

Impact of Start your Business (SYB) Training on Women Entrepreneurs in Vietnam

S.D. Barwa



ILO Office in Vietnam

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Training on Women Entrepreneurs
in Vietnam**

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ILO Office in Vietnam, 2003

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PREFACE

This report summarizes the main findings of a survey conducted in 2000/2001 and reviewed in 2002 by the ILO's Start and Improve Your Business (SIYB) programme in Viet Nam and Oxfam-Québec, Hanoi. The survey assesses the impact of the "Start Your Business" (SYB) training programme on women entrepreneurs in rural provinces. This training was implemented as part of the SIYB programme executed by the International Labour Organization (ILO) in collaboration with the Vietnam Chamber of Commerce and Industry (VCCI) and funded by the Swedish International Development Co-operation Agency (Sida). The report includes findings from subsequent interviews and discussions carried out with some of the women entrepreneurs who had been trained in the period before 2002.

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This report could not have been written without the support and contribution of all of those people who have assisted in its completion. I would like to thank Ms. RoseMarie Greve, Director, ILO, Hanoi for her perceptive guidance; Mr. Lars Rylander, Chief Technical Adviser (CTA), SIYB Project Hanoi, in providing me with the full logistic support of his office for the duration of my stay in Hanoi; and Ms. Mayke Harding, at the time Associate Expert in the SIYB Project, who provided the initial briefing about the SIYB programme in Viet Nam which proved invaluable. In addition, I greatly value the input of Ms. Sofia Carlsson, Associate Expert in the SIYB Project, for the information she shared on a recent survey regarding the impact of SYB and IYB training, and the valuable assistance of Ms. Dang Hoai Thu, without whom it would not have been possible to organize the meetings and interviews with the large number of officials from the different organizations.

I gratefully acknowledge the help received from the different officials of the VCCI. Their willingness to meet me at short notice and their patience throughout the lengthy interviews and discussions were always a source of inspiration. In particular, I would like to thank Mr. Vu Tien Loc, Vice Executive President; Mrs. Pham Chi Lam, Vice Executive President; Mr. Hoang Van Dung, Secretary-General; Dr. Dao Duy Chu, Executive Vice-Chairman and Vice Executive President (Ho Chi Minh City); Ms. Hoang Thi Duong Ha, Chairperson, Women Entrepreneurs' Council (VWEC, Ho Chi Minh City); Mr. Phung Quang Huy, National Project Director of the SIYB Programme and Chief, Bureau for Employers' Activities; Mr. Le Binh Hung, Deputy General Director; Mr. Nguyen Van Tuan, Deputy Director International Relations (Ho Chi Minh City); and Mr. Ngo Le Thuy. I dedicate a special thanks to Dr. Pham Thi Thu Hang, Vice-Executive Chairperson (VWEC) and Director of the SME Promotion Centre, VCCI. Without her assistance it would have been difficult to collect all the requisite information related to this assignment.

The assessment of the impact survey could not have been completed without the unfailing support of Oxfam-Québec's officials in Hanoi. In particular, I would like to thank Ms. Lisa Fancott, Ms. Nguyen Hien Thi and Ms. Hoang Ha for their continuous support in the collection of the necessary information and in making my trips to the Provinces both useful and comfortable.

In ILO, Geneva, a special note of appreciation for Ms. Christine Evans-Klock, Director, InFocus Programme on Boosting Employment through Small Enterprise Development (IFP/SEED) and for Mr. Gerry Finnegan, Senior Specialist, Women's Entrepreneurship Development, whose continuous support and incisive comments and feedback have played a key role in the preparation of this report. I am especially indebted to Mr. Jens Dyring Christensen for the valuable quantitative data that he had collected and tabulated on which this impact survey report is based. Finally, I thankfully acknowledge the time given by the representatives of various organizations, particularly the representatives of the Ministry of Labour, Invalids and Social Affairs (MOLISA), the Vietnam Women's Union (VWU), and the women entrepreneurs who were interviewed, for their co-operation in providing me with a field's eye view of the position of women entrepreneurs in Viet Nam, especially in the rural areas – that has greatly enriched this report. For any lapse or error in this report, the responsibility rests solely with the consultant.

Ms. S.D. Barwa
January 2003

FOREWORD

The International Labour Organization (ILO) has an international InFocus Programme on Boosting Employment through Small Enterprise Development (IFP/SEED). One key component of this programme is the promotion of effective business development services (BDS), such as the small business training provided under the ILO's Start and Improve Your Business (SIYB) programme. A crosscutting theme of the entire IFP/SEED programme is the need for enhancing economic opportunities for women. However, it is not sufficient to simply provide small business training for target groups such as poor rural women – it is also important to assess the impact that the business support is having on the lives and enterprises of the target groups. This report endeavours to capture some of the significant impacts that the Start Your Business (SYB) training course programme has had on poor women in rural areas of Viet Nam, based on training and support carried out by Oxfam-Québec, one of the SIYB project's partner organizations in Viet Nam.

The ILO's project on Start and Improve Your Business (SIYB) in Viet Nam was launched in 1998 with the Viet Nam Chamber of Commerce and Industry (VCCI) as the implementing partner and Swedish International Development Agency (Sida) as the funding partner. The project has been very active and innovative in its approaches, which are aimed at introducing small business skills to a large number of existing and intending small-scale entrepreneurs. Details of the project's programme, activities, publications and achievements can be seen in its bilingual (Vietnamese and English) website: www.siyb.org.vn. At present more than 80 active partner organizations are making use of the SIYB training materials on a regular basis. Oxfam-Québec has been an SIYB partner organization from the project's early days. As Oxfam-Québec places emphasis on supporting poor women in a number of rural provinces in Viet Nam, the partnership with SIYB provides a unique entry point into supporting these target groups in establishing and growing their own enterprises.

The ILO is grateful to Sida for its continuing support for the SIYB programme in Viet Nam and elsewhere throughout the developing world. In preparing this report, additional support was provided to IFP/SEED under the ILO-Ireland Aid Partnership Programme.

We would like to acknowledge the initial survey work carried out by the SIYB project in association with Oxfam-Québec, Hanoi, during 2001. In addition, we are grateful to the author Mrs S.D. Barwa, ILO's international consultant engaged on this activity, for updating the survey findings and producing this report. Additional editorial assistance was provided by Ms Kelley Scarmas, with further inputs from Mr Jens Dyring Christensen, ILO's SIYB Project Coordinator in Viet Nam. The report has been produced under the technical supervision of Mr Gerry Finnegan, Senior Specialist in Women's Entrepreneurship Development in the ILO's IFP/SEED programme.

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ACRONYMS

BDS	Business Development Services
CTA	Chief Technical Adviser
EASMAT	East Asia Multidisciplinary Advisory Team
ESCAP	Economic and Social Commission for Asia and the Pacific
ILC	International Labour Conference
ILO	International Labour Organization
IYB	Improve Your Business
MOLISA	Ministry of Labour, Invalids, and Social Affairs
MPDF	Mekong Project Development Facility
MSE	Micro and Small Enterprise
PO	Partner Organization
Sida	Swedish International Development Co-operation Agency
SIYB	Start and Improve Your Business
SME	Small and Medium Enterprise
SMEDEC	Small and Medium Enterprise Development Centre
SOE	State Owned Enterprise
SYB	Start Your Business
TOT	Training of Trainers
UNESCO	United Nations Education, Scientific and Cultural Organization
UNIDO	United Nations Industrial Development Organization
VCCI	Vietnamese Chamber of Commerce and Industry
VND	Vietnamese Dong
VWU	Vietnamese Women's Union
WED	Women's Entrepreneurship Development

ABSTRACT

The Start and Improve Your Business (SIYB) programme is one of the ILO's major tools in the field of business development services (BDS). An ILO SIYB project has been well established in Viet Nam since 1998. Oxfam-Québec, a key partner organization of the ILO's SIYB project in Viet Nam, provides assistance and support for poor women in rural provinces. This report endeavours to capture some of the significant impacts that the Start Your Business (SYB) training programme has had on poor women in rural areas of Viet Nam, based on SYB training courses carried out by Oxfam-Québec, one of the SIYB project's partner organizations in Viet Nam. The report thus shows how a business management training skills programme, which from the outset is not designed specifically to target women in rural areas, nevertheless can have a significant impact when adapted and used by a local partner organisation.

EXECUTIVE SUMMARY

In 1998, the ILO in collaboration with the Vietnam Chamber of Commerce and Industry (VCCI) introduced the Start and Improve Your Business (SIYB) training project in Viet Nam. The training project was developed to address the needs for basic business management skill in the micro and small enterprise (MSE) sector and to increase income and employment creation in MSEs. With the VCCI as its national implementing counterpart, the aims of the SIYB programme in Viet Nam are:

- To develop and introduce a national long-term training resource and skills development capability that reflects the needs and capabilities of small-scale private entrepreneurs in Viet Nam;
- To develop and adapt practical resource materials that build on best practices available in the country and draw on lessons learned from small enterprise development internationally;
- To strengthen the institutional capacity of Partner Organizations (POs) that have a proven track record in business training and who will be entrusted with conducting the Start Your Business (SYB) and the Improve Your Business (IYB) training programmes.

Oxfam-Québec is a designated Professional Partner Organization of the ILO's SIYB programme that has exhibited great commitment in training women entrepreneurs operating at the micro level, especially women who are engaged in household enterprises. Their work in support of women's economic empowerment is primarily based in rural provinces of Viet Nam where women micro-entrepreneurs are often excluded from mainstream assistance initiatives.

From February to June 2000, Oxfam-Québec conducted SYB training workshops for women in the provinces of Hanoi, Quang Ninh, and Hai Duong. In October 2000, the SIYB Project and Oxfam-Québec (Hanoi) initiated a comprehensive survey to assess the impact of SYB training on the women participants. The survey revealed much information on the impact and relevance of the specific modules (marketing, setting prices, cash flow, etc.) on the business performance in these women owned businesses.

In July/August 2001, follow-up interviews were conducted with several women entrepreneurs in the *Tan Trieu and Dai Kim communes* in Thanh Tri district, Hanoi and in *Cau Dat, Duc Chinh, Hong Phong communes, Dong Trieu district, Hung Thang commune -Ha Long* in Quang Ninh province to further explore some of the topics covered during the initial survey. A total of 20 women entrepreneurs were interviewed, half of whom had participated in SYB training, and half of whom had not.

This report combines the information collected from the initial survey, the follow-up interviews, and additional primary and secondary sources to assess the impact of the SYB programme on women from rural provinces. The report underscores the positive contributions of the training and identifies some specific recommendations to further improve the impact of the SYB programme on women entrepreneurs in Viet Nam.

The Findings

The findings of this report demonstrate that SYB training in Viet Nam had a positive impact on women in rural areas at two levels:

- *Business:* By increasing business sales and income, employment and other aspects of women's businesses;
- *Social:* By increasing women's confidence and decision-making abilities.

Women who participated in SYB training reported increases in sales, income and additional money for private spending. Nearly 97 per cent of the participants stated that their business performance had improved considerably, and nearly 49 per cent confirmed that their personal income for private spending had increased. After participating in the training, 56 business owners hired new employees, creating a total of 185 new jobs (within the sample).

The SYB training offered women an opportunity to network with other women and to build their confidence. Nearly 90 per cent confirmed that they were more confident in conducting their businesses than before the training, 80 per cent felt more confident in managing their finances, and 76 per cent claimed that they felt more independent in making decisions. After the training, 74 per cent of the participants maintained regular contact with their co-participants by exchanging information on an informal basis.

Recommendations

In order to improve the ability of the SYB training courses to meet the needs of target groups, such as women in rural provinces, and to offer guidance for future impact assessments, this impact assessment study proposes the following recommendations:

Technical

- Adapt the SYB training schedule to be more responsive to the specific needs of women participants in situations where women might not be able to participate in a full five-day workshop. SYB training could be extended over a longer and thus less intensive period of time.
- Adapt the content of the SYB training programme with specifically designed gender-sensitive components and ensure after-training-support with specific follow-up courses with additional topics on marketing and financing.
- Continue to support networking by assisting women in formalizing women's business associations and business clubs.

Methodological

- Carry out additional targeted impact surveys;
- Increase the sample size of women without businesses;
- Use random sampling in future impact studies.

1. INTRODUCTION

1.1 THE SIYB PROGRAMME

In 1998, the International Labour Organization (ILO) in collaboration with the Vietnam Chamber of Commerce and Industry (VCCI) introduced the Start and Improve Your Business (SIYB) programme. The training programme was based on a product developed by the Swedish Employers' Confederation for Swedish small businesses and has since been successfully implemented by the ILO in other developing countries to meet the basic business management skill requirements of small-scale and micro-entrepreneurs. The SIYB programme has been implemented in more than 80 countries.

The training is divided into the following two categories:

- ***Start Your Business (SYB) training is offered for potential entrepreneurs.***
This training guides potential entrepreneurs, step by step, on how to implement their business ideas into a practical business plan.
- ***Improve Your Business (IYB) training is offered for existing entrepreneurs.***
This training introduces basic principles of good business management in a simple and practical way;

To date (January 2003):

- The SIYB project in Viet Nam has trained 545 staff and trainers from 171 organizations to conduct SIYB workshop and training programmes;
- The SIYB project is working with more than 80 active Partner Organizations to conduct SYB and IYB workshops;
- 257 SYB workshops have been conducted for existing and potential entrepreneurs totalling 6,988 participants (47.6% women)
- 109 IYB workshops have been conducted for existing entrepreneurs totalling 3,098 participants (53.2% women).¹

1.1.1 Objectives of the SIYB Programme

The primary objectives of the SIYB Programme in Viet Nam:

- To develop and introduce a national long-term training resource and skills development capability that reflects the needs and capabilities of small-scale private entrepreneurs in Viet Nam;*
- To develop and adapt practical resource materials that build on best practices available in the country and draw on lessons learned from small enterprise development internationally;
- To strengthen the institutional capacity of Partner Organizations (PO) that have a proven track record in business training and who will be entrusted with conducting the SIYB training programmes.

¹ From SIYB website www.siyb.org.vn. The actual number of trained entrepreneurs is likely to be as much as 50 per cent higher since some Partner Organisations do not report regularly on their training activities.

1.1.2 The SIYB Focal Point

The Vietnam Chamber of Commerce and Industry

Prior to the introduction of the SIYB Programme in Viet Nam, the ILO developed a valuable partnership with the Vietnam Chamber of Commerce and Industry (VCCI) as it is the designated national apex organization for employers' organisations in Viet Nam. As the national representative of the private sector in Viet Nam, the VCCI had proven its commitment to the promotion and development of the small and medium-scale enterprise (SME) sector in the country by establishing a specialized SME Committee.

In 1997, the VCCI requested the assistance of the ILO for a pilot two-week Training of Trainers (TOT) programme to explore the scope for launching relevant training courses based on the SIYB model. Attended by representatives from various organizations from within the country, the workshop demonstrated the commitment of the VCCI and the other organizations to the development of the micro and small enterprise (MSE) sector. Subsequently, the VCCI became the national counterpart of the ILO for implementing the SIYB programme.

In order to facilitate proper co-ordination among the implementing agencies involved in the SIYB programme, the VCCI seconded a National Project Director and a Small Enterprise Development Officer and established the National SIYB unit under the aegis of its SME Committee. In addition, the VCCI agreed to provide office premises for the SIYB programme staff members as well as other logistic support to ensure successful implementation of the SIYB training. In March 2001, the Project Steering Committee designated the VCCI as the official SIYB Focal Point.

1.1.3 SIYB Partner Organizations (POs)

As the implementing agencies of the SIYB training, the Partner Organizations (POs) have an important role to play. Organizations with up-to date business knowledge and skills are still few in Viet Nam, although this is changing, and therefore SIYB POs are selected according to criteria such as their capability to conduct the training after acquiring additional skills during the facilitators' workshops, as well as their financial and human resource capacity. Thereafter, they are classified according to their level of interest and competence as:

- ***Professional Partner Organizations***, which have displayed a strong interest and commitment to the SIYB training programme, have completed their initial delivery phase, and are now eligible for more intensive training and access to other promotional support;
- ***Regular Partner Organizations***, which are certified as official SIYB facilitators and are required to perform a specific number of SIYB training workshops per annum;
- ***General Interest Organizations***, which have a general interest in entrepreneurial development, but are not officially delegated to undertake any activity on behalf of the SIYB national programme

Oxfam-Québec

Oxfam-Québec is a project designated Professional Partner Organization that has exhibited great commitment in training women entrepreneurs operating at the micro level, especially women who are engaged in

household enterprises. Their work in support of women's economic empowerment is primarily based in rural provinces of Quang Ninh, Hai Duong, and Hanoi where women micro-entrepreneurs are often excluded from mainstream assistance initiatives.

The primary focus of Oxfam-Québec's strategy is on building the capacity of local civil society organizations, governments and financial institutions to understand and address the needs of women in business. As part of its policy to support women's economic empowerment in Viet Nam, Oxfam-Québec is committed to implementing projects that aim to develop financial and non-financial services that respond to women's practical and strategic business needs. Such projects include:

- Establishing business women collective structures and brokering to help the business women to access credit
- Providing training inputs;
- Developing business networks.

The SYB training programme provided a unique opportunity for Oxfam-Québec to increase its already existing involvement for working with local women and improving gender imbalances in the MSE sector in Viet Nam.

Since Oxfam-Québec works exclusively with women entrepreneurs, a number of training workshops for this target group have been organized in the different provinces (see details of training in Annex 2). Most of the training programmes have been implemented in close co-operation with the Viet Nam Women's Union (VWU), which has an extensive network at the grass-roots level and can mobilize women participants on a large-scale.

The Viet Nam Women's Union

The Vietnamese Women's Union (VWU) was established in 1930 as a mass women's organization.

From the very beginning it has encouraged and supported the economic empowerment of Vietnamese women. One of the VWU's Five Priority Programmes that is being implemented from 1997-2002 is improving the skills of Vietnamese women. Due to its long involvement with the integration of women in economic development, the contribution of VWU has been vital for the effective implementation of the SIYB training programmes, particularly as one of VWU's priorities includes the provision of training skills and counselling to women members who are micro-entrepreneurs at the village level.

1.2 CONTEXT OF THE PROGRAMME

The SIYB training programme was introduced in Viet Nam during a crucial period. As the national economy was becoming increasingly aware of the vital role of the MSE sector, development agencies realized the need to develop appropriate tools for enhancing the competence and competitiveness of micro-entrepreneurs.

In 1986, the Government of Viet Nam introduced major economic reforms ushering in unprecedented economic changes. Known as Doi Moi (renovation) policy, these reforms signalled the Government's recognition of the contribution of the non-state sector in economic growth. The importance of the non-state sector was again emphasized in subsequent commitments during National Congresses of the Vietnamese Communist Party, further marking the departure from past practices. In 1991, the Government introduced comprehensive reforms further sanctioning the formation of private enterprise.²

² Truong, Thanh-Dam (2002), *Gender and Enterprise Development in Vietnam Under Doi Moi: Issues for Policy, Research, and Training*. Institute of Social Studies, The Hague, The Netherlands.

The economic liberalization and restructuring reforms brought considerable success. In the years that followed, over two million households started businesses and roughly 24,000 private companies were registered.³ The private sector's contribution to Viet Nam's economy was significant, producing 58 per cent of GDP and 90 per cent of total employment. Viet Nam's economy consequently boomed, confirmed by the average growth rate of 8.7 per cent in GDP during the period 1991-1995, and 9.3 per cent in 1996.⁴

In spite of these impressive figures, a closer look at the pattern of private sector development in Viet Nam gave cause for concern.⁵ While the number of household enterprises soared, the number of registered companies remained very low for a country the size of Viet Nam. Moreover, most of the development of the private sector was concentrated in agriculture and retail, and although the informal sector provided income to over 2 million families in Viet Nam, unemployment and underemployment remained high.⁶ From the middle of 1997 onward, the rate of Viet Nam's economic growth began to decline. The slowdown was characterized by a fall from 9 per cent to 4 per cent annual growth in GDP during the period 1992-1997.⁷

Today Viet Nam continues to face economic challenges. Cuts in production have resulted in lower growth rates and higher rates of unemployment. As a result, unemployment has increased to 7 per cent, underemployment has climbed to 30 per cent, and disparities between the poorer and the richer regions of the country have risen. In response, the Government of Viet Nam is making every effort to restore the growth rate enjoyed in the early 1990s. Several initiatives have been launched to arrest the rapid increase in unemployment and underemployment, as they have become major constraints to the development of the economy.

1.2.1 The Micro and Small Enterprise (MSE) Sector

Since Viet Nam's public and formal sectors are unable to absorb the expanding labour force, the major alternative source of employment and income has been the micro and small enterprise (MSE) sector. A World Bank study in 1993 commented that "rapid growth of labour-intensive manufacturing in [small and medium enterprises] absorbs large numbers of workers and reduces unemployment."

It is hoped that the capacities of the MSE sector can be developed to meet the burden of Viet Nam's severe economic and social challenges. In particular, non-farm MSEs will need to be developed for GDP to rise.⁸ The contribution of Viet Nam's MSE sector to economic growth is significant, as it generates 80 per cent of private sector income and 75 per cent of total employment. The importance of this sector is further underscored by the growth rate of new business activities. The introduction of the Enterprise Law in

³ Mekong Project Development Facility (MPDF), Newsletter, (May 1998), *Findings*, Issue 3, Hanoi.

⁴ The World Bank (1997), *Viet Nam Economic Report on Deepening Reform for Growth*, Washington, D.C., USA.

⁵ Truong, Thanh-Dam (2002).

⁶ Mallon, Ray (1997), *Mapping the Playing Field: Option for Reducing Private Sector Disincentives in Vietnam*.

⁷ World Bank (1997).

⁸ Vijverberg, Wim, and Jonathan Haughton (2001), *Household Enterprises in Vietnam: Survival, Growth, and Living Standards*. Paper presented at the Conference on Economic Growth and Household Welfare: Policy Lessons from Vietnam, Hanoi May 16-18, 2001.

January 2000 eliminated many of the costs, rules and regulations associated with registering a business. This led to an estimated 13,500 new, registered companies that same year, the equivalent to one-third of all enterprises set up between 1990 and 1999. When adding the number of new household enterprises to this figure, about 80,000 new enterprises were established. Between January and June 2001, authorities in Ho Chi Minh City issued business licences to 3,310 new enterprises, with a total registered capital of VND3.7 trillion (US\$250 million). Compared to the same period in the preceding year, this was a 34 per cent increase in the number of enterprises and a 26 per cent rise in registered capital.

Despite the contribution of the MSE sector to the national economy, its full potential remains inhibited. Entrepreneurs in the MSE sector face an environment that is far from enabling. Some of their major constraints, as identified in an ILO report, include:⁹

- Lack of understanding of markets and market information;
- Lack of technology, including required equipment and skills;
- Inability to mobilize capital at a reasonable cost and with proper conditions;
- Poor infrastructure;
- Poor relationships with administrative bodies;
- Poor quality of on-the-job and vocational training.

In addition, other MSE sector-specific constraints are:

- Unfriendly legal and regulatory framework;
- Saturation of the market due to limited product diversification;
- Lack of management skills;
- Low quality and/or availability of Business Development Services (BDS).

The development of the MSE sector is thus hampered by the lack of access to productive resources. Moreover, it operates in an unfriendly environment that sharply limits growth, raises costs, and undercuts competitiveness. The Enterprise Law introduced in January 2000 promised improvements, yet the procedure for registering a small business in Viet Nam still remains complicated and cumbersome.¹⁰

Due to limited understanding of the market economy, small-scale entrepreneurs face great difficulties in finding markets, preparing loan applications, keeping sets of accounts, and gaining a full knowledge of their profit position. Addressing some of their needs, especially those relating to the lack of basic management skills, can bring about a structural change to the operations of most of these enterprises. According to VCCI, there are over one million family businesses in the whole country.¹¹ As this number continues to increase in future years, such support interventions may prove to be vital for a sector that some say holds the key to Viet Nam's economic resurgence.

⁹Finnegan, G.P. (1994), *Final Draft on Planning for Rural Employment Promotion Programme: Programme Support Document on Small Enterprise Development Component*, ILO / UNDP Programme VIE/94/005.

¹⁰ Christensen, J. & Lamotte, D. (2000), *Ethnic Minorities - Emerging Entrepreneurs in Rural Viet Nam, A study on the Impact of Business Training of Ethnic Minorities*, ILO, Viet Nam.

¹¹ ILO, Multi-bilateral programme of technical co-operation, (1998), *SIYB Project Document*, Geneva – This figure has been put at closer to 2 million based on World Bank and subsequent VCCI estimates.

1.2.2 Women Entrepreneurs in the MSE Sector

“Women entrepreneurs often run MSEs, particularly in the informal sector where women account for about half – and sometimes more of the entire sector’s work. In addition, the great majority of workers in women owned and managed micro and small enterprises are also women.”

- Jaap Voeten 2002

Women have traditionally played an important economic role in Viet Nam. Their contribution to production is greater than indicated in official statistics, which often reflect only their primary occupation.¹² Under the impact of the economic liberalization measures introduced under *Doi Moi*, there has been a substantial movement of women from the formal workforce to productive employment within the household economy. According to the Ministry of Labour, Invalids, and Social Affairs (MOLISA), women run 21 per cent of small and medium enterprises. The SME Promotion

Centre of the VCCI estimates this number to be higher, at around 30-35 per cent.¹³

Despite their vital economic contribution, the integration of women's concerns into Viet Nam's economic policy has been very slow. There are also culturally based constraints affecting Vietnamese women, in spite of assured formal equality before the law.¹⁴ Demographic indicators show that a high percentage of women are heads of households, signifying that their main responsibility is the welfare of their dependants. To increase their household income, these women often become entrepreneurs who are concentrated in low skill, low investment enterprises with low rates of return. Due to the lack of adequate capital and their hope that more of their efforts will increase income, home-based enterprises tend to be very labour-intensive.

The greater acceptance of the household as the basic unit of production has helped to increase incomes for women, but the economic value of work that men perform is still considered to be of greater value. Women entrepreneurs in both urban and rural areas often work 16-18 hours a day (as compared to 12-14 hours for men), with a considerable reduction in their rest and leisure time.¹⁵ Although women work longer hours, men are still perceived as playing the dominant economic role in the family. These cultural attitudes towards women's income and involvement in businesses seem to persist despite the fact that in some households, women's income from household sector activities is higher than the earnings of male family members.

Women have a much higher burden of work than men, at times performing double the workload.

Although women and men entrepreneurs encounter similar constraints, women face additional handicaps due to the prevailing social and cultural gender-based inequalities and biases. For instance, the barriers that women entrepreneurs face in accessing credit from formal institutions is magnified in view of their limited access to formal education, ownership of property, and social mobility. Other aspects of unequal access to opportunities and markets include limited business experience, limited knowledge of

¹² Country Briefing Paper (1995), " *Women in Development: Viet Nam*," Asian Development Bank, Programme Department (West), Manila.

¹³ ESCAP (1999) *Women in Small Businesses in Indochina: Issues and key approaches*, this study is based on the report of survey mission to Cambodia, Lao People's Democratic Republic and Viet Nam undertaken from 9 to 22 February 1998, Bangkok.

¹⁴ ESCAP (1999).

¹⁵ UNICEF (1994), *Situation Analysis of Women and Children in Viet Nam*, Hanoi.

marketing strategies, weak business associations, lack of networking facilities, and poor access to education and training opportunities.

1.2.3 Social Structures affecting Women in Viet Nam

The following sections highlight the ways in which social structures affect women's access to knowledge and resources.

(a) Household structure in Viet Nam

- The family is the fundamental institution in the lives of the Vietnamese people. Therefore, the role of women outside the family is influenced by traditional values despite the socialist political framework and environment.
- A survey by the Food and Agriculture Organization (FAO) revealed that 72 per cent of all households consist of nuclear families (the head, her/his spouse and children). Of the remaining households, 23 per cent consist of nuclear family members plus grandparents and/or grandchildren.¹⁶
- According to the same survey, even among female-headed households, which comprised 27 per cent of the total, women were not always the primary decision-makers.
- Conservative and traditional attitudes regarding gender place women at a disadvantage. For instance, if a woman is divorced or widowed, regardless of her age, it is unlikely that she will have the opportunity to remarry. In contrast, a man will most likely remarry.
- There is still a tendency to favour male children over female children, particularly in the area of education. With a female/male ratio for secondary school enrolment of 5:6, the skill levels of women generally tend to be much lower than those of men.

“A removal of gender-based barriers and greater investment in women could directly unleash women’s untapped potential, [thereby] increasing productivity and income.”

***- Thanh-Dam Truong
2002***

(b) Labour market participation

- As the major component of the population, women's participation in the labour force is high. However, despite women's high level of economic activity, their presence in decision-making levels is negligible.

(c) Wages and Salary

- The Vietnam Living Standards Survey (VLSS) data (1997-98) on wages indicates considerable gender-based differentials for women. On average female wages are only 70 per cent of the wages of male workers.¹⁷
- Women are concentrated in low-status positions in almost every sector of the economy, and it is often difficult for them to be promoted to higher levels because of the dual multiple responsibilities at home and outside.

¹⁶ Desai, J (1995), *Viet Nam through the Lens of Gender: An Empirical Analysis Using Household Survey Data*, UNDP, Hanoi.

¹⁷ Fong (1994), *Gender and Poverty in Viet Nam*, The World Bank, Washington.

- Responsibilities at home make it difficult for women to attend evening and vocational training courses that would increase their work-related skills. In addition, women's inferior status within the family and the community limits their access to information, training and other development programmes.

(d) Unemployment

- There is substantial evidence to prove that female workers have been more adversely affected by Viet Nam's growing unemployment problem than men. It is estimated that 58 per cent of the newly unemployed are women.¹⁸
- Retrenchment from government service has affected women more than men. A 1990 survey of workers revealed that women made up 69 per cent of workers who were laid off from public sector jobs in Ho Chi Minh City.¹⁹
- A much higher percentage of women are unemployed in the rural areas as compared to the urban areas.

(e) Industry and Services

- In the industrial sector, women are concentrated in the light industry sub-sector and comprise nearly half of the labour forces.
- Women are employed in the finance sector, although very few hold managerial positions.

(f) Women and Microenterprise Development

- After years of a co-operative and communal production system, the household has returned to its position as a significant unit of production. This has resulted in a rapidly growing microenterprise sector with increasing potential for earning independent incomes.
- Although women feel a greater sense of autonomy, they still remain handicapped in enterprise development as compared to their male counterparts. A study conducted by the ILO in District 5 HCMC, Hoa Thanh, Dong D, and Thanh Oai-Ha Tay found that 90 per cent of women were self-employed in home-based enterprises as compared to 10 per cent of men.²⁰ The primary reasons for women's high concentration in home-based enterprises are necessity and convenience. Such enterprises require less skill and education, can be undertaken from the home, and have a low cost of entry. In addition, it is easier to reconcile cultural norms given that there is less conflict between working hours and household tasks.

In order for Viet Nam to properly integrate into regional and global economies, it is crucial to enhance the capability of women entrepreneurs. A recent report by Truong (2002) concludes that this process will require "major structural changes in production and trade regimes, and inevitably will alter gender relations at various levels of production."²¹ Therefore, enhancing the capability of women entrepreneurs will involve training policy-makers, those in charge of MSE development, and women entrepreneurs.

¹⁸ Asian Development Bank (1995).

¹⁹ Viet Nam Women's Union (1990), *Women of Vietnam*, No.4, Hanoi.

²⁰ ILO (1994), *Invisible Workers in Viet Nam*, ILO, Geneva.

²¹ Truong, Thanh-Dam (2002).

Jaap Voeten (2002) indicates that there is a lack of information on the effectiveness, efficiency, and impact of business management training in the medium and long run, particularly with regard to gender.²² Entrepreneurial training provided by programmes such as SIYB can help to meet the needs of women in the MSE sector by carefully assessing and adapting their programmes. Oxfam-Québec's training workshops conducted specifically for women entrepreneurs in rural areas have provided a good opportunity to conduct such an assessment.

1.3 OBJECTIVES OF THIS STUDY

The objectives of this report is:

- To assess the impact that the specific SYB training course have had on women in selected rural districts of Viet Nam.
- To identify further inputs that may be required for the development of women's entrepreneurship training materials.

In 2001, a general impact study of the SIYB programme was conducted. One of the recommendations arising from the study was to carry out smaller, more targeted impact surveys at the regional level. This impact assessment focussing on the specific target group of women in rural areas has evolved in response to the previous survey.

1.4 METHODOLOGY

The research methodology relied on the following primary and secondary sources of data:

A Comprehensive Questionnaire

A total of 258 women entrepreneurs were included in this survey conducted by the SIYB Programme and Oxfam-Québec, Hanoi. For the initial detailed survey, a comprehensive questionnaire was prepared (*Annex III*) covering a wide range of issues: background information on the participants, type of business activities, allocation of responsibilities among family members, access to and control of resources, decision-making, etc.

Structured Interviews

The structured interviews, conducted nearly nine months after the initial survey, and a year and a half after the participants attended the SIYB training, focussed on the women entrepreneurs' application of the business skills learned in the SIYB training. A total of 20 women entrepreneurs – 10 SIYB participants and 10 non-participants – were interviewed. The interviews concentrated on issues such as economic and social empowerment achieved, access to decision-making, access to finance/credit, etc.

²² Voeten, Jaap (2002). *Management Training Effects on Women Entrepreneurs Who Own and Manage Micro and Small Enterprises*. Maastricht School of Management, the Netherlands, TWMSE2 Project Working Paper 3.

1.5 LIMITATIONS OF THE STUDY

Four major limitations of the report are:

Parameters of the Questionnaire

Because the report is based on a previous SIYB survey, the findings are confined to the parameters of the earlier questionnaire and do not adequately explore gender issues.

Small Sample Size of Women without Businesses

Of the 258 women sampled in the comprehensive questionnaire, only 18 did not own businesses prior to SIYB training, and only 16 responded to this portion of the questionnaire. Because of this small sample size, it is difficult to draw conclusions about the impact of SIYB training on these women.

Self-Selection Bias

From a total of 981 women trained by Oxfam-Québec through the SIYB programme, 258 were self-selected for the comprehensive questionnaire. Because the method used to carry out the survey was non-random, the study is prone to self-selection bias.

Limited Number of Follow-up Interviews

The short amount of time available for conducting the interviews was a major limitation. Consequently, only a small number of interviews could be completed.

2. FINDINGS FROM THE INITIAL SURVEY (2000)

In October 2000, the ILO's SIYB Programme and Oxfam-Québec (Hanoi) undertook this survey to assess the impact of SYB training on women participants from rural areas of Viet Nam. It should be noted that the training was based on the standard SYB materials (as developed and adapted for use in Viet Nam), and no specific adaptations were made to take account of the gender issues or the fact that all trainees were women. The unique aspect of this partnership between the SIYB project and Oxfam-Québec is that only women were trained using the SYB materials – a total of 981 up to the time the survey was conducted.

The questionnaire was carried out in three geographic areas:

Hanoi province: Within Hanoi province, the survey was conducted in the *Tan Trieu and Dai Kim communes* of Thanh Tri district.

Quang Ninh province: Within Quang Ninh province, the survey was conducted in *Dong Trieu town and Duc Chinh commune* of Dong Trieu district; *Uong Bi town* of Uong Bi district; and *Hung Thang commune* of Ha Long city.

Hai Duong province: Within Hai Duong province, the survey was conducted in *An Luu town* of Kinh Mon district; *Nam Trung commune* of Nam Sach district; *Thanh Ha town* of Thanh Ha district; *Quang Minh commune* of Gia Loc district; and *Tan Huong commune* of Ninh Giang district.

The questionnaire covered a wide range of issues that affect women's entrepreneurship development (see Annex 3 for the full questionnaire). It was designed to accommodate the two types of participants of the SYB programme: participants with existing business activities, and participants with no business activities.

The questionnaire consisted of three sections:

Background Information was used to gather information regarding the general characteristics of all respondents.

Section A was intended for participants with existing businesses at the time of the training.

Section B was intended for participants with no business activity of their own at the time of the training.

Of the 258 women entrepreneurs surveyed:

- All were beneficiaries of SYB training and had been trained by Oxfam-Québec during the period of February - June 2000.
- 240 of the SYB participants had existing businesses at the time of the interview. All responded to Section A of the questionnaire.
- 18 of the SYB participants did not have any business activity of their own. Of these participants, 16 responded to Section B of the questionnaire.

2.1 BACKGROUND INFORMATION

2.1.1 Age, Education, and Marital Status

The women entrepreneurs ranged in age from 20 to 61 years, with 83.2 per cent falling within the age group of 25-44 years. A large number of participants (48 per cent) had received education between grades 6-9, while fewer (6 per cent) had undertaken technical vocational training. Only a small number (1 per cent) had proceeded to the university level. Nearly 96 per cent of the entrepreneurs were married, and 90 per cent had children.

2.1.2 Main Reason for Participating in SYB Training

When participants were asked their primary motive for participating in SYB training,

- 36 per cent indicated their desire to improve an existing business;
- 28 per cent expressed a clear desire to learn more about running a business;
- 10 per cent mentioned that they were invited to join the training workshop.

2.1.3 Quality of the Training and Training Materials

The majority of participants were highly satisfied with the quality of training and training materials:

- 73 per cent of the participants found the quality of the training programmes to be excellent.
- 73 per cent of the participants rated the training materials as excellent.

Participants were somewhat less satisfied with the duration of the training:

- On a score of 1-5 (with 5 as the best rating), 35 per cent rated the duration of the training at 5 points and 40 per cent at 4 points, and the remaining 25 per cent rated the duration of the training between 1-3 points.

This indicates that the continuous duration of the training over a week may have placed pressure on the women entrepreneurs as they managed dual responsibilities of work and home.

2.2 RESPONSES TO SECTION A (for entrepreneurs with existing businesses)

The women who responded to Section A had considerable experience in commercial activities. Many owned businesses when they attended the training programme and had been running their businesses for more than five years (49 per cent). At the time of the survey, most of the women entrepreneurs (73 per cent) owned their own businesses; a smaller number (20 per cent) worked in businesses owned by their husbands; and very few women (less than 1 per cent) worked in businesses owned by someone else. The survey revealed that 77 per cent of the enterprises were being operated from residential premises.

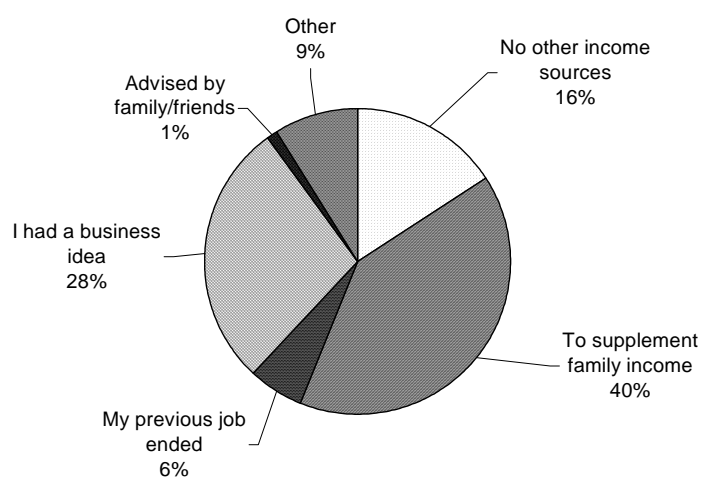
Most of the women entrepreneurs (67 per cent) performed all business management activities themselves, although their husbands often managed issues relating to employing workers and transportation needs. Other areas where the majority of the women

entrepreneurs did not exercise active roles were cash flow planning (taken care of by designated employees) and legal issues.

2.2.1 Motivation for Starting the Business

Many participants (40 per cent) said that their main reason for starting a business was to supplement an existing family income. This reiterates the point that women are more inclined than men to explore sources of additional income so as to be able to provide security for family members, particularly their children. Only 16 per cent stated that they started their business because there were no other sources of income available (*see Figure 1*).

Figure 1. Main Reason for Starting a Business



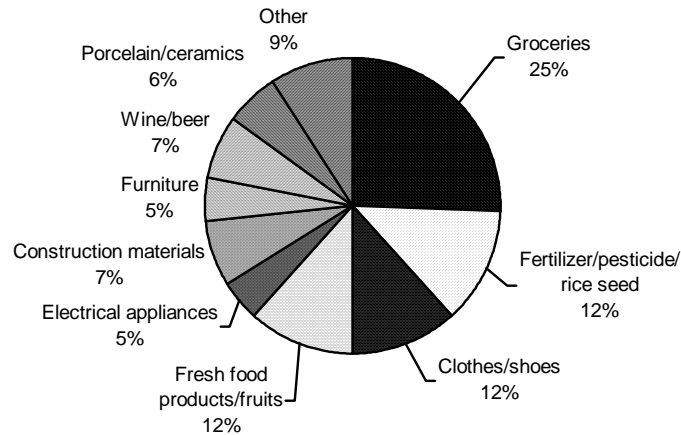
2.2.2 Main Business Activities

Women entrepreneurs were engaged in four main business sectors, and many of the women entrepreneurs were engaged in more than one business activity. Notably, 347 businesses were operated by 240 women entrepreneurs. The largest percentage (31 per cent) were active in the trade of goods. Activities related to agricultural production (26 per cent) and manufacturing (25 per cent) followed, with the smallest percentage of women active in the service sector (18 per cent) (*see Table 1*).

Table 1. Categories of business activities		
<i>Business activities</i>	<i>No. of businesses</i>	<i>%</i>
Trade	107	31
Agricultural Production	90	26
Manufacturing	86	25
Service	64	18
Total	347	100

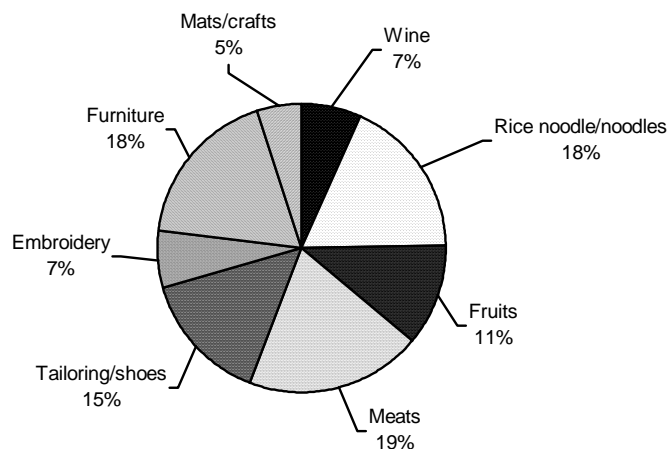
2.2.3 Business Activities of Women Entrepreneurs by Sector

Figure 2. Trade Activities of Women Entrepreneurs



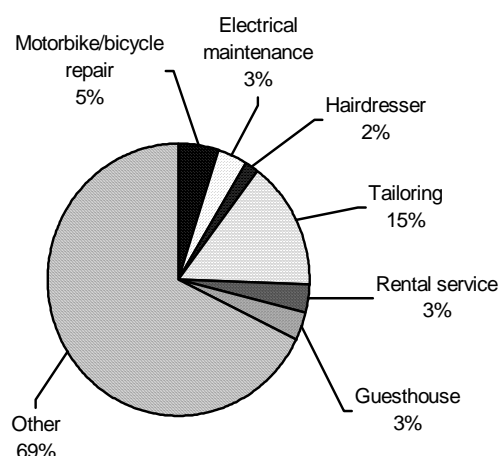
The largest percentage of women entrepreneurs in the trading sector were involved in the trade of grocery items (25 per cent). This was followed by trade in fertilizer/pesticide/rice seed (12 per cent), clothes/shoes (12 per cent), and fresh food products and fruits (12 per cent) (*see Figure 2*).

Figure 3. Manufacturing Activities of Women Entrepreneurs



In the manufacturing sector, meat processing (19 per cent) claimed the highest percentage of business activities, followed by other food products: rice noodles processing (18 per cent), fruits (11 per cent), and wine making (7 per cent). Among non-food products, manufacturing activities were concentrated in furniture making (18 per cent), tailoring/shoe manufacturing (15 per cent), and embroidery (7 per cent) – see figure 3.

Figure 4. Service Sector Activities of Women Entrepreneurs



Activities in the service sector varied widely, with the largest percentage of women entrepreneurs falling into the category of 'other' (unfortunately this category was not adequately disaggregated by the researchers). Among the activities mentioned by participants, 15 per cent of women entrepreneurs were concentrated in tailoring. Additional activities included motorbike repair (5 per cent), guesthouse services (3 per cent), rental services (3 per cent), electrical maintenance (3 per cent), and hairdressing (2 per cent) – see figure 4.

2.2.4 Marketing Outlets

Nearly 80 per cent of the respondents sold their products directly to the customers, and only 7 per cent sold to wholesalers. However, responses gathered during the interviews confirmed that those women entrepreneurs engaged in exporting products, such as elastic string, zip fasteners and knitted woollen garments, did not have direct access to customers overseas and sold their products to large export houses.

Table 2. Marketing outlets for women entrepreneurs*

<i>Marketing outlet</i>	<i>Percent</i>
Sell directly to customer	80.0
Sell at the market	2.0
Sell to wholesalers	7.0
Supply to a local shop	0.4
Produce for a larger company/co-operative (sub-contractor)	2.0
Other	0.4

* No response was recorded for 8.5% of interviewees.

Of those entrepreneurs engaged in manufacturing who were interviewed, nearly all expressed difficulties in obtaining access to raw materials.

2.2.5 Business Licences

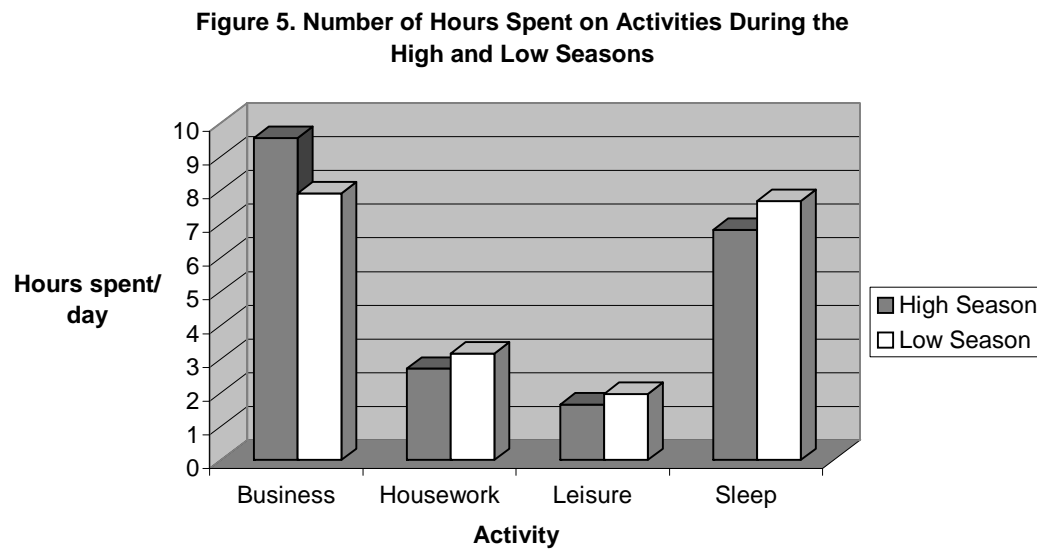
Prior to participating in the training, 31 per cent of women entrepreneurs had a business licence. After participating in the SYB training, an additional 3 per cent of women

entrepreneurs had obtained business licences for their enterprises. Among the women entrepreneurs who had licences, 21 per cent responded that the business was registered in their names, 12 per cent confirmed that their husbands were the licensees, and 3 per cent claimed that the businesses were registered in the name of others.

2.2.6 Seasonal Fluctuations in Work, Household, and Leisure Activities

Most of the participants indicated fluctuations in their volume of work between low and high seasons, thereby denoting a seasonal pattern of workload. As time allocated for business activities increased from 7.91 hours/day during the low season to an average of 9.55 hours/day during the high season, there was a corresponding decrease in the time spent for household activities, leisure activities and sleep (see Figure 5).

- **Housework:** During the low season, the women entrepreneurs spent an average of 3.16 hours per day on household work, childcare and parents. During the high season, the amount of time spent on these activities fell to an average of 2.71 hours per day.
- **Leisure:** For more than 32 per cent of the participants, time spent on leisure activities declined during the high season. The average amount of time spent on leisure activities fell from 1.96 during the low season to 1.65 during the high season.
- **Sleep:** During the low season, participants spent an average of 7.68 hours per sleeping. This fell to an average of 6.83 hours per night during the high season.



2.2.7 Main Source of Income

Participants were asked whether the income from their business was their family's main source of income. The response to this question remained fairly stable, as 77 per cent of the participants responded positively prior to the training, and 74 per cent responded positively after the training.

2.2.8 Job Creation

As most of the female entrepreneurs owned family-run businesses, 49 per cent responded that they employed family members, while fewer (21 per cent) employed outsiders on wage employment basis.

When business owners were asked whether they had employed more people in their businesses since SYB training,

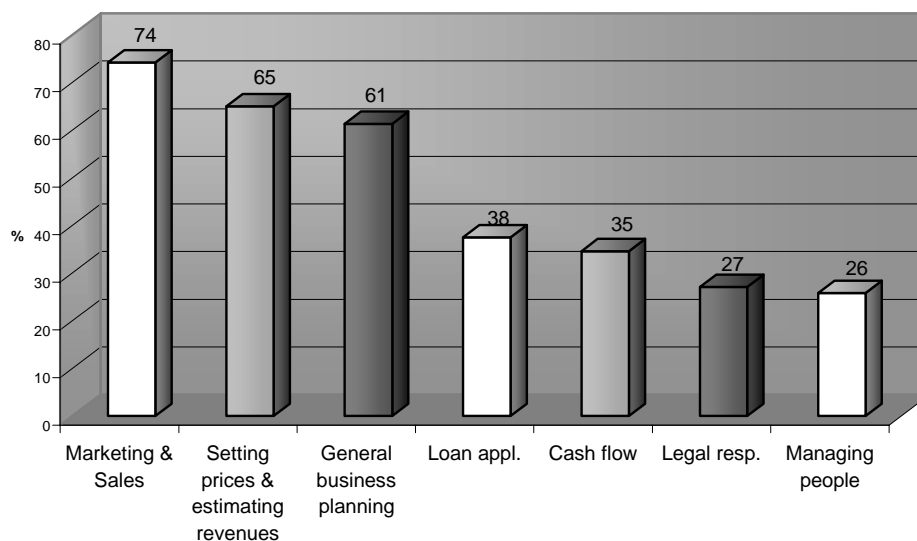
- 170 businesses owners (75 per cent) responded no.
- 56 business owners (25 per cent) responded yes.

After the SYB training, 185 new jobs were created, leading to an increase on average from 3.26 employees per business to 4.04 (including the business owner). In addition, 40 of the businesses expected to employ more people within the next six months.

2.2.9 Skills Applied in Business

The business skills taught in SYB training which the women entrepreneurs found most useful and easily applicable in their businesses were: marketing, setting prices, estimating sales revenues and general business planning. Since their businesses engage few employees, managing people was not high in importance. Cash flow planning was found to be a difficult exercise and was only practised by about a quarter of the existing businesses (*see Figure 6*).

Figure 6. Applicability of Skills Acquired in SYB Training



2.2.10 Responsibilities within the Businesses

Responsibilities in running a business were often divided along gender lines. Husbands were often responsible for managing workers (37 per cent) and transportation (23 per cent), while the women entrepreneurs were responsible for business revenue (79 per

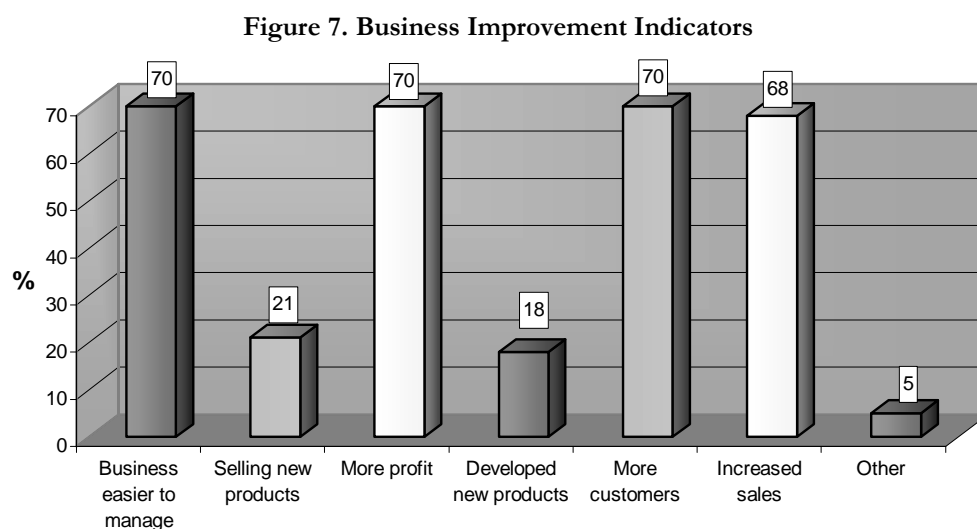
cent), setting prices (77 per cent), and purchasing (58 per cent). The most commonly undertaken joint activity was general business planning (15 per cent).

Employees were generally entrusted with minimal responsibilities. However, the survey found that the main area of responsibility of some designated employees was cash flow planning (27.5 per cent).

It is noteworthy that most of the women entrepreneurs performed almost all business management activities personally. The only significant exceptions were in areas of cash flow planning, legal issues and managing workers.

2.2.11 Improvement in Existing Businesses

Nearly 97 per cent of the entrepreneurs confirmed that their business performance had improved considerably since their participation in SYB training. Most of them indicated increases in profit, customers, and sales (*see Figure 7*). Only 3 per cent replied that their business performance had been affected negatively.



2.2.12 Monthly Income and Profit

The average monthly income of women entrepreneurs ranged from less than 2 million VND to more than 10 million VND (*see Table 3*). Monthly profit varied from less than 1 million VND to more than 50 million VND (*see Table 4*). At the time of the interview, nearly 49 per cent of the entrepreneurs confirmed that they have more money for their family's private spending than they did before participating in SYB training. Only 5 per cent indicated a downturn in spending due to lower income.

Table 3. Average monthly income from Sales	
<i>Income in Viet Nam Dong</i>	<i>%</i>
Less than 2 million	21
2 million - 5 million	22
5 million - 10 million	17
10 million - 20 million	13
20 million - 30 million	4
30 million - 50 million	3
More than 50 million	11

Table 4. Average monthly profit	
<i>Profit in Viet Nam Dong</i>	<i>%</i>
Less than 1 million	51
1 million - 2 million	21
2 million - 5 million	14
5 million - 10 million	2
10 million - 20 million	1
20 million - 30 million	.4
More than 30 million	.4

2.2.13 Sources of Finance

After having completed the SYB training, 85 per cent of the participants were able to raise additional money for their businesses. Among these participants, 75 per cent drew upon their personal savings, and only 3 per cent applied for loans from commercial banks – the majority of these loan applications were for 1,000,000 VND, with the percentage of applications decreasing as the amount of money increased. A large number of the respondents had never applied for a loan before the SYB training.

The approval rate for loans was 39 per cent, and the primary reason for non-approval of applications was the inability to furnish sufficient collateral. In most situations, this issue is directly related to gender-based inequalities with respect to property rights.

2.2.14 Social Empowerment

Family support during training

During the training, 84 per cent of the participants received assistance from their family members, and 75 per cent received support from their husbands. Support was received both in the sphere of housework as well as in managing their businesses. However, 7 per cent of participants claimed that during the training they did not receive support from their family members.

Self-confidence and decision-making

Nearly 90 per cent of participants confirmed that they felt more confident in conducting various aspects of their businesses after the SYB training. In particular, 80 per cent felt more confident in managing their finances, and 76 per cent responded that they made business decisions more independently.

Networking Among SYB Participants

The survey revealed that about 74 per cent of the participants maintained contacts with their co-participants. Contact between the women entrepreneurs involved exchanging information regularly on an informal basis.

2.3 RESPONSES TO SECTION B (For participants without existing business)

Of the 258 participants surveyed,

- 18 did not own a business at the time of the SYB training, and only 16 responded to Section B of the survey
- 3 participants started new businesses after participating in SYB training

2.3.1 Sources of Income

The majority of the participants without existing businesses confirmed that farming was the main source of their income prior to SYB training. Eleven were engaged in farming, one in government employment and one in non-specified employment. Of the three new entrepreneurs, two had previously derived their incomes from farming and one from private business.

2.3.2 New Businesses

Three participants had established new businesses since the SYB training. One business was in manufacturing, another in services, and the third in agricultural production. When the new entrepreneurs were asked why they had started their businesses, one participant responded that it was due to her inability to find another source of income, while the other two said they started their businesses because of having a business idea.

2.3.3 Income and Profit of New Businesses

Profits for all three new businesses were relatively small, amounting to less than 2 million VND. The most lucrative source of income and profit was found in the services sector enterprise with a monthly income ranging between 20-30 million VND and a profit margin between 1-2 million VND. The lowest income and profit margin was found in the agricultural production unit, yielding a monthly income of less than 2 million VND and a profit of less than 1 million VND.

2.3.4 Marketing Outlets

All the new enterprises sold directly to customers.

2.3.5 Business Licences

None of the new enterprises obtained a business licence.

2.3.6 Employment in the New Businesses

All the three businesses were family businesses in which three or four other employees were engaged (including the business owner), thus creating employment for

approximately 10 persons. Almost all of the employees were family members. None of new businesses had any plans to employ more people within the next six months.

2.3.7 Sources of Finance

Although only three participants started businesses, twelve of the other SYB participants had tried to raise capital from their personal savings and other informal sources, signifying that they may start businesses at some stage in the future. None of them had applied to a bank or a credit institution. The newly established manufacturing unit raised 500,000 VND, and the agricultural production unit raised 10,000,000 VND. The services unit did not indicate any specific amount.

2.3.8 Social Empowerment

Family support during training

During the training period, most of the participants had received help from family members (77.7 per cent). Nearly all of the respondents claimed that their husbands supported and helped with housework and business.

Networking among SYB participants

Eleven of the sixteen respondents had exchanged information on business since the completion of the training. A trend was observed that they met regularly on an informal basis to share and exchange information on business related matters.

3. FINDINGS FROM THE FOLLOW-UP INTERVIEWS (2001)

Follow-up interviews of women entrepreneurs were conducted in July/August 2001 to further explore some of the topics covered during the initial survey. The interviews were conducted in the *Tan Trieu and Dai Kim communes* in Hanoi district and in *Cau Dac Chinh, Doan Xa 1-Hong Phong, Hung Thang-Ha Long Long and Ha Long communes* in Quang Ninh province (see *Annex 1* for the list of persons interviewed).

A total of 20 women entrepreneurs were interviewed:

- 10 of the women interviewed had attended SYB training. All of these women had existing businesses when they attended training (see *Annex 4* for list of questions).
- 10 of the women interviewed had not attended SYB training. These women were selected from the neighbourhood of the beneficiaries and they could not attend the training for various reasons (see *Annex 5* for list of questions).

Ms. Nguyen Thi Than's Glassware

"Knowledge increased my confidence in myself."

When she started her own business a few years ago, Ms. Than employed 18 workers to produce simple glassware. Ms. Than was invited to attend an SIYB marketing class in Ho Chi Minh City. The training urged her to think about new products and new design and to develop more attractive packaging. With better quality and improved packaging, she was able to increase her prices and sales. Ms. Than's enterprise now has 30 employees producing 35 tons of glass per year. Her business grew by 112 per cent in 2000 and she expected 120 per cent growth in 2001. Due to her outstanding achievements in business operation, Ms. Than was selected to attend the conference of "Heroes and Emulation Combatants of 10-year renovation period in Quang Ninh".

Ms. Than is now a member of the Quang Ninh Association of Co-operative Enterprises and the Ha Long Businesswomen Club. The club networking has given her more business contacts and opportunities to learn more about business management practices. Once haunted by feelings of inferiority as a women running her own business, Ms. Than now confides: *"Knowledge that I gained from the training courses has helped me increase confidence in myself and in doing business."*

Business Sectors: Most of the women entrepreneurs interviewed were engaged in business activities requiring little technical skill and low investment. Nearly all of the enterprises were small family-owned units, engaging few employees other than family members. Only three or four of the enterprises employed outsiders on a fixed wage.

Of those interviewed, 10 (50 per cent) of the 20 are engaged in ***trading activities***. These activities are spread over a variety of products such as food items, ceramics and construction materials, etc.

Manufacturing engaged 6 out of the 20 entrepreneurs. Those engaged in manufacturing produce cakes, candies, silk thread products, plastic packaging, elastic strings, and woollen knitwear items. The latter two items are manufactured primarily for export and are sold to wholesale merchants with overseas contacts.

Two entrepreneurs are in the ***services sector*** in the hotel and restaurant business. Of the remaining two entrepreneurs, one is engaged in ornamental gardening and the other in breeding fishes for sale in the local market.

Ownership: The interviews revealed that the issue of ownership is not very clearly demarcated. The enterprises are often family businesses, contributing the family's major source of income. Thus, in some cases the husbands were declared as the owners (approximately 20 per cent), while in others the enterprise was declared the joint responsibility of both husband and wife. In the case of one interviewee, it was learned that the parents-in-law who had invested in the business were considered joint-owners. The issue of ownership is further complicated by the fact that most of the businesses are not officially registered in the name of any specific owner.

Remuneration: Many of the women entrepreneurs interviewed did not take any remuneration for their work. However, five of the ten women who participated in the SYB training mentioned that they have started paying themselves a salary, which ranges from 500,000 VND per month to 2 million VND per month.

Gendered Division of Labour: Another trend observed during the interviews was that husbands often supervise marketing activities, especially in the manufacturing units. Manufactured goods were usually sold through wholesale agents who had a wider network of clients, both domestic and overseas, and because the men/husbands have a close association with the transportation of goods. This sometimes led to a clear division of labour along gender lines. However, this trend was not observed in the trading enterprises, because most of the trading enterprises sold directly to the customers.

Ms. Vu Thi Tham's Expanding Business

Ms. Tham used to sell cloth and mosquito nets from her home in Cam Vu commune, Cam Giang district, Hai Duong province. After attending an SIYB course in business management, she developed new product ideas and decided to set up an enterprise to produce and sell mosquito nets with unique designs. Today she employs two permanent workers for sewing and has three relatives who help her in distribution. Her new business has both increased her profit and has allowed her to reinvest in her business by purchasing new sewing machines that have helped her to improve product quality.

With support from the SIYB programme, Ms. Tham attended the Hanoi Trade Fair 2000, during which she met several potential customers. The Hai Duong Support Unit assisted her in following up with her contacts and Ms. Tham has since signed supply contracts with two new business partners, extending her product range to include bed cover sheets, pillows, and cushion covers.

3.1 SUPPORTING/CONFLICTING TRENDS FROM THE 2000 STUDY

The interviews substantiated most of the findings of the earlier survey, with a few differences in the sphere of social empowerment. The major trends supporting or conflicting with the earlier findings are as follows:

- ***Increase in Sales and Revenue Generation:*** Nearly all of the SYB participants interviewed confirmed the survey findings regarding an increase in sales and revenue generation, and only half of them ventured into product diversification since their participation in the SYB training.
- ***Confidence, Motivation, and Status:*** All of the SYB participants felt more confident and felt motivated in doing business according to the guidelines learned during the training, and they were able to spend more money on children's education and other family needs. They also acquired an increased status in the community due

to their expansion in business and the manner in which they conduct their enterprises.

- **Demarcation of Responsibilities:** Frequently there was no distinct allocation of business and management duties. As a result, the basic functioning of enterprises was still conducted on a very informal basis.
- **Time Constraints:** Of the ten entrepreneurs who participated in the SYB training programmes, 9 complained of pressures on their time schedule which left little space for leisure or any other activities.
- **Payment of Salary:** Since the survey a change was observed - of the 10 women entrepreneurs who participated in the SYB training programme, 5 of them now take a salary for themselves ranging between VND 500, 000 and 2 million.
- **Decision-Making:** Although four of the respondents categorically indicated they were the sole decision-makers in the businesses, and others answered that they jointly decided with their husbands and other family members, further discussions with husbands and the in-laws raised some doubts about the actual level of decision-making achieved and the acquired level of social empowerment of the women entrepreneurs.
- **Control and Access to Resources:** Despite positive responses from the women entrepreneurs, evidence from other family members gave rise to doubts regarding the extent to which women actually have control over and access to resources. Only four women entrepreneurs had taken out loans from formal institutions (three from VWU and one from the bank with the help of her husband), and the remaining women entrepreneurs depended on personal savings and other informal sources of finance (friends and family members). All of the women entrepreneurs referred to the cumbersome procedures for loan applications from banks and the difficulty in providing collateral. Several also expressed a desire for a financial institution exclusively serving the needs of women.

Ms. Le Thi Thanh Thao

Ms. Le Thi Thanh Thao runs a handicraft and brocade weaving enterprise in Trieu Khuc village, Tan Trieu commune, Thanh Tri District, Hanoi. Her enterprise used to be a basic production facility producing a small quantity of brocade, and Ms. Thao felt uncertain about how to run the business.

Ms. Thao was then invited to join SIYB training and a workshop on exporting held by the Hanoi Project Support Unit. The training helped her to better understand market needs, quality requirements, and access to domestic and overseas markets. She learned how to make her products more marketable by improving quality and design. Ms. Thao also attended a fashion and design training course taught by the director of Viet Nam's Fashion and Designing Institute (FADIN). This course gave her creative ideas, which have inspired her to make her own designs.

With more confidence in her own capacity, Ms. Thao has extended her business. Her staff has grown from 3 to 10 workers, and she has replaced manual looms with five brocade-weaving machines. She says proudly: *"Now I play the role of the decision-maker, and I am able to manage the whole process in the enterprise. I have much more confidence in doing business."*

- ***Skills:*** Nearly all the different types of skills acquired during the course of the training proved to be relevant for the women entrepreneurs.
- ***Business Associations:*** Most of the women entrepreneurs are in contact with the other participants from the training programmes and have formed business clubs based on similar business activities.

4. CONCLUSIONS

The findings of this report demonstrate that SIYB training in Viet Nam had a positive impact on women entrepreneurs in rural areas at four levels:

- **Relevance of Training:** 73 per cent indicated that training and materials were excellent;
- **Application of skills:** 74 per cent indicated that marketing skills were applicable, 65 per cent pricing skills, and 61 per cent business planning;
- **Business:** By increasing sales, income, etc. of women's businesses;
- **Jobs/Employment:** By creating additional businesses and jobs;
- **Personal/Household:** By increasing income for private household spending;
- **Social:** By increasing women entrepreneurs' confidence

4.1 BUSINESS ASPECTS

The SYB training, on the whole, had a positive impact on the selected group of women and was relevant to the operation of their businesses. Furthermore, the training resulted in increases in sales and income.

- Nearly 97 per cent of the participants stated that their business performance had improved considerably after SYB training. The majority of the participants indicated that their business was easier to manage (70 per cent), profits had increased (70 per cent), the number of customers had increased (70 per cent), and sales had increased (68 per cent).
- After participating in the SYB training, 34 per cent of women entrepreneurs had a business licences for their enterprises as opposed to 31 per cent prior to SYB training.

Learning the appropriate business management topics in the SYB training programme also made an impact on the daily running of the businesses, as well as in the management of business records and finances. All these improvements enabled many of the women entrepreneurs to realize the value of streamlining their business activities according to basic management guidelines.

4.2 JOBS/EMPLOYMENT ASPECTS

The SYB training had a positive impact on employment. After completing the SYB training, a number of new jobs were created and a small number of new businesses were established.

- 56 business owners hired new employees, creating a total of 185 new jobs.
- 40 business owners indicated that they expected to hire additional employees within 6 months.
- Of the 18 participants without existing businesses at the time of the SYB training, 3 had established new businesses by the time of the survey, providing approximately 10 new jobs.

- As no decreases in employment were reported, it is acceptable to assume that the SYB training has contributed to the maintenance of the existing jobs. Those remaining 170 businesses were able to sustain their level of employment, and the SYB training presumably contributed to that.

4.3 PERSONAL/HOUSEHOLD ASPECTS

The SYB training had a positive impact on personal and household aspects by increasing women's resources for private spending. In addition, women received support from their family members and husbands during the SYB training.

- Nearly 49 per cent confirmed that their income for private spending had increased.
- Some 75 per cent of participants indicated that the income from their enterprise was the main source of family income.
- Women claimed that 78 per cent of family members and 75 per cent of the husbands supported them during the training period.

4.4 SOCIAL ASPECTS

The SYB training had a positive impact on women's social empowerment by increasing their confidence and providing an opportunity to network with other women.

- Nearly 90 per cent confirmed that they were more confident in conducting their businesses than before the training – although the follow-up survey tended to qualify this finding.
- 80 per cent felt more confident in managing their finances.
- 76 per cent felt more independent in making decisions.
- 74 per cent of the participants maintained contacts with their co-participants by exchanging information regularly on an informal basis.

“Knowledge that I gained from the training course has helped me increase confidence in myself and in doing business.”

- Ms. Nguyen Thi Than

4.5 OVERALL CONCLUSIONS

This report has highlighted the situation and some of the issues facing women entrepreneurs in rural areas. While “women entrepreneurs” are not a homogenous category - there are many sub-groups depending on sector, business size, location, desires, ambitions etc. - common characteristics of personal development such as education, access to resources, and other relevant matters are intricately related to the dynamic process of entrepreneurship development, particularly in the context of gender.

While there are no easy, prescriptive solutions to empowering women economically, general business management training programmes such as the SYB programme - although not designed to target women specifically - can sharpen the business skills acquired by the women entrepreneurs and help them to develop a competitive edge in managing their businesses, thereby placing them in a more advantageous position. As the report has shown, the selected women entrepreneurs from the provinces of Hanoi, Quang Ninh and Hai Duong have benefited from the SYB training and are successfully applying the acquired skills in their daily business transactions.

5. RECOMMENDATIONS

The following technical and methodological recommendations are based on findings from the comprehensive questionnaire and the follow-up surveys.

5.1 TECHNICAL RECOMMENDATIONS

5.1.1 Expand the Content of the Training Programme

Most of the different types of business skills acquired during the course of the SYB training proved to be relevant for the women entrepreneurs. However, there were additional requests for training in the following areas:

- Gender-sensitive components, such as on confidence building for women, etc.;
- Advanced level courses, such as the planned Expand Your Business (EYB) package being developed by the ILO;
- Follow-up courses on specific topics such as marketing, finance and leasing.

It is recommended that the SYB programme consider giving particular emphasis to aspects relating to gender equality issues, and expand its training to meet the emerging needs of the women entrepreneurs as they establish and grow their enterprises. The links with Oxfam-Québec in particular provide excellent opportunities to formalize and integrate additional training inputs on gender equality issues into the SYB training. In turn, such training components could also be integrated into the SYB programme throughout Viet Nam.

5.1.2 Continue to Support Women's Networking

Most of the entrepreneurs are still in contact with other participants from the training programmes and some have formed business clubs based on similar business activities. There were requests for the SIYB project to provide support to formalize this networking into business associations in order to further improve business development. Formalizing such associations would allow women entrepreneurs to continue to strengthen their business and social networks. Furthermore, the links with the SIYB project's implementing partner, VCCI, should also enhance networking prospects.

5.1.3 Adapt the SYB Training Schedule

Responses from the questionnaire confirmed that some participants were not satisfied with the training schedule of 5 to 6 days. The continuous duration of the training over one week may have placed pressure on the women entrepreneurs, as they had to manage their dual responsibilities of work and home.

It is therefore recommended that the SYB training be adapted to meet the needs of the women participants. Various possibilities should be considered, such as conducting the training through a modular programme approach, in which modules could be taught independently over a longer time frame. Alternatively classes could be held in the

evenings (or at some other appropriate times) after household chores have been completed.

Furthermore, based on the findings from the 2 groups, it is recommended that the SIYB project and its partner organizations place greater emphasis on selecting trainees for the “Start Your Business” and “Improve Your Business” programmes respectively, and providing them with post-training support and follow-up.

5.2 METHODOLOGICAL RECOMMENDATIONS

5.2.1 Continue to Carry Out Targeted Impact Surveys

This survey makes an important contribution in the field of impact evaluation in SYB training by focussing on the specific needs of the target group of women entrepreneurs in rural areas. Additional surveys focussing on this type of target group, as well as others, would help to improve the overall understanding of the impact of SYB training in different contexts and different target groups.

5.2.2 Increase the Sample Size of Women without Businesses

Of the 258 women sampled in the comprehensive questionnaire, only 18 did not own businesses prior to SYB training, of whom only 16 responded to the corresponding section of the questionnaire. Because of this small sample size, it is difficult to draw conclusions about the impact of SYB training on these women. Therefore, an increased focus on this category of women in the start-up situation is recommended for future impact assessment surveys. This should lead to a greater understanding of the key processes and procedures influencing and impacting on women in the transition from unemployment to micro enterprise development.

5.2.3 Random Sampling & Control Groups in Future Impact Studies

The self-selection bias in this study allowed for the possibility that the findings may be skewed. For example, women who are less satisfied with the training programme or less successful in their business endeavours are less likely to participate in the study. The end result is that the study may not offer a balanced assessment of the SYB programme. For this reason, it is recommended that the use of control groups and random sampling be used for future impact studies.

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List of Interviewees

LIST OF INTERVIEWS IN HA NOI				
Date: 26/7/2001				
No	Time	Interviewee	Occupation	Address
1.	8:00 - 8:15	Nguyễn Hữu Vị	Representative from Tân Triều Commune People's Committee	Tân Triều
2.	8:15 - 8:40	Nguyễn Thị Nga	Chairwoman of Tân Triều Commune Women's Union	Tân Triều
3.	8.50 - 9.30	Triệu Thị Lan Husband and father in-law	Enterprise of thread, silk producing (SYB)	Xóm Cầu- Tân Triều
4.	9.30 - 10.00	Cao Thị Huân + husband	Producing plastic packaging (SYB)	Đội 8- Yên Xá -Tân Triều
5.	10:15 - 10:40	Triệu Thị Dung	Electric string	Đội 6- Yên Xá -Tân Triều
6.	10.50 - 11:30	Cao Thị Oanh	Miscellaneous trading	Yên Xá
Date: 27/7/2001				
7.	8.00-8.15	Cung Thị Tươi	Chairwomen of Đại Kim commune WU	
8.	8.15-8.30	Nguyễn Xuân Yến	Representative of Đại Kim PC	
9.	8.40-9.00	Lê Kim Thuý	Wool knitting (SYB)	Đại Từ- Đại Kim
10.	9.00-9.15	Nguyễn Thị Hiền	Multi production trading	Đại Từ - Đại Kim
11.	9.20-9.45	Bùi Thị Khoa	Fish raising and fishing service	Kim Giang-Đại Kim
12.	9.55-10.30	Nguyễn Thị Thanh Hoa	Thanh Hoa Candy limited company	Kim Giang- Đại Kim
13.	10.30-11.00	Nguyễn Thị Hà	Construction material trading (SYB)	Đại Từ- Đại Kim
14.	11:10-11:30	Nguyễn Thị Ty	Sweet cake Producer (SYB)	Đại Từ - Đại Kim
15.	11.30-11.45	Nguyễn Hồng Yến	Construction material trading	Đại Từ - Đại Kim

ANNEX 2

Location and Dates of Oxfam-Québec 's Activities

# of classes	Location	Date	# of interviewees/ class participants
1	Tan Trieu commune, Thanh Tri district, Hanoi	6 th Mar 2000	25/25
2	Dai Kim commune, Thanh Tri district, Hanoi	1 st Jun 2000	24/25
3	Dong Trieu town, Dong Trieu district, Quang Ninh province	20 th Feb 2000	25/25
4	Duc Chinh commune, Dong Trieu district, Quang Ninh province	16 th May 2000	25/25
5	Hung Thang commune, Ha Long city, Quang Ninh province	11 th Mar 2000	25/25
6	Uong Bi town, Uong Bi district, Quang Ninh province	19 th Mar 2000	25/25
7	Nam Trung commune, Nam Sach district, Hai Duong province	18 th Feb 2000	25/25
8	An Luu town, Kinh Mon district, Hai Duong province	21 st Feb 2000	22/25
9	Thanh Ha town, Thanh Ha district, Hai Duong province	25 th Feb 2000	24/25
10	Quang Minh commune, Gia Loc district, Hai Duong province	13 th Mar 2000	24/25
11	Tan Huong commune, Ninh Giang district, Hai Duong province	15 th Mar 2000	25/25

Survey Questionnaire of ILO/SIYB Project and Oxfam-Québec

Impact Survey of SIYB Women trained by Oxfam in Northern Viet Nam, 2000

BACKGROUND INFORMATION

Name: _____
Province: _____ **District:** _____
Date of training
(date/month) _____

Q1 *What is your age?*

_____ Years (Interviewer record year of birth 19____)

Q2 *What is your present marital status?*

Never Married ☐ Divorced ☐
 Married ☐ Widowed ☐

Do you live with your family?

No ☐
 Yes ☐

If yes, how many people are you in your family household:

Q3 *Do you have any children?*

No ☐

Yes ☐ If Yes:

How many?

What is their age?

How many of your children attend school?

What grade are they in

	<i>Girls</i>	<i>Boys</i>
<i>How many?</i>		
<i>What is their age?</i>		
1)		
2)		
3)		
<i>How many of your children attend school?</i>		
<i>What grade are they in</i>		
1)		
2)		
3)		

Q4 *What is the highest level of education of you and your husband?*

(Tick only one box in each column)

- a) No formal education
- c) Grade 1-5
- b) Grade 6-9
- d) Grade 10-12
- e) Technical/vocational school
- f) College
- g) University

Myself	My husband
<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>

Q5 What was your main reason to participate in the training? (Tick only one box)

- | | |
|--|--------------------------|
| To learn how to set up my business | <input type="checkbox"/> |
| To learn more about running a business | <input type="checkbox"/> |
| To learn to improve my existing business | <input type="checkbox"/> |
| To employ people | <input type="checkbox"/> |
| To have additional income to other economic activity | <input type="checkbox"/> |
| To have additional income to farming | <input type="checkbox"/> |
| I was invited by the Women's Union | <input type="checkbox"/> |
| Other | <input type="checkbox"/> |

Q6 How would you rate the following areas on a scale from 1 to 5? (5 being the highest)

	1	2	3	4	5
Quality of training	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Duration of the training	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
SYB materials	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Q7 Have you completed the business plan that you started in the SYB workshop?

- | | |
|-----|--------------------------|
| Yes | <input type="checkbox"/> |
| No | <input type="checkbox"/> |

Q8 At the time you participated in the SYB training, did you already have a business?

- | | |
|-----|--|
| Yes | <input type="checkbox"/> If YES, answer all the questions in the <u>SECTION A</u> |
| No | <input type="checkbox"/> If NO, answer all the questions in the <u>SECTION B</u> |

SECTION A EXISTING BUSINESSES

Only questions for women who already had a business at the time they participated in the SYB training

Q A1 Who are the owner and/or manager of your business? (Tick as many boxes as appropriate!)

	Myself	Husband	Others
Owner	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Manager	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Q A2 What was the main reason for you to start your business? (Tick only one box!)

- ☐ No other income sources available
☐ To supplement family income
☐ My previous job ended
☐ I had a business idea
☐ Advised by friends/family
☐ No support from family
☐ Other ☐ Please describe:

Q A3 For how long have you been the owner/manager of this business?

- ☐ Less than 1 year
☐ From 1 year to 3 years
☐ More than 3 years to 5 years
☐ More than 5 years

Q A4 What is the location of your business

- ☐ In my house
☐ Stall at the market
☐ In shop specifically allocated for business other than my home
☐ On land specifically allocated for the business other than my home
☐ Other ☐ Please describe:

Q A5 Does your business have a high season and a low season?

- Yes ☐
 No ☐

Q A6 On average how many hours per day do you spend on the following activities?

	Hours	
	Low season	High Season
Housework, child care, parents etc.		
Your business		
Other economic non-agricultural activities		
Agricultural production activities		
Social obligations outside the house		
Leisure time		
Sleep		

Q A7 On average, has your workload changed in any of the following areas since you participated in the training?

	Decreased	No change	Increased
Housework, child care, parents etc.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Your business	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other economic non-agricultural activities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Agricultural production activities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Social obligations outside the house	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Leisure time	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sleep	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Q A8 How many days do you work per week?

Days:

Q A9 Is your business your household's main source of income?

	Before training	After training
Yes	<input type="checkbox"/>	<input type="checkbox"/>
No	<input type="checkbox"/>	<input type="checkbox"/>

If No, what economic activity provides your household its main source of income?

	Before training	After training
Farming	<input type="checkbox"/>	<input type="checkbox"/>
Paid employment	<input type="checkbox"/>	<input type="checkbox"/>
Other	<input type="checkbox"/>	<input type="checkbox"/>

Q A10 Including yourself, how many people worked in your business before the training?

Family	Relative	Non-family

Have you employed more people in your business since the training?

No ☐
Yes ☐

If Yes, how many more:

Family	Relative	Non-family

Do any of your workers only work in the high season of your business?

No ☐
Yes ☐

If yes, how many:

Q A11 Do you pay all your workers a salary?

Yes ☐
No ☐

If no, how many do not receive a salary?

Q A12 *If not, How many worker don't you pay?*

<i>Family</i>	<i>Relative</i>	<i>Non-family</i>

Q A13 *How many hours does each worker work per day?*

	<i>Hour per day</i>	
	<i>Low season</i>	<i>High season</i>
Worker no. 1		
Worker no. 2		
Worker no. 3		
Worker no. 4		
Worker no. 5		
If more than 5 add up working hours of remaining workers counting from worker no. 6		
Total worker hours per day in your business		

Q A14 *How many days per week does each worker work?*

	<i>Days per week</i>	
	<i>Low season</i>	<i>High season</i>
Worker no. 1		
Worker no. 2		
Worker no. 3		
Worker no. 4		
Worker no. 5		
If more than 5 add up working day of remaining workers counting from worker no. 6		
Total worker days per week in your business		

Do you expect to employ more permanent (non-seasonal) workers within the next 6 months?

No ☐

Yes ☐

I don't know ☐

If yes, how many more:

Q A15 *After you participated in the training, what learned skills have you applied in your business? (Tick as many boxes as appropriate, but do not read the answer option to the respondent!)*

- | | |
|-----------------------------|--|
| Marketing | <input type="checkbox"/> |
| People in your business | <input type="checkbox"/> |
| Setting prices | <input type="checkbox"/> |
| Estimating revenues | <input type="checkbox"/> |
| Cash flow planning | <input type="checkbox"/> |
| Applying for a loan | <input type="checkbox"/> |
| Overall business planning | <input type="checkbox"/> |
| Your legal responsibilities | <input type="checkbox"/> |
| Other | <input type="checkbox"/> Please describe: |

Q A16 Who performs the following tasks in your business? (Tick only one box in each line!)

	<i>Me</i>	<i>My Husband</i>	<i>My Husband and I</i>	<i>My employee</i>	<i>This is not done in my business</i>
Sales	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Purchase materials	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Transportation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Marketing of business	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Manages the workers	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Estimates the selling prices	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Estimates the business revenues	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Plans the cash flow	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Book keeping	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Applies for loans	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Legal issues (business licence etc)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
General business planning	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Q A17 Has your business in any way improved after you participated in the training?

No ☐

Yes ☐

If yes, what are the changes? (Tick as many boxes as appropriate, but do not read the answer option to the respondent!)

- | | | | |
|------------------------------|--------------------------|-------------------------------|--|
| Business is easier to manage | <input type="checkbox"/> | Selling new products/services | <input type="checkbox"/> |
| Business employ more people | <input type="checkbox"/> | Increased investment | <input type="checkbox"/> |
| Business is more profitable | <input type="checkbox"/> | Developed new products | <input type="checkbox"/> |
| More customers | <input type="checkbox"/> | Other changes | <input type="checkbox"/> Please explain: |
| Increased sales | <input type="checkbox"/> | | |

Q A18 What type of business do you have? (Interviewer explain what is meant by type by giving the four different categories.)

		List only your five major products/services
Trade (retail & wholesale) <input type="checkbox"/>	If you are in trade what products do you sell?	1) _____ 2) _____ 3) _____ 4) _____ 5) _____
Manufacturing <input type="checkbox"/>	If you are a manufacturer what products do you make?	1) _____ 2) _____ 3) _____ 4) _____ 5) _____

Service	<input type="checkbox"/>	If you are a service provider, what services do you provide?	1)
			2)
			3)
			4)
			5)
Agricultural production	<input type="checkbox"/>	If you are a farmer, what agricultural products do you produce?	1)
			2)
			3)
			4)
			5)

Q A20 Why do you provide exactly those products or services?

- | | |
|--|--------------------------|
| Previous experience | <input type="checkbox"/> |
| Local tradition | <input type="checkbox"/> |
| Seen others make profit | <input type="checkbox"/> |
| Secure supply | <input type="checkbox"/> |
| Many customers for this kind of business | <input type="checkbox"/> |
| Advised by friends/family | <input type="checkbox"/> |
| Advised by authorities | <input type="checkbox"/> |
| Other | <input type="checkbox"/> |

Q A21 Would you like to change to other products or services?

- | | |
|-----|--------------------------|
| No | <input type="checkbox"/> |
| Yes | <input type="checkbox"/> |

What products/services would you sell?

1)
2)
3)
4)
5)

Why would you like to change to those products or services?

Please describe:

Q A22 To whom do you sell your products and services?

- | | |
|--|--------------------------|
| Sell directly to customers coming to my shop | <input type="checkbox"/> |
| Sell at the market | <input type="checkbox"/> |
| Sell to wholesalers | <input type="checkbox"/> |
| Supply to a local shop | <input type="checkbox"/> |
| Produce for a larger company or cooperative (sub contractor) | <input type="checkbox"/> |
| I supply an "unfinished" product to a neighbouring business | <input type="checkbox"/> |
| Other | <input type="checkbox"/> |

Q A23 On average, what is the monthly revenue of your business?

- Less than 2 million or 2 million ☐
more but less than 5 million ☐
5 million or more but less than 10 million ☐
10 million or more but less than 20 million ☐
20 million or more but less than 30 mill ☐
30 million or more but less than 50 mill ☐
More than 50 million ☐
I don't know ☐

Q A24 On average, what is the monthly profit of your business?

- Less than 1 million ☐
1 million or more but less than 2 mill ☐
2 million or more but less than 5 mill ☐
5 million or more but less than 10 million ☐
10 mill or more but less than 20 mill ☐
20 million or more but less than 30 mill ☐
More than 30 mill ☐
I don't know ☐

Q A25 How have the money for your family's private spending per month changed since the training?

- We have less money ☐
No change ☐
We have more money ☐

Q A26 Did you obtain your licence for your business?

- Yes, before training ☐
Yes, after training ☐
No, I have no licence ☐

If you have a licence for your business, in whose name is it?

My name	My husbands name	Other name
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

If you have a licence for your business, what type of your licence?

Business Registration ☐

Establishment of Enterprise ☐

Other ☐ Please describe :

Q A27 Did you try to raise money (including from family) to invest in your business since the training?

- Yes ☐
No ☐ If No, go directly to question no A27

From what source have you obtained a loan?

- Personal savings ☐
 NGO ☐
 Commercial Bank ☐
 Purchase on credit from suppliers ☐
 Women's Union ☐
 Money lender ☐
 Family ☐
 Friend ☐
 Other ☐ Explain:

For which amount did you apply? _____ **Dong**

Was your business loan approved?

- Yes ☐
 No ☐

If your loan was rejected what reasons were you given?

- No reason given ☐
 Business plan not complete ☐
 Business plan of too poor quality ☐
 Not enough collateral ☐
 Too high budget ☐
 Other ☐ Explain:

Have you ever before applied for a business loan?

No <input type="checkbox"/>	<input type="checkbox"/> If yes, was the loan granted to you?	No <input type="checkbox"/>	<input type="checkbox"/> If yes, did you repay the loan	No <input type="checkbox"/>
Yes <input type="checkbox"/>		Yes <input type="checkbox"/>		Yes <input type="checkbox"/>

Q A28 Did anyone help you do the housework and/or the work in your business during training?

- No ☐
 Yes ☐

If yes, who helped you? (Tick as many boxes as appropriate in each column!)

	Housework	Work in business
Husband	<input type="checkbox"/>	<input type="checkbox"/>
Daughter/s	<input type="checkbox"/>	<input type="checkbox"/>
Son/s	<input type="checkbox"/>	<input type="checkbox"/>
Relative	<input type="checkbox"/>	<input type="checkbox"/>
Friend	<input type="checkbox"/>	<input type="checkbox"/>
Employee	<input type="checkbox"/>	<input type="checkbox"/>

Q A29 What were your husband and family's main reaction to your participation in the training? (Tick only one box in each column!)

	<i>Husband</i>	<i>Family</i>
Supported my participation, but did not help with housework or business	<input type="checkbox"/>	<input type="checkbox"/>
Supported my participation and helped me with housework and/or business	<input type="checkbox"/>	<input type="checkbox"/>
Did not encourage me to participate	<input type="checkbox"/>	<input type="checkbox"/>
Impatient with my absence from the home	<input type="checkbox"/>	<input type="checkbox"/>
Did not react	<input type="checkbox"/>	<input type="checkbox"/>

Q A30 Since the training, do you feel less or more confident in the areas listed below:

	<i>More confident</i>	<i>Less confident</i>	<i>No change</i>
General management of your business	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Financial management	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Your husband's support for your business	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Your family's support for your business	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Your capacity to make decisions independent of others	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Q A30 How have you interacted with the other participants since the training?

- Exchanged information on our business ☐
- Met with participants more than what was usual before the training ☐
- I have not met with any participants after the training ☐
- Started trading with each other ☐
- Other ☐ Explain:

Thank you!

SECTION B BUSINESS START UP

Only for respondents who did not have a non-farm business at the time of training

Q B1 Since you did not have a business at the time you participated in the training, what was your main source of income? (Tick only one box)

- | | |
|---|---|
| Farming | <input type="checkbox"/> |
| Employed by government | <input type="checkbox"/> |
| Employed in other person's private business | <input type="checkbox"/> |
| Other | <input type="checkbox"/> Please describe: |

Q B2 Have you completed the business plan that you started in the SYB workshop?

- | | |
|-----|--------------------------|
| Yes | <input type="checkbox"/> |
| No | <input type="checkbox"/> |

Q B3 Following your participation in the training, did you start your business?

- | | |
|-----|--------------------------|
| Yes | <input type="checkbox"/> |
| No | <input type="checkbox"/> |

If no, what is the main reason why you have not started your business? (Tick only one box)

- | | |
|--|--|
| I have not completed my business plan | <input type="checkbox"/> |
| I think it is too difficult to start my own business | <input type="checkbox"/> |
| I think it is too risky to start my own business | <input type="checkbox"/> |
| I cannot raise the capital | <input type="checkbox"/> |
| I don't think my business idea will work | <input type="checkbox"/> |
| Other | <input type="checkbox"/> Please explain: |

If the respondent did not start a business, go directly to Question No. B27

Q B4 What kind of business did you start?

- | | |
|-------------------------|--------------------------|
| Trade | <input type="checkbox"/> |
| Manufacture | <input type="checkbox"/> |
| Service | <input type="checkbox"/> |
| Agricultural production | <input type="checkbox"/> |

Q B5 How old is your business?

- | | |
|---------|--------------------------|
| 1 month | <input type="checkbox"/> |
| 2 month | <input type="checkbox"/> |
| 3 month | <input type="checkbox"/> |
| 4 month | <input type="checkbox"/> |
| 5 month | <input type="checkbox"/> |
| 6 month | <input type="checkbox"/> |

Q B6 Who is the owner and/or manager of your business? (Tick as many boxes as appropriate!)

- | | Myself | Husband | Others |
|---------|--------------------------|--------------------------|--------------------------|
| Owner | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Manager | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

Q B7 What was the main reason for you to start your business? (Tick only one box!)

- No other income sources available ☐
 To supplement family income ☐
 I lost my job ☐
 I had a business idea ☐
 Advised by friends/family ☐
 No support from family ☐
 Other ☐

Q B8 Does your business have a high season and a low season?

- Yes ☐
 No ☐

Q B9 On average how many hours per day do you spend on the following activities?

	Hours	
	Low season	High Season
Housework, child care, parents etc.		
Your business		
Other economic non-agricultural activities		
Agricultural production activities		
Social obligations outside the house		
Leisure time		
Sleep		

Q B10 Have the time you spend on some of activities changed since you started your business?

	Decreased	No change	Increased
Housework, child care, parents etc.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Your business	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other economic non-agricultural activities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Agricultural production activities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Social obligations outside the house	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Leisure time	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sleeps	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Q B11 How many days do you work per week?

Days: _____

Q B12 Is your business your household's main source of income?

- Yes ☐
 No ☐

If No, what economic activity provides your household its main source of income?

- Farming ☐
 Paid employment ☐
 Other ☐

Q B13 Including yourself, how many people work in your business? (Tick only one box in each column!)

From Family

Relative	Non-family

Q B14 Do you pay all your workers a salary?

Yes ☐
No ☐

Q B15 If not, How many worker don't you pay?

Family	Relative	Non-family

Q B16 How many hours does each worker work per day?

	Hours per day in low-season	Hours per day in high-season
Worker no. 1		
Worker no. 2		
Worker no. 3		
Worker no. 4		
Worker no. 5		
If more than 5 add up working hours of remaining workers counting from worker no. 6		
Total worker hours per day in your business		

Q B17 How many days per week does each worker work?

	Days per week
Worker no. 1	
Worker no. 2	
Worker no. 3	
Worker no. 4	
Worker no. 5	
If more than 5 add up working day of remaining workers counting from worker no. 6	
Total worker days per week in your business	

Do you expect to employ more or less people within the next 6 months?

More workers ☐
The same ☐
Less workers ☐
I don't know ☐

How many more:

How many more:

Q B18 After you participated in the training, what learned skills have you used in your business? (Tick as many boxes as appropriate, but do not read the answer options to the respondent!)

- | | |
|--|--------------------------|
| Marketing | <input type="checkbox"/> |
| Managing workers | <input type="checkbox"/> |
| Setting prices | <input type="checkbox"/> |
| Estimating revenues | <input type="checkbox"/> |
| Cash flow planning | <input type="checkbox"/> |
| Applying for a loan | <input type="checkbox"/> |
| <div style="border: 1px solid black; padding: 2px; display: inline-block;">Please explain:</div> | <input type="checkbox"/> |

Q B19 Who performs the following tasks in your business? (Tick only one box in each line!)

	<i>Me</i>	<i>My Husband</i>	<i>We do it together</i>	<i>My employee does</i>	<i>Not applicable</i>
Sales	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Purchase materials/stock	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Transportation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Marketing of business	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Manages the workers	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Estimates the selling prices	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Estimates the business revenues	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Plans the cash flow	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Book keeping	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Applies for loans	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Legal issues (business licence etc.)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
General business planning	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Q B20 *Business sector and products*

Q B22 *To who do you sell your products and services?*

- | | |
|--|--------------------------|
| Sell directly to customers coming to my shop | <input type="checkbox"/> |
| Sell at the market | <input type="checkbox"/> |
| Sell to wholesalers | <input type="checkbox"/> |
| Supply to a local shop | <input type="checkbox"/> |
| Produce for a larger company or cooperative (sub contractor) | <input type="checkbox"/> |
| I supply an "unfinished" product to a neighbouring business | <input type="checkbox"/> |
| Other | <input type="checkbox"/> |
-

Q B23 *Why did you start that particular type of business?*

- | | |
|---------------------------|--------------------------|
| Previous experience | <input type="checkbox"/> |
| Local tradition | <input type="checkbox"/> |
| Seen others make profit | <input type="checkbox"/> |
| Secure supply/market | <input type="checkbox"/> |
| Advised by friends/family | <input type="checkbox"/> |
| Advised by authorities | <input type="checkbox"/> |
| Other | <input type="checkbox"/> |
-

QB24 *On average, what is the monthly revenue of your business?*

- | | |
|---|--------------------------|
| 2 million or less | <input type="checkbox"/> |
| More than 2 mill but less than 5 mill | <input type="checkbox"/> |
| More than 5 mill but less than 10 mill | <input type="checkbox"/> |
| More than 10 but less than 20 mill | <input type="checkbox"/> |
| More than 20 mill but less than 30 mill | <input type="checkbox"/> |
| More than 30 but less than 50 mill | <input type="checkbox"/> |
| More than 50 mill | <input type="checkbox"/> |
-

Q B25 *On average, what is the monthly profit of your business?*

- | | |
|---|--------------------------|
| 1 million or less | <input type="checkbox"/> |
| More than 1 mill but less than 2 mill | <input type="checkbox"/> |
| More than 3 mill but less than 5 mill | <input type="checkbox"/> |
| More than 5 but less than 10 mill | <input type="checkbox"/> |
| More than 10 mill but less than 20 mill | <input type="checkbox"/> |
| More than 20 but less than 30 mill | <input type="checkbox"/> |
| More than 30 mill | <input type="checkbox"/> |
-

Q B26 *On average, what is the total monthly income of your household (all members)?*

- | | |
|---|--------------------------|
| Less than 5 mill | <input type="checkbox"/> |
| More than 5 mill but less than 10 mill | <input type="checkbox"/> |
| More than 10 mill but less than 15 mill | <input type="checkbox"/> |
| More than 15 but less than 20 mill | <input type="checkbox"/> |
| More than 20 mill but less than 30 mill | <input type="checkbox"/> |
| More than 30 but less than 50 mill | <input type="checkbox"/> |
| More than 50 mill | <input type="checkbox"/> |
-

Q B27 Did you obtain a licence for your business?

Yes ☐
No ☐

If you obtained a licence for your business, what is the type of your licence?

Business Registration ☐

Establishment of Enterprise ☐

Q B28 Did you try to raise money (including from family) to invest in your business since the training?

Yes ☐
No ☐ **If No, go directly to question no B28**

From what source have you obtained a loan?

NGO ☐
Commercial Bank ☐
Women's Union ☐
Money lender ☐
Family ☐
Friend ☐
Other ☐ **Explain:**

For which amount did you apply? _____ **Dong**

Was your business loan approved?

Yes ☐
No ☐

If your loan was rejected what reasons were you given?

No reason given ☐
Business plan not complete ☐
Business plan of too poor quality ☐
Not enough collateral ☐
Too high budget ☐
Other ☐ **Explain:**

Have you ever before applied for a business loan?

No <input type="checkbox"/>			
Yes <input type="checkbox"/> If yes, was the loan granted to you?	No <input type="checkbox"/>	Yes <input type="checkbox"/> If yes, did you repay the loan	No <input type="checkbox"/>
			Yes <input type="checkbox"/>

Q B29 Did anyone help you do the housework during the time you participated in the training?

No ☐
Yes ☐

If yes, who helped you? (Tick as many boxes as appropriate in each column!)

Husband	<input type="checkbox"/>
Daughter/s	<input type="checkbox"/>
Son/s	<input type="checkbox"/>
Relative	<input type="checkbox"/>
Friend	<input type="checkbox"/>
Employee	<input type="checkbox"/>

Q B30 What were your husband and family's main reaction to your participation in the training? (Tick only one box in each column!)

	<i>Husband</i>	<i>Family</i>
Supported my participation, but did not help with housework	<input type="checkbox"/>	<input type="checkbox"/>
Did not encourage me to participate	<input type="checkbox"/>	<input type="checkbox"/>
Impatient with my absence from the home	<input type="checkbox"/>	<input type="checkbox"/>
Did not react	<input type="checkbox"/>	<input type="checkbox"/>

Q B31 Since the training, how confident do you feel in the areas listed below:

	<i>Not Confident</i>	<i>Confident</i>	<i>Very confident</i>
General management of your business	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Financial management	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Your husband's support for your business	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Your family's support for your business	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Your capacity to make decisions independent of others	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Q B32 How have you interacted with the other participants since the training?

Exchanged information on our business	<input type="checkbox"/>
Met with participants more than what was usual before the training	<input type="checkbox"/>
I have not met with any participants after the training	<input type="checkbox"/>
Start trading with each other	<input type="checkbox"/>
Other	<input type="checkbox"/> Explain:

Thank you!