudes and feelings that participants have about their experience in a project.
 - This information helps ILO in reporting the outcome and impact of a project to donors
 - This information helps to guide future projects so they better meet participant needs i.e. women entrepreneurs in Aceh.
- 3. Read the survey form. Make notes/questions.
- 4. Open discussion about what each question means.
- 5. <u>Importance of Good Information</u> what is good information (accurate, timely, no bias, etc.).
- 6. How can we make sure participant's give us good information? (discuss the whole interview process- before we meet them, when we first meet them, during the interview, and at the close of the interview?).
- 7. Develop brief list of key Do's and Don'ts for Interviewers.
- 8. <u>Use the survey in pairs</u> in interviewer training- including fill in form.
- 9. <u>Lesley and national researcher give feedback during surveys in pairs</u> about interviewer manner, notes, etc.
- 10. <u>Discussion of problems that could arise</u> such as participants might be nervous, stressed, busy; other people try to listen, etc., and how to deal with these things.
- 11. Swap pair roles do some of the survey again.
- 12. Ask a few people to volunteer to role play in front of group with Nia or someone else chosen as 'entrepreneur'.
- 13. Wrap up session. Questions. Contact details in field.

Other Considerations:

Remember that some respondents may find some questions difficult or hard to remember, or that they may respond in order to please the interviewer. Many of the respondents may also find it hard to discuss or articulate their feelings, judgements, and opinions, especially to outsiders. This problem is compounded when the interviewer comes from a higher socio-economic stratum.

Further, respondents may have an ulterior motive for providing inaccurate information. Watch out for this. They may paint a more positive picture or more negative picture for ulterior motives such as sympathy, or because someone may be listening in.

Annex 5: Additional Survey Analysis

No	Type of help	Freq.	in %
1	Marketing & sales support	14	14
2	Financial mgt support	25	25
3	Customer related support	3	3
4	Business planning support	23	23
5	Access to finances	10	10
6	Marketing & financial managem ent support	6	6
7	Marketing & customer related support	10	10
8	Financial mgt & business planning support	8	8
	Total sample	99	100

No	The use of extra income	Freq.	in %
1	Schooling/education	3	3
2	Business equipment/assets	43	41
3	Household equipment/assets	8	8
4	Cash/savings	10	9
5	Schooling & business equipment	18	17
6	Schooling & household equipment	15	14
7	Household equipment & savings	8	8
	Total sample	107	100