



Ministry of National Education



IYENetwork



Ministry of Manpower and Transmigration



**IMPACT ASSESSMENT
SYB PROGRAMME
NANGGROE ACEH DARUSSALAM
PROVINCE, 2005**

International Labour Office



**SYB PROGRAMME
IMPACT ASSESSMENT
NANGGROE ACEH DARUSSALAM**

*- A longitudinal study of 244 participants of SYB
courses from March to September 2005 under the Youth
Employment Project for Indonesia*

Jakarta February 2006

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ACRONYMS

ACRONYM	Bahasa Indonesia	English
BLK	Balai Latihan Kerja	Tertiary Vocational Training Centre
DEPDIKNAS/	Departemen Pendidikan Nasional	Ministry of National Education
MONE		
HMI	Himpunan Mahasiswa Islam	Islamic Students Association
ILO	Organisasi Perburuhan Internasional	International Labour Organization
IYB	Tingkatkan Bisnis Anda	Improve Your Business
IWAPI	Ikatan Wanita Pengusaha Indonesia	Indonesian Women's Business Association
KNPI	Komite Nasional Pemuda Indonesia	Indonesian National Youth Committee
KSBSI	Konfederasi Serikat Buruh Sejahtera Indonesia	Confederation of Indonesian Prosperity Trade Unions
NAD	Nanggroe Aceh Darussalam	
PO		Partner Organization
SMK	Sekolah Menengah Kejuruan	Secondary Vocational School
SIYB	Mulai dan Tingkatkan Bisnis Anda	Start and Improve Your Business
SYB/MBA	Mulai Bisnis Anda	Start Your Business
TOE		Training of Entrepreneur
TOT	Pelatihan untuk pelatih	Training of Trainers
YE	Ketenagakerjaan untuk Kaum Muda	Youth Employment Project
IYEAP	Rencana Aksi Nasional untuk Ketenagakerjaan Kaum Muda	Indonesia Youth Employment Action Plan
IYEN	Jejaring Lapangan Kerja untuk Kaum Muda Indonesia	Indonesia Youth Employment Network
WALHI	Wahana Lingkungan Hidup Indonesia	The Indonesian Forum for Environment

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FOREWORD

The Indian Ocean tsunami on 26 December 2004 devastated parts of Aceh Nanggroe Darussalam province. Many people were killed and many more were displaced losing their livelihoods and means of income. International relief and aid organisations came to the rescue and among these the International Labour Organization (ILO). One of the programmes introduced by the ILO to support the recovery efforts was the *Start Your Business (SYB)* programme. From March until December 2005 about 800 people in the province participated in SYB courses offered by training partners of the ILO. Many workshops were held in difficult circumstances with participants still suffering from the trauma of the tsunami.

In order to improve continuing SYB and entrepreneurship training, an Impact Assessment was undertaken of the initial programme. This report is based upon follow-up interviews with participants in the SYB training workshops and examines what happened with the participants after the workshops. There is no doubt that the programme has contributed greatly to improving the entrepreneurship skills of the women and men who participated in the training courses run by local organisations. However the report shows that most participants without previous business experience had not yet started a business. In this regard, the impact of the SYB programme has to be viewed in the context of the post-crisis economic and social circumstances of the province. On a more positive note, the assessment shows that many of the participants who lost their businesses in the tsunami were able to start over again. It is particularly pleasing to note that more than fifty percent of the women who lost businesses in the tsunami were able to start again after participating in a SYB training course.

As the recovery continues and the economy of Aceh improves, there will be more opportunities for Acehnese entrepreneurs. The challenge will be to greater access to entrepreneurship education and enterprise start up training and to improve the supporting environment for business development.

Many people contributed to this report. I wish to thank first and foremost the entrepreneurs and former SYB participants who gave time for interviews and shared their experiences. I also wish to thank the members of the economics faculty of Syiah Kuala University in Banda Aceh who organised and trained the data collectors, as well as the enumerators themselves who travelled throughout the province to locate and interview former SYB participants. Finally, I thank ILO staff in Banda Aceh involved in the coordination of the impact assessment and the Youth Employment project team, which authored the final report.

It is hoped that the report will assist in improving the relevance and effectiveness of SYB and entrepreneurship training in Aceh. The recovery efforts will be bolstered as we find ways to increase the entrepreneurial skills and opportunities for the province's most precious resource: the young women and men of Aceh.

Alan Boulton
Director ILO Jakarta
February 2006

EXECUTIVE SUMMARY

The overall goal of the Start Your Business (SYB) programme in Nanggroe Aceh Darussalam (NAD) province is to contribute to the rehabilitation and reconstruction of the Acehnese economy and to the creation of employment opportunities through small business development. To date more than 800 potential and existing entrepreneurs have participated in a SYB training course.

To assess the impact of the SYB training courses at the enterprise level, the ILO with the assistance of the economics faculty at the Syiah Kuala University in Banda Aceh carried out an impact assessment of all people that participated in a SYB training course between March and August 2005. In total, 272 people were trained in this period, but it was only possible to locate 244 former SYB participants in the follow-up survey. Subsequently, the respondents that could not be identified were excluded from the survey.

On the first day of all SYB workshops, participants filled in a baseline data questionnaire providing information about themselves and their current business status as well as about their current knowledge and attitudes about enterprise and private sector development in Aceh province. By distributing a baseline data questionnaire before the participation in the SYB training and a follow-up questionnaire some months after the completion of the SYB training the situation of participants “before” and “after” could be assessed. The assumption is that changes in the situation of participants with regards to business start-up and employment creation before and after the training can then be largely attributed to the SYB training.

The impact of the SYB training will however not be the only contributing factor to whether or not impact is taking place at the enterprise level. Various external factors influence whether or not former SYB participants were able to start a business, improve sales and profits and create jobs. Some of these factors are mentioned in the report, but obviously many of these factors cannot be identified in a quantitative study of this kind and all factors are therefore not controlled for in this survey. At best, this survey is “snap shot” of the situation of some of the early participants of the SYB programme.

The findings and comparative analysis of participants before and after their participation in the SYB training shows that of the 244 participants 103 already had a business prior to the tsunami and 141 participants did not have a business. 86 of these businesses vanished in the tsunami leaving only 17 businesses standing. Following the SYB training at the time of the follow up survey 95 businesses were in operating indicating that 78 new businesses had been started after the training. This is a business start up rate at 34.6 of all participants being surveyed.

More than 50 percent of the women that lost their business in the tsunami and participating in this survey were able to restart following the SYB training whereas this was possible for about 35 percent of the men. However, the survey also shows that women’s businesses tend to be complimentary economic activities to supplement household income. If women want to start full-time businesses additional support must be provided to women or groups of women in the future to allow them to better balance and business and family responsibilities.

Most businesses started were in the micro enterprise sector and most businesses started were informal. This shows that the SYB training in the period primarily have reached out to micro enterprises. This is also shown from the job creation rate with a total of 148 new jobs created by the started enterprises. This is a job creation rate at 1.56 per business started. A challenge for the future will be to reach out to enterprises that hold more employment creation potential and to do so business management training should be supplemented with other types of business development services. However, although revenue and profit levels were not as high as prior to the tsunami, most enterprises were able to generate acceptable revenues and profits to sustain their income.

The survey also found that the business start up rate was lowest among the younger target group and especially among the 15-20 years indicating a need for further support to this target group to increase the likelihood of business start up. A one-time participation in a SYB business course does not guarantee that the young people will start a business and one-on-one coaching from trainers, refresher courses or perhaps the participation of an adult family member are some of the options that could be explored further.

The survey also shows that a great majority of former participants were able to retain the knowledge they gained in the SYB workshops indicating that the SYB trainers have done an acceptable job in imparting useful business management knowledge to their participants and that the business start-up rate among these participants hopefully will increase over the coming months.

Finally, the business enabling environment in 2006 will be improved and the SYB programme will be even more relevant. As the reconstruction effort is under way there will be a better infrastructure in place, commercial banks and micro finance institutions will increase productivity and potential and existing entrepreneurs will be able to access loans more easily. This bodes well for improving both the supply of and demand for quality business management and enterprise start up training in Aceh, which combined with the efforts of the Indonesian government and international agencies, but more crucially with the efforts of the Acehnese, will contribute to the full recovery of the economy and peoples' livelihoods.

SECTION 1

INTRODUCTION

The SYB training programme in Aceh province

The Start & Improve Your Business (SIYB) training programme developed by the ILO is a basic entrepreneurship and improvement training package to assist potential and existing entrepreneurs to start and improve their business. The programme consists of the Start Your Business (SYB) and the Improve Your Business (IYB) training programmes. Since the 1980s the SIYB programme has been implemented in more than 90 countries worldwide. So far, in Indonesia, only the SYB programme has been adapted and introduced, and the IYB programme will be introduced in the province of Nanggroe Aceh Darussalam (NAD) during 2006.

In Indonesia, the SYB programme was introduced through the ILO Youth Employment Project (YE) in early 2003 with the Ministry of National Education (MONE) to support the implementation of the Indonesia Youth Employment Action Plan (IYEAP) that is being implemented by the Indonesia Youth Employment Network (IYEN). Initially, the SYB programme was intended to be used primarily for youth (15-17 years) within the secondary vocational high-schools - Sekolah Menengah Kejuruan (SMK) - as an entrepreneurship education programme for students in their final years of secondary education to prepare them for the transition from school to work. SYB was thus adapted and tested for this purpose and lead trainers from MONE were trained to introduce SYB in selected SMKs.

Following the earthquake in the Indian Ocean on 26 December 2004 and the devastating tsunami in its wake, which destroyed coastal areas and killed hundreds of thousands of people in Nanggroe Aceh Darussalam (NAD) province and in Indonesian neighbouring countries, and shocked a watching world, the ILO decided in February 2005 to also introduce the SYB programme in NAD. SYB training courses were deemed appropriate to support youth¹ and the general population to pick themselves up after the tsunami by taking them through the SYB business start-up training course thereby giving them some skills to start their own small business or economic activity.

In February 2005 a first training of trainers (TOT) workshop were held for 15 trainers from 10 youth and other partner organisations based in NAD. In March a second TOT was held for 17 trainers from 8 different organisations, including participants from the Syiah Kuala University. By mid-March a total of 32 trainers had thus been trained and although not all were active some started delivering training courses for people in Aceh immediately after these TOT finished. In August a third TOT was held with participation of another 19 potential trainers thus arriving at a total number of 51 SYB trainers. The table below shows the composition of SYB Trainers by sex:

¹ The United Nation's definition of Youth is people aged 15-24. In Indonesia, under the Indonesia Youth Employment Network (IYEN) an extended definition of youth includes people to the age of 29.

Table 1 - SYB Trainers

Males	Females
29	22
56%	44%

The first SYB training of entrepreneurs (TOE) workshop started on 12 March and by the beginning December 2005 a total of 40 TOEs had been conducted by 22 active trainers for a total number of 731 participants, of which 395 were men and 336 women. Most of these workshops have been financially supported by the ILO or other international agencies that have begun using the SYB training programme for their respective target groups throughout NAD.

The selection of the TOE participants was to be based on the quality assurance system that is an inherent part of the SYB programme and includes proper briefing of interested participants on what the SYB training is about, training needs assessment (TNA) of all participants, which ensures that only women and men that are truly committed to starting a business participate in the programme. Trainers were trained on how to assess, screen and select participants, and were supposed to make the final selection, but in reality many workshops were held without proper TNA and selection. In some cases this was because participants had already been identified by the funding organization, in other cases some workshops were organised in a rush to meet demand and thus not allowing time for proper selection, and in some instances the trainers were simply not carrying out the selection since the training was held outside Banda Aceh and proper participant selection would have required trainers to travel to the training area more than once and do the TNA. However, the importance of proper selection were realised by the trainers themselves when on some occasions they showed up to conduct a SYB workshop only to find a group of farmers sitting before them expecting to be trained in new and innovative agricultural production techniques. Needless to say that both farmers and trainers were dissatisfied with such a situation and this had led to trainers being more prudent in participant selection.

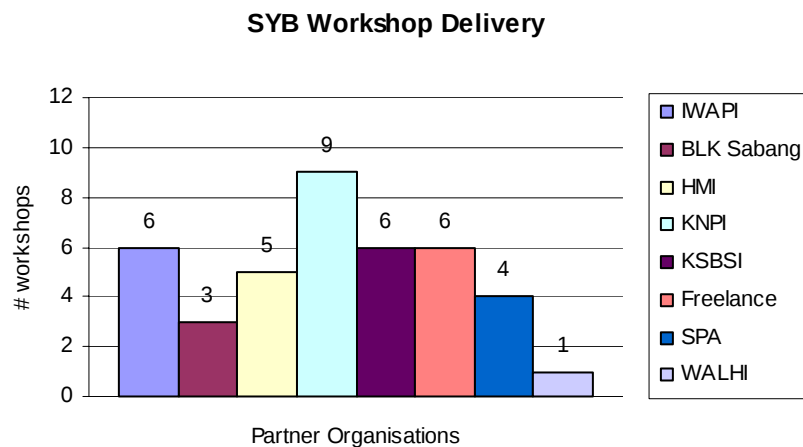
Whereas these factors probably have influenced negatively on the business start up and employment creation effect they also reflect the situation in the early months after the tsunami where it was perhaps more important to reach out to the Acehnese people given them an opportunity to look towards the future and to be preoccupied in the healing process.

Table 2 - SYB participants

Men	Women	Total
395	336	731
54%	46%	100%

A core group of five trainers have been quite active delivering 4-5 workshops each, whereas other trainers have been less active, but still delivering between 1-3 workshops in the period, with 29 trainers still inactive. Some trainers are now becoming more experienced by the day and the challenges is to engage more, if not all, of the remaining trainers to be active. The most active SYB Partner Organisation so far has been Komite Nasional Pemuda Indonesia/Indonesian National Youth Committee (KNPI) where both the provincial branch and the Banda Aceh

branch has been quite active delivering together 9 SYB workshops. In addition, the Ikatan Wanita Pengusaha Indonesia/ Indonesian Women's Business Association (IWAPI) has also been quite active along with Komite Nasional Pemuda Indonesia/ Indonesian National Youth Committee (KNPI) and Konfederasi Serikat Buruh Sejahtera Indonesia/Confederation of Indonesian Prosperity Trade Unions (KSBSI) with each organisation delivering six workshops. In total, freelance SYB trainers have also delivered six workshops.



The SYB training materials

Following the first TOTs and TOEs, the SYB materials and trainers guide were revised and adapted to better suit the social and cultural context of NAD. The SYB package was finally adapted by mid-November 2005, and although none of the SYB participants covered by this study were trained with the new materials, the basic outline of the programme is the same. The SYB programme focus on business start-up skills and the materials consist of the following components for entrepreneurs:

- **SYB Handbook** – with content, explanations, illustrations and integrated case study
- **SYB Workbook** – with 38 exercises that follow the contents of the handbook
- **SYB Business Plan** – with templates and tables, product information, customer information, profit and loss statement, cash flow charts etc.

A standard SYB training course can be delivered over 40 hours, but many courses in NAD lasted for 10 days with an additional 3 days spent on the first three steps of the SYB training course to increase participants' general business awareness. The SYB programme follows a step-by-step approach focusing on the following subjects:

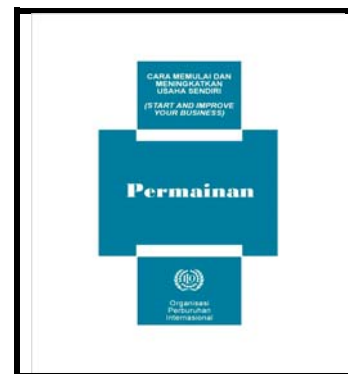
- Step 1 Assess yourself as an entrepreneur
- Step 2 Clarify your business idea
- Step 3 Assess your market
- Step 4 Organise your workers
- Step 5 Chose a legal business form
- Step 6 Know your responsibilities
- Step 7 Estimate your start up capital needs
- Step 8 Plan for profit
- Step 9 Decided if your business is viable
- Step 10 Start Your Business



In addition, to the above materials, the SIYB Business Game has been adapted and translated to Bahasa Indonesia and the Business Game is being played regularly in the SYB workshops. The business game consists of four modules, of which module 1 and 2 are played in SYB workshops and module 3 and 4 also in IYB workshops:

SIYB Business Game

Module 1	The basic business cycle
Module 2	Supply and demand
Module 3	Reaching your customer
Module 4	Managing a diverse market



In addition to the above training materials that are being used to increase the learning of participants in SYB workshops, a detailed Trainers Guide is developed on how to facilitate a SYB workshop, and a Facilitator's Manual about how to facilitate the business game has also been developed. In SYB TOTs, participants are taken through the SYB Trainers Guide, introduced to the SYB programme, participatory training methods, how to market and promote the SYB programme, detailed session plans, after-training-support and quality assurance and reporting on SYB activities carried out by trainers and partner organisations.

Quality assurance

To ensure the quality of SYB activities at all levels a quality assurance system has been developed. The quality assurance system focuses on tasks to be completed i) before the SYB workshop, ii) during the SYB workshop, and, iii) after the SYB workshop. The quality assurance tools are:

Prior to SYB training course

1. **Registration form for SYB workshop** – each potential participant in SYB workshops fill out this form which gives the training provider and the trainer information about each SYB workshop applicant
2. **Guidelines to score registration form** – this form provides the SYB trainer guidance on how to score the registration form

3. **Scoring matrix for registration form** – the scores for each potential participant is filled in to assess if people are suitable for a SYB workshop or whether they should be referred to an IYB workshop, or whether they are not suitable at all to participate in the SIYB programme
4. **Arithmetic test** – a simple arithmetic given to participants to find out if they can do basic calculations, which is needed to participate in a SYB workshop
5. **SYB Baseline questionnaire for participants** – this questionnaire collects basic information about each participant and their business, if they have a business.
6. **Pre & post test of participants** – this is test about participant's knowledge of simple business management techniques. Participants do the test on the first day of the workshop and again on the last day to see if they have improved their knowledge and skills.
7. **Daily reaction form** – this form is given to participants at the end of each day and they write anonymously how they felt about the day. The trainer then addresses any issues the following day.
8. **End of workshop evaluation form** – this is the final evaluation form of the workshop that each participant fills out
9. **Guidelines for scoring evaluation form** – this form helps SYB trainers to score all the evaluation forms
10. **Scoring Card** – in this form SYB trainers then fill in all the scores to calculate the overall appreciation level of the workshop from 1-5 (5 being the best)
11. **SYB workshop activity report** – SYB trainers complete this form and submit to the ILO project office with all the participants end-of-workshop-evaluation forms attached. The ILO project office then enters this information in a management information system (MIS).
12. **Follow-up survey** – some months after the training is finished follow-up surveys may be undertaken to see if there is positive impact on the participants and their business and if the SYB programme has lead to business start-up and employment creation

Objective of the SYB Impact Assessment

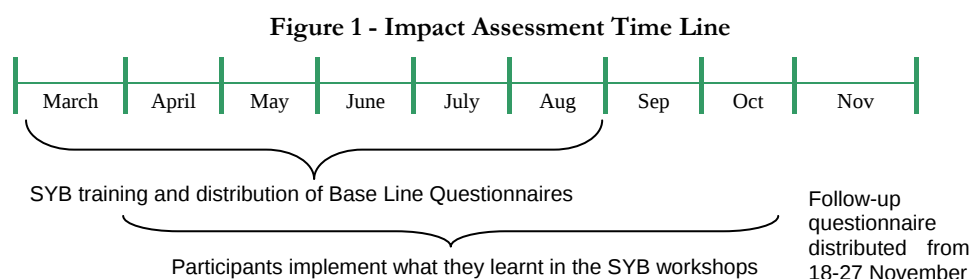
The overall goal of the SYB programme in NAD province is to contribute to the rehabilitation and reconstruction of the Acehnese economy, and in particular to the creation of employment opportunities through the creation and strengthening of household businesses and private small-sized enterprises. The means to achieving this goal is realized through the support and training of trainers from different organizations who then train the potential and existing household and small-scale business owners. The logic is that i) improved attitudes towards private entrepreneurship, ii) new knowledge, iii) improved management skills and iv) change in behaviour of the owners and managers business practices will contribute to business start-up, improved business performance, higher profitability and more and better jobs.

The purpose of the impact assessment is to assess whether SYB in NAD is achieving these goals and is having the desired impact on the participants who go through SYB training. In other words, whether the SYB training have led to:

- Improved business knowledge
- Behavioural change
- Business start-up
- Improved business performance
- More and better jobs

Methodology and Data Collection

In order to be able to assess whether the changes actually take place, and also in order to be able to attribute these changes to the SYB training, the impact assessment was longitudinal. What this means is that data is collected at different points in time, so that comparisons can be made between data sets. In this study data was collected before and after the SYB training so that the situation of SYB participants before they participated in the training can be compared with their situation some time after they completed their training course. An “SYB Baseline Questionnaire” was given to each SYB course participant on the first day of the SYB TOE workshop. Participants were then guided on how to fill in the questionnaire, and were told that at a later point in time they would be contacted for a follow-up interview. Participants in this study were trained in a six-month period from March-September. This means that the follow up interview with former SYB participants is done between 3-9 months after depending on when they participated in the SYB training course. This is illustrated in Table 1 below.



The Questionnaire

The questionnaire was closed and focused on obtaining background information about each participant, which could then be analyzed later against business start-up, business improvement employment creation etc. to find out whether there is a positive or negative correlation between e.g. age, educational background, sex, skills background and so on. Section 1 of the questionnaire focuses on the business unit and looks into the sector of the business, employment levels, revenue and profits, access to finance, affiliation with associations etc. Section 2 of the questionnaire then looks into factors such as attitudes, perception of possessed skills, and then it also checks whether participants’ basic knowledge of business concepts has improved as compared to before their participation in the training.

The questionnaire is thus based on the concept that for a SYB participant to be successful, he or she must (often) first improve their attitude towards entrepreneurship and make their business endeavours a conscious rational choice, rather than a mere survivalist activity. Second, they must improve their knowledge, third, their skills and finally they must transform new knowledge and

skills into changed behaviour in their business and thus perform actions that they did not do before, such as keep financial records prepare a cash flow plan, market their products etc. The questionnaire is attached in the annexes to this report.

Focus Group Discussions

Two focus group discussions were carried out to further qualify the findings in the quantitative survey and in order to better understand how the SYB training may have influenced SYB participants' situation after the training. These discussions took place in Banda Aceh for participants from Aceh Besar and Banda Aceh whereas a discussion with participants from North Aceh was held in Lhokseumawe. 11 existing business owners and 8 potential entrepreneurs who had not yet started business participated as shown in the table below.

Table 3 - Participants in focus group discussions by location

	Lhokseumawe	Banda Aceh	Total
All participants			
a. Male	4	6	10
b. Female	6	3	9
c. Total	10	9	19
Existing business			
a. Male	2	3	5
b. Female	5	1	6
c. Total	7	4	11
No business			
a. Male	2	3	5
b. Female	1	2	3
c. Total	3	5	8

Each focus group discussion was divided into separate groups for women and men, partly to ensure that women would speak more freely about problems and constraints that they face when starting and operating a small business. Each group discussion was guided by a moderator assisted by a minute taker who also assisted in interpreting the findings. The observers examined the responses and enthusiasm of the participants during the discussion. Each discussion were recorded and transcripts were made for further analysis for the final report.

SECTION 2

PRESENTATION OF SURVEY POPULATION

In total it was planned to survey 272 SYB graduates, which was the total population trained in the period, but only 244 persons could be reached. As many as 28 respondents could not be located due to various reasons such as change of address or because some of the participants that had lived in camps during the training had moved out, one woman was happily delivering a baby whereas another respondent sadly had passed away. One person refused to participate. In this particular case this former SYB participant, a woman, felt that the ILO had failed on its promises to also provide credit, a promise that apparently had been given in the workshop in which she participated.

Table 4 - Survey population by location

	Frequency	Percent
Aceh Besar	81	33.2
Banda Aceh	65	26.6
Pidie	8	3.3
Bireuen	1	0.4
Aceh Utara	33	13.5
Aceh Timur	18	7.4
Aceh Barat	18	7.4
Sabang	2	0.8
Aceh Jaya	18	7.4
Total	244	100.0

The single most majority of participants came from Aceh Besar at a total of 81 persons (33.2%), followed by Banda Aceh with 65 persons (26.6%). In these areas most of the training had taken place so far since most Partner Organisations (PO) were based in these areas and had been more active training participants from among their target groups. In contrast, the lowest number of participants came from Bireuen and Sabang.

In the surveyed population and thus of all SYB participants trained between March and August 2005 there are more women than men. As table 2 below shows, women account for 66 percent of all participants. When looking at the IYEN definition of youth (15-29), 31.1 percent are women and 17.6 are men of all participants. In total 48.7 of all participants are youth. The largest single group is those between 30-39 years of age. In contrast little more than 6 percent of participants are between 50-59 and less than one percent are 60 and above. In conclusion, the SYB programme reaches both women and youth, which are important target groups for the programme in Aceh. These figures are shown in table 3 below.

Table 5 - Participants by sex and age

		Sex				Total	
		Female		Male			
		#	%	#	%	#	%
Age	15 – 20	21	8,61	5	2,05	26	10,66

21 – 24	26	10,66	21	8,61	27	19,27
25 – 29	29	11,89	17	6,97	46	18,85
30 – 39	61	25,00	17	6,97	78	31,97
40 – 49	16	6,56	14	5,74	30	12,30
50 – 59	8	3,28	7	2,87	15	6,15
60 or above	1	0,41	1	0,41	2	0,82
Total	162	66,39	82	33,61	244	100,00

Table 3 below show the education level of the entire population disaggregated by sex. Half of all SYB participants have completed senior high school as their highest level of education, but relatively more of these are men at 63.4 percent of all males compared to 43.3 of all women. This corresponds to more women having just completed elementary and junior high at 14.8 and 19.1 percent respectively compared to 4.9 and 15.6 percent for men.

Table 6 - Participants by education and sex

		Sex					
		Female		Male		Total	
		#	%	#	%	#	%
Education level	Elementary (1-6)	24	14,8	4	4,9	28	11,48
	Junior High (7-9)	31	19,1	12	14,6	43	17,62
	Senior High (10-12)	70	43,3	52	63,4	122	50,00
	Diploma 1,2,3	22	13,6	5	6.1	27	11,07
	Strata 1 (Bachelor)	15	9,2	9	11	24	9,84
Total		162	100	82	100	244	100,00

At the other end of the spectrum women seems to be relatively more educated than their male counterparts. A higher percentage of women have a diploma than men at 13.6 compared to 6.1 percent and almost the same percentage has a bachelor degree at 9.2 percent for women compared to 11 percent for men. These findings suggest that, at least among the surveyed SYB population, there is a significant number of lower educated women at 33.9 percent (elementary and junior high) whereas this is less true for the men at only 19 percent. The findings also show that more women than have continued from high school to obtain a diploma.

When looking at the marital status of participants disaggregated by sex the findings show that in total about 46 percent of all participants were married. However more women than men in the surveyed population were married at 49.4 percent compared to 37.8 percent. There were also more widowed women in the population equivalent to 9.9 percent of all women.

Table 7 - Marital status by sex

	%		
	Female	Male	Total
Married	49.4	37.8	45.5
Not married	40.7	56.1	45.9

Widowed	9.9	6.1	8.6
Cases	162	82	244

Further analysis of the population showed that the highest percentage of unmarried participants (82 percent) was found within the youth age group of 15-29. Of those 96.2 percent was within the 15-20 years category, 87.2 percent in the 21-25 and 67.4 in the 25-29 category. In the subsequent categories (30 to above 60) the majority of participants were married. The analysis also shows that all widowed participants were in the age group of 30-59. In the 30-39 years age group 12.8 percent were widowed, within the 40-49 group it was 20 percent and within the 50-59 age group this number increased to 33.3 percent.

The analysis shows that at the time of the training a total of 103 out of the total population of 244 participants claimed that they currently had a business or had a business prior to the tsunami, which is equivalent to 42.2 percent of all SYB participants. Among the 103 participants who had a business 86 vanished in the tsunami equivalent to 83.5 percent leaving only 17 businesses standing. Among the 66 women that had a business prior to the tsunami more than 90 percent lost this in the tsunami and of the 27 men more than 70 percent lost their business as shown in the table below.

Table 8 - Had a business and lost it

	within category		
	Female	Male	Total
Existing business prior to the tsunami?	42.0 %	46.3%	42.2%
Cases	66	37	103
Lost business in the tsunami (%)	90.9%	70.2%	83.4%
Cases	60	26	86

Taking this analysis one step further shows that of the 86 participants with a lost business a total of 13.9 percent also lost their spouse. Within the three age groups where some participants were widowed the percentage is high with regards to also losing a spouse in the tsunami. In the age group 40-49 this was as high as 67 percent as show in the table below.

Table 9 - Lost spouse and business in Tsunami

	% Within age group			% of all businesses vanished in the tsunami
	30-39	40-49	50-59	
Lost spouse and business	50	67	60	13.9

The survey subsequently looked at participants' main source of income prior to the training and found that as many as 73.8 percent of all 103 business owners derived their main source of income from their business, but also found that 32.8 percent of all 244 were currently dependant. The highest percentage of dependants were found in the younger age categories and less when

participants were above 30 years of age indicating the high dependency of especially young women and men following the tsunami. The baseline data also showed that participants were more likely to run a business if they had finished either senior high-school (52.3%), obtained a diploma (42.9%) or a bachelors' degree (51.7%). However, whereas this is true and statistically significant for the survey population this cannot be concluded with any confidence for the general population due the relatively small size and the fact that the survey population is not randomly drawn from the general population of business owners in Aceh province but from former SYB participants. Finally it was found that 67 percent of businesses were non-registered.

In terms of those participants that did not have a business prior to their participation in the training 41.8 percent wanted to start a business to have more income and 38.3 percent because they wanted to be more independent. Disaggregated by sex the highest percentage of people that wanted to be independent were in the 15-20 age group at 32.7 percent and in the 21-24 age group at 36.5 percent, which also corresponded to the high number of dependents as stated further above. When disaggregated within the sex categories 43.8 percent of females in the age group of 15-20 are driven by this wish as opposed to 15 percent of males. This shows that, at least in the surveyed population, particularly young women wish to be able to provide for themselves, although this is true for both women and men.

SECTION 3

BUSINESS IMPACT

This section looks at the impact that took place at the individual level of participants as well as in their businesses. One of the primary objectives of the SYB programme is to contribute to business creation by enabling participants to start their businesses. The previous section showed that whereas 103 participants had a business prior to the tsunami 86 businesses were destroyed in the tsunami. The table below shows how many people had actually restarted their business after the SYB training.

Table 10 - Business start up

	Frequency		
	Female	Male	Total
Yes	61	34	95
No	101	48	149
Total cases	162	82	244

The follow-up survey showed that in total 95 participants had a business. The baseline data showed that at the time of the training 17 participants had an existing business and the impact of the training in terms of business start up is thus 78 new businesses. This is eight businesses short of the number of businesses that vanished in the tsunami but given the circumstances and problems in proper participant selection still high since this is a business recovery rate of 91 percent. However, the direct business start up rate is somewhat low at 34.6 percent², but given the difficult situation for most participants probably better than what could be expected. There are many external factors, which are not controlled for in the impact assessment, that influence whether participants have been able to start a business. Some of these factors are destroyed business premises, the selection process, the at times chaotic state of post-tsunami relief efforts, delays in extending micro finance to participants, damaged infrastructure etc. Whereas the SYB training may give some participants a push and the extra needed motivation it is not a guarantee for business start up. However, as the reconstruction is further underway in 2006, SYB training will be delivered in a more business enabling environment and the delivery of training courses should thus be easier.

Taking this analysis one step further and looking at how many of those participants that lost their business in the tsunami were able to restart, the table below shows that of the 60 women that lost their business 31 was able to start again whereas this was the case for 9 of the 26 men. In total 46.5 percent of those who lost a business started again.

Table 11 - Lost business and started again

Frequency		
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² Calculated as "new business divided by all participants less existing businesses : $78/(244 - 17) = 34.4\%$

	Female	Male	Total
Lost business	60	26	86
Re-started	31	9	40
Restart rate (%)	51.6	34.6	46.5

This furthermore shows that 38 people who did not have a business before started a business for the first time at 48.7 percent of all businesses started after the training whereas 51.3 percent of all business were started by previous business owners.

The table below shows that most of the businesses that were in existence at the time of the follow up survey were started by people that had completed senior high schools as the highest level of education. This relates to the fact that there are most respondents within that age category in the survey population where the percentage of business start-up within the age category is more relevant. This shows that there is little positive correlation between education and business start-up with business owners being represented in each age group. The highest percentage of business owners is found among participants with a diploma, but this is not significantly higher than for participants which have completed elementary or a bachelors' degree. These figures are shown in the table below:

Table 12 - Education level of business owners

Education	Business Owner		Within category
	frequency	%	%
Elementary (1-6)	12	12,63	42,9
Junior high (7-9)	15	15,79	34,9
Senior high (10-12)	45	47,37	36,9
Diploma 1,2,3	13	13,68	48,2
Strata 1 (Bachelors)	10	10,53	41,7
Total	95	100,00	-

Further analysis shows that the age group which were most successful in starting their business after the tsunami were participants in the age from 50-59 at 60 percent. In general, what the findings show is that fewer of the young people started a business compared to those that are outside the youth definition. This is a finding with implications, since this indicates that further after-training-support is needed for the young women and men who go through SYB training. A one-time participation in the business course does not guarantee that the young people will start a business and one-on-one coaching from trainers, refresher courses or perhaps the participation of an adult family member are some of the options that could be explored further.

Table 13 - Age and business start-up

Age	Started a business (within category)
15-20	15.38
21-24	27.66
25-29	30.43
30-39	48.72
40-49	53.33

50-59	60.00
60 and above	50.00

Participants were also asked to estimate how much their business contributed to the total income of their household. The table below shows that male owned businesses contribute relatively more to the overall household income according to the respondents. Combined, 35 of female respondents, equivalent to 57 percent said that their business contributed between 21 and 50 percent to overall household income, whereas for men in the same categories this is only 26 percent. In contrast, more than 47 percent of men said that their business contributed between 91 and 100 percent of household income, whereas only 5 percent of women (3 of 61) said so.

Table 14 - Business contribution to household income

Business Contribution	Frequency		Total	
	Female	Male	#	%
1-10%	7	2	9	9.47
11-20%	5	3	8	8.42
21-30%	14	5	19	20.00
31-40%	6	2	8	8.42
41-50%	15	2	17	17.89
51-60%	4	0	4	4.21
61-70%	3	0	3	3.16
71-80%	1	3	4	4.21
81-90%	3	1	4	4.21
91-100%	3	16	19	20.00
Total	61	34	95	100.00

This is an interesting finding, since it indicates that women are less likely to operate full-time businesses that provide the primary income for the family. Instead women seem more to run a business as a complimentary economic activity to other sources of household income, while at the same time having domestic responsibilities. This was also confirmed in the case studies and focus group discussions. It can thus probably be assumed that some women go into business for different reasons than men and that male run businesses, when these provide most of the income, women are more likely to be contributing family members. The implication may be that women find it harder to start and operate a full-time business and thus become economically independent, since they have other reasons and motivations for entering into business.

The new business were mostly started in the trade sector and primarily in retail as the table below shows with more than 62 percent of women and almost 56 percent of men starting a business in this sector. The second most favourite sector is service for both men and women and for men thereafter agriculture and fishery. Interestingly, there is a higher percentage of women in the manufacturing sector. The explanation for this is that some participants in the SYB training courses also participated in cement block making and floor tiles making courses organised for women by the ILO. Many women have subsequently started their business in this construction materials sector and some women have become trainers and subsequently established the “DIES Batako” association of trainers, which offers tiles and cement block course to other women that wish to enter this sector, which traditionally has been male dominated, but now due to the construction has opened opportunities for women as well.

Table 15 - Business sector

	%		
	Female	Male	Total
Trade	62.3	55.9	60.0
Manufacturing	16.4	2.9	11.5
Service	16.4	20.6	17.9
Agriculture/fishery	0.0	14.7	5.3
Combination	4.9	5.9	5.3

The sizes of the enterprises started were quite small and 87 percent were not registered (compared to 67 percent prior to the tsunami) and most participants had actually just started a business involving only them and in cases a few other staffs. The ILO enterprise size definition is based on number of employees: “self-employed” being just the owner, “micro enterprise” is a business with 2-9 workers, “small enterprise” is a firm with 10-49, and “medium enterprise” is a firm with 50-99 employees. Based on this definition most business were in the self-employed category with 63 percent of all business and thereafter in the micro enterprise category at 37.8 percent whereas only 1 business employed more than 10 employees and this was a female owned business in the construction sector.

Table 16 - Enterprise size

%	Women	Men	Total
Self Employed	70.5	50.0	63.16
Micro	27.9	50.0	35.79
Small	1.6	0.0	1.05
Medium	0.0	0.0	0.0
Total	100.0	100.0	100.0

Currently the employment creation of the business is therefore at a relatively low level and a total number of 148 employees in total. Most businesses did not create more employment than for the owner itself. For instance there were 60 businesses that did not employ any male workers at all, and 73 businesses that did not employ any female workers at all. There were 35 businesses that employed between 1-5 male workers and 22 businesses that employed between 1-7 workers full-time. Furthermore there were 90 businesses that did not create any part-time employment for male workers and 89 businesses that neither created part-time employment for female workers. Only 5 businesses created part-time employment for 1-3 workers and 6 businesses that created part-time employment for 1-6 female workers. Finally, in terms of contributing family members, i.e. those that do not get paid but contribute to the running of the business, there were as many as 92 businesses with no contributing male family members and 90 with no contributing female family members. However, there were 3 businesses with a total of 4 contributing males and 5 businesses with as many as 15 contributing female family members. In total, all existing businesses created a total of 148 jobs, which is 1.56 job per business started. If contributing family members are excluded the rate is 1.26 job per business started. This analysis is summarized in the table below.

Table 17 - Jobs created

	Male	Female
Full-time employed	65	50
Part time employed	7	6
Contributing family member	5	15
Sub-total by sex	77	71
Total number of employees	148	
=> Average (148/95)	1.56	

The interesting finding in this analysis is that fewer women tend to work full-time and also that women tend to work in business more as contributing family members. This suggests that women in Aceh spend more time on domestic responsibilities than men.

In terms of workers' remuneration paid by the 39 business owners that employed someone other than themselves, the full list of monthly remuneration is shown in the table below with an average salary of Rp.547.560. The lowest salaries paid to employees were two cases of only Rp.100.000/month whereas the highest salary paid was Rp.2.5 million/month. As the table shows the most frequent salary paid to employees is between Rp.200.000 to 700.000/month.

Table 18 - Worker remuneration/month

Rupiah	Frequency of businesses
100,000	2
150,000	1
200,000	3
250,000	3
300,000	9
350,000	1
400,000	3
450,000	2
500,000	3
600,000	2
700,000	2
750,000	1
800,000	1
850,000	1
1,200,000	1
1,500,000	2
2,400,000	1
2,500,000	1
Mean	547,560

Respondents were also asked to indicate the average number of working hours per day for a full-time employee in their business. This shows that the definition of full-time is culturally perceived, ranging in from less than five hours to more than 15 hours per day. Calculated as an average, male employee were found to work on average 6.51 hours per day compared to women at 4.78 hours per day. The most common answer was 8 hours per day for both women and men and 10 hours for men.

Table 19 - Average working hours/full-time employee

Working Hours/day	Employees			
	Men	Total	Women	Total
< 5	2	10	0	0
6	13	78	8	48
7	5	35	3	21
8	13	104	22	176
9	4	36	2	18
10	14	140	11	110
11	1	11	0	0
12	8	96	2	24
>15	2	30	0	0
Total	62	540	48	397
Average		6.51		4.78

After the training a number of entrepreneurs tried to access credit. As can be seen from the table below the most common source of credit following the tsunami has been family and friends or a government credit fund. This suggests and confirms that the commercial banking sector and the microfinance institutions (MFIs) at the time of the survey had not yet picked up previous lending and that family and friend were a more accessible source of credit.

Table 20 - Tried to access loan

Age	Sex	Government credit fund	MFI	Family & Friends	Money lender	Other
15-20	Female			1		
	Male					
21-24	Female	1	1	2		
	Male			5		
25-29	Female	2	4	4		
	Male	1		5	1	
30-39	Female	4		8		5
	Male	2	1	4	1	
40-49	Female	1		2		3
	Male	2	1	1		
50-59	Female		1			1
	Male			1		
60 or above	Female					
	Male			1		
Total (frequency)		13	8	34	2	9
Secured a loan		9	8	31	1	9
Success rate (%)		69.2	100.0	91.2	50.0	100.0

Those that tried to access a loan were actually quite successful regardless of the source with success rates of 100 percent both in case of requesting loans at an MFI and some other sources, which however were undisclosed. This might be suppliers' credit. What these findings show is, however, that there is untapped potential for commercial banking for business start-up, whether

conventional or syariah based since most SYB participants actually seek credit first and foremost among family and friends.

In terms of revenue and profitability of the started businesses it shows that on average the business have not yet picked previous revenue earnings and profit levels. The table below shows a crude calculation of the average revenue earnings of all businesses prior to and following the tsunami.

Table 21 - Revenue before & after Tsunami

	Before Tsunami (rupiah)	After start-up (rupiah)
Highest monthly revenue	75,000,000	27,000,000
Lowest monthly revenue	50,000	150,000
Average monthly revenue	6,576,164	4,578,111

Before training, the highest reported monthly revenue by a participant was 75 million Rupiah and the lowest was 50.000 Rupiah. After the training, average monthly revenue calculated through a number of questions in the questionnaire was Rp4.578.111 almost two million lower than before the tsunami. The self-employed business had average monthly revenues of Rp2.975.833 and for micro and small businesses the average revenue was Rp6.649.412. Another crude calculation shown in the table below is the profit level of the participating enterprises following business start up. This is calculated by taking the revenue mean among businesses in a sector and calculating by total profit mean. This show the trade sector with the highest revenue earnings and profitability at 37.8 percent and agriculture the lowest at 25.7 percent.

Table 22 - Profit rate

	Trade	Manufacture	Service	Agriculture	Combination
Revenue					
High	27,000,000	4,500,000	20,000,000	5,000,000	15,000,000
Low	150,000	600,000	500,000	1,000,000	200,000
Mean	8,382,258	2,114,285	6,827,143	2,962,500	5,990,000
Sum	259,850,000	14,800,000	95,580,000	11,850,000	29,950,000
Profit					
High	15,000,000	1,200,000	4,500,000	1,500,000	4,200,000
Low	50,000	60,000	50,000	200,000	600,000
Mean	3,169,583	590,000	1,883,571	762,500	1,862,500
Sum	76,070,000	2,950,000	26,370,000	3,050,000	7,450,000
Profitability	37,8%	27,9%	27,6%	25,7%	31,1%

Another finding was that very few businesses were members of business associations in Aceh province at a rate of 16.8 percent equivalent to 16 businesses of which 10 were members of IWAPI the women's business association.

SECTION 4

PERCEPTIONS ABOUT ENTREPRENEURSHIP & OWN SKILLS

Finally, the survey tried to gauge participants perception about private sector development in Aceh and the role of small enterprises in general as well as it looked into how participants perceived their newly acquired knowledge about business management. The table below shows that the great majority of both women and men think that the roles of private entrepreneurs are important for the local economy.

Table 23 - Role of private entrepreneurs

%	Not important	Somewhat important	Quite important	Very important
Women	3.1	1.9	38.9	56.2
Men	1.2	3.7	25.6	69.5

The same is the case for the question of “do you think that more private entrepreneurship will benefit the economic growth of Aceh province” to which the far majority also answered that they completely or partly agree as show in the table below. There were no significant differences between the age groups.

Table 24 - Benefits of private entrepreneurship

%	Complete agree	Partly agree	Mostly disagree	Complete disagree
Women	38.3	60.5	0.6	0.6
Men	45.1	53.7	0.0	1.2

All 244 participants were asked to rate their new skills in the business management areas that the SYB course offered. The findings shows that most participants feel that the SYB training has provide them with either good or very good skills in the four areas mentioned below. In this case there were no significant differences between men and women and neither were there any differences between the age groups. This is interesting given that the business start-up rate was lowest among the younger target groups. This may indicate either that they over-estimate their own skills or simply that there are other external factors that have prevented them from starting a business yet.

Table 25 - Perception about own skills

%	Very good	Good	Not so good	No skills at all
Marketing	13.9	66.8	15.6	3.7
Managing staff	14.8	70.5	9.8	4.9
Managing finances	20.9	68.9	9.8	0.4
Business planning	22.1	62.7	13.5	1.6

Finally, a number of questions were designed to check the knowledge of the former SYB graduates to assess to what extent they had retained what was learnt in the workshops. The simple questions asked are listed in the table below along with percentages of correct and incorrect answers. The percentages show that on three questions more than 90 percent of participants answer correctly, but on other questions participants score relatively low. Also on these questions there no discernible difference between women and men and neither significant differences between the age groups.

Table 26 - Knowledge check

Multiple Choice Questions (correct answer in brackets)	Correct	Incorrect
What is a (weighing) scale (equipment)	67.6	32.4
Who is the most important “person” for a business? (the customer)	93.0	7.0
What is the first thing to do in marketing? (find out about your customers and what their needs are)	92.2	7.8
What knowledge can you get from finding out about customers and competitors (learn more about the market)	82.1	17.9
A good product or service: (needs to be promoted like other products)	60.2	39.8
For whom is business planning useful? (for all business)	93.9	6.1

Observations from focus group discussions

In general participants felt that their knowledge had improved as a result of the training, especially in relation to being able to see and assess market opportunities. Some mentioned that this provided the ability to identify customer segmentation and to better analyze the types of business that it was feasible to start. Also after the training most respondents realise what customer service means that the customer is the “most important person for the business”. In addition, all participants in the focus groups consider entrepreneurship and starting one’s own business as a respectable career opportunity. Following the training the motivation to start a business had increased.

With regards to skills improvement, participants felt that they had a much better knowledge about cash flow and sales and cost plans and the participant said that the cash flow method taught in the training is better than their former method because they can track every rupiah if the entries are correct. However, some entrepreneurs were reluctant to use that method because it was not that suitable for the self-employed with low cash flow levels. In terms of business planning participants also felt that their capability to develop a business plan were better. Some respondents mentioned e.g. that they will now expand their business next year by calculating the need for additional equipment and employees.

In terms of behavioural change many respondents better appreciate time and also take into account customer needs in decision making. For example, one participant said that he now keeps his coffee and retail shop open until midnight since some customers wanted him to. The adverse effect was that the working day was now much longer for himself and his employees, but revenue and profit was increasing. Networking was another positive effect of the training. Many

now realised the importance of networking for information about business suppliers as well as for access to credit. For example, a fresh fish exporter from Banda Aceh said that he established a partnership with an exporter in Medan, and a cacao exporter became member of the Association of Cacao Traders in Aceh Pidie, which he believes has already strengthened his position in the market.

Most participants felt that the training materials were very good³ and following the training friends were keen to copy the materials since they found this quite useful. Most of the focus group discussion male participants said that their trainer still kept in touch with them but all female participants said that they had lost contact with their trainer after the training. All participants said that access to finance was a serious constraint since they lacked collateral or because the collateral value was much less than the additional money they needed to start or expand their business. Moreover, their knowledge about where to access business loans was limited. The participants also mentioned the importance of family support because these ultimately were their loved ones they were in business to be able to provide for. Some women entrepreneurs mentioned that one of their challenges was to make the neighbourhood understand that sometimes business women had to travel alone or work late.

Finally the focus group discussion participants made a number of suggestions on how government could improve their support to small enterprises. First and foremost, information on where to access loans should be more accessible. Secondly, business development services in areas such as marketing, packaging, labelling and quality control of products were needed. Third, there should be a more simple business license procedure in place and a one-stop shop where all permits could be obtained.

Observations from case studies

All the entrepreneurs in the case studies have their own enterprise and have a good prospect for the future according to themselves. Their age is between 26-40 years and their type of business ranges from agriculture to trade, and 75 percent are still informal without any legal entity wherefore they face difficulties in accessing capital loan in financial institutions. Initial capital to establish the business ranges from 3 to 10 million rupiah and they started their business from 1998-2004 and now, one participant who has an agriculture trading company has more than 60 million rupiah in company assets. These participants were very grateful for the SYB training because it assisted them to improve their knowledge in particularly seeing business opportunities and assess competitor behaviour. Additionally, the training also improved their cash flow planning skills as well as sales and cost plan. These businesses created employment for two to six other people with between Rp350.000-700.000 monthly remuneration. These entrepreneurs felt that they would have better opportunities to develop if they had improved access to finance and an improved infrastructure such as a rehabilitated harbour, roads and transportation systems so that they could more easily get their products to export markets.

³ The survey population was trained with the former SYB version and not the one presented in the background section.

CONCLUSIONS AND RECOMMENDATIONS

Conclusions

In summary, the business that have been able to start following the participation in SYB courses are slowly recovering following the devastating effects of the tsunami indicating that the training do have a positive impact and contribution to business start-up. However, the business start-up rate is somewhat low at 34.6 percent of all participants trained and so is the job creation at 1.56 job created in each business started. On the other hand given the difficult circumstances that many SYB graduates still face in Aceh the opposite could also be argued; that in fact these are quite promising results. The challenge is make sure that additional support are provided to especially the younger women and men among whom the business start up rate is the lowest as shown in the report. This should be done through providing extra support to this young target group possibly through assisting the youth to finalise their business plans and providing them with coaching and perhaps even an elder mentor or business angel. The businesses that have started, however, show quite a good profitability indicating that their business at least for now are sustainable and moving in the right direction. In terms of access to finance there seems to be an untapped market for commercial banks and MFIs among SYB participants, since most of the former SYB participants actually access credit with families and friends. Finally, whereas there are a high percentage of women that are in business these businesses do not provide the full household income as is the case for a higher percentage of male run businesses. This indicates that women may be in business for different reasons than men and in many cases as a complimentary income to other household income.

Recommendations

- ➡ Based on the information from some respondents SYB training should in the future be divided into groups of participants with businesses and those without businesses. This will make the training more targeted and allow trainers to focus on entrepreneurship concepts, the generation and assessment of business ideas for potential entrepreneurs and for existing business owners go into more depth about actual business management skills. An idea would be to introduce a separate business idea generation programme that could be delivered to those that are not yet in business
- ➡ Extra support should be provided to the younger target group to increase the likelihood of business start-up. Trainers should be provided with incentives to follow-up with the young women and men and a first idea would be to explore if and how a BDS voucher scheme could work that would increase young peoples' access to services after the training has finished
- ➡ Participant selection need to be improved and the SYB quality assurance system should be used more rigorously. This will ensure that only people who are committed to starting a business participate in the SYB training course and that people participate for the right reasons. It is suggested to introduce different types of training programmes that can address

the different demand and needs of respectively potential and existing entrepreneurs. This will be addressed in an upcoming entrepreneurship and enterprise start-up creation and improve your business project that will be introduced by the ILO with the financial support of the Canadian International Development Agency (CIDA)

- Since women's businesses tend to be smaller than those of men and combined with the fact that some women after the tsunami are more vulnerable as lone breadwinners for the families extra attention should be provided both in the targeting of women and in the follow-up support. Women should be supported to organise group businesses, which will allow them to balance business and family responsibilities. Furthermore, women could be supported to finalise and submit business plans for funding with local banks and micro finance institutions and in general the role of women entrepreneurs in the Aceh society should be promoted.
- The untapped market for providing micro and small business loans to former SYB participants should be addressed and access about where to obtain a business loan should be provided to SYB participants. A first step could be to provide MFIs with a list of former SYB participants with contact details and in future SYB workshops a directory of MFIs and other sources of lending should be handed out to small entrepreneurs. Another step would be to increase the focus in SYB workshop on developing a viable business plan, which will improve SYB graduates chances of getting a business loan and the ILO already has materials for this purpose that could be adapted to Aceh.

