

SIYB PROGRAMME IN VIET NAM

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Impact study 2001

SIYB PROGRAMME VIETNAM

Impact Study 2001

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Table of Contents

Table of contents.....	i
Acronyms	iii
Acknowledgments.....	iii
Executive summary	iv
CHAPTER 1 – INTRODUCTION	1
FIGURE 1. OPERATIONAL STRUCTURE OF THE SIYB PROJECT IN VIET NAM.....	2
TABLE 1. FACTS - NORTHERN REGION	2
TABLE 2. FACTS CENTRAL REGION	3
TABLE 3. FACTS SOUTHERN REGION	3
TABLE 4. FACTS POS AND FACILITATORS	4
TABLE 5. SAMPLES FOR SURVEY	5
CHAPTER 2 – PROFILE OF PARTICIPANTS AND THEIR BUSINESSES	7
FIGURE 2. DISTRIBUTION OF MEN AND WOMEN	8
FIGURE 3. AGE GROUPS	8
FIGURE 4. OCCUPATION AT THE TIME OF SYB TRAINING	9
FIGURE 5. OCCUPATION AT THE TIME OF IYB TRAINING OR BEFORE STARTED A BUSINESS	10
FIGURE 6. DID PARTICIPANTS HAVE A BUSINESS BEFORE THE TRAINING?.....	11
FIGURE 7. BUSINESS LOCATION.....	12
FIGURE 8. LEGAL ENTITY OF BUSINESS	12
FIGURE 9. MOST IMPORTANT MARKETS	13
FIGURE 10.CHANGE IN SALES DURING THE LAST TWO YEARS.	13
FIGURE 11. FREQUENCY OF TRAINING SESSIONS.....	17
FIGURE 12. AMOUNT OF TRAINING	17
FIGURE 13. DID PARTICIPANTS PAY FOR SIYB TRAINING?.....	18
TABLE 6. PARTICIPANT’S LEVEL OF EDUCATION.....	8
TABLE 7. BUSINESS SECTORS.....	11
TABLE 8. SOURCES AND SUCCESS OF GETTING FINANCE	14
CHAPTER 3 – DELIVERY AND QUALITY OF TRAINING.....	15
FIGURE 14. PERCENTAGE OF FEES-PAYING PARTICIPANTS AT DIFFERENT TYPES OF POS	18
FIGURE 15. AFTER TRAINING SUPPORT (ATS)	19
FIGURE 16. QUALITY OF SIYB TRAINING	20
FIGURE 17. LEVEL OF DIFFICULTY OF TRAINING MODULES.....	21
FIGURE 18. MOST POPULAR MODULES IN IYB.....	21
FIGURE 19. HOW OFTEN ARE SIYB MANUALS CONSULTED?	22
FIGURE 20. HOW EASY WAS IT TO APPLY NEW KNOWLEDGE?.....	22
FIGURE 21. COMPLETION OF BUSINESS/ACTION PLANS	23
TABLE 9. TYPE OF PO AND TRAINED PARTICIPANTS	16

CHAPTER 4 – BUSINESS CHANGE AND IMPACT.....	24
FIGURE 22. ACTIVITIES CARRIED OUT BEFORE AND AFTER SYB.....	25
FIGURE 23. ACTIVITIES CARRIED OUT BEFORE AND AFTER IYB.....	25
FIGURE 24. CHANGE IN PERFORMANCE INDICATORS AFTER SYB TRAINING.....	26
FIGURE 25. CHANGE IN PERFORMANCE INDICATORS AFTER IYB TRAINING.....	26
FIGURE 26. WHAT INFLUENCED CHANGES IN PERFORMANCE INDICATORS? (SYB).....	27
FIGURE 27. WHAT INFLUENCED CHANGES IN PERFORMANCE INDICATORS? (IYB).....	27
FIGURE 28. PERCENTAGE OF PROFIT FOR PRIVATE USE. (SYB).....	29
FIGURE 29. PERCENTAGE OF PROFIT FOR PRIVATE USE (IYB).....	30
FIGURE 30. WHAT KIND OF RELATIONSHIP HAVE YOU STRUCK UP WITH THE OTHER PARTICIPANTS?.....	30
FIGURE 31. FUTURE CHANGE IN BUSINESS.....	31
FIGURE 32. WHY FUTURE CHANGE IN BUSINESS PERFORMANCE. (SYB).....	32
FIGURE 33. WHY FUTURE CHANGE IN BUSINESS PERFORMANCE. (IYB).....	33
TABLE 10. SOURCES OF FINANCE AFTER TRAINING, SYB.....	28
TABLE 11. SOURCES OF FINANCE, IYB.....	29
TABLE 13. SOURCES OF FINANCE FOR BUSINESSES STARTED AFTER SYB.....	36
CHAPTER 5 – BUSINESS START-UPS.....	34
FIGURE 34. DID YOU START A BUSINESS AFTER THE SYB TRAINING?.....	34
FIGURE 35. DID YOU START A BUSINESS AFTER THE IYB TRAINING?.....	35
TABLE 12. SECTORS FOR NEW BUSINESSES STARTED AFTER SYB.....	35
CHAPTER 6 – GENDER.....	37
FIGURE 36. GENDER AND AGE, SYB.....	37
FIGURE 37. GENDER AND AGE, IYB.....	38
FIGURE 38. GENDER AND EDUCATION, SYB.....	38
FIGURE 39. GENDER AND EDUCATION, IYB.....	38
FIGURE 40. GENDER AND OCCUPATION BEFORE TRAINING, SYB.....	39
FIGURE 41. GENDER AND OCCUPATION, IYB.....	39
TABLE 14. GENDER AND BUSINESS OWNERSHIP, SYB.....	40
TABLE 15. GENDER AND BUSINESS OWNERSHIP, IYB.....	40
CHAPTER 7 – CONCLUSIONS AND RECOMMENDATIONS.....	42
ANNEX 1: SYB AND IYB SURVEY QUESTIONNAIRES.....	477

ACRONYMS

Sida	Swedish International Development Cooperation Agency
ILO	International Labour Organization
VCCI	Vietnam Chamber of Commerce and Industry
SIYB	Start and Improve Your Business
SYB	Start Your Business
IYB	Improve Your Business
TOF	Training of facilitators
TOE	Training of entrepreneurs
PO	Partner Organization
NGO	Non Governmental Organisation
NU	VCCI's National SIYB Unit
RT	Regional Teams
PSU	Project Support Unit
MIS	Management Information System

ACKNOWLEDGEMENTS

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EXECUTIVE SUMMARY

The Start and Improve Your Business (SIYB) project started in Viet Nam in 1998. Vietnam Chamber of Commerce and Industry (VCCI) is the national focal point. The training is carried out by around 170 Partner Organisations in 21 provinces (of totally 61) who have trained more than 7000 entrepreneurs.

The survey was carried by conducting interviews based on questionnaires and included a total of 964 former SIYB participants. The information was collected in June/July 2001.

The SIYB programme in Viet Nam is on the whole successful. The programme has had a larger outreach than expected and attracts men and women equally. A large number of new businesses and jobs have been created. The main problem that can be seen, however, concerns quality aspects of the delivered training. There is also a potential for improving the programme through better reaching the right target groups.

The SIYB programme influence job creation by enabling new businesses to start or by improving existing businesses. Based on the impact study, it can be estimated that of 5.294 trained SYB participants more than 1.300 jobs were created in newly started businesses. In existing businesses (both in SYB and IYB) around 2.300 jobs are likely to have been created. On the whole, this means that approximately one person is employed for every second person trained in the programme.

The SYB programme has enabled many people to start a business; 14 % started a business after the training of those who did not already have a business. Another 34 % planned to start a business within 12 months. An unanticipated effect was that also many IYB participants started a business after the IYB training, 19 % started a business afterwards, of those who did not have a business already when attending the IYB training. Based on these facts, it can be estimated that for the whole SIYB programme around 560 new enterprises has been started.

Around half of both SYB and IYB participants had a business when attending the training. After the training, the participants carried out more advanced business activities. More than half of the participants believed that their productivity, profit and sales have increased. They saw this as an effect of good business environment but also from having attended SIYB training.

The quality of the SYB training was rated as good or excellent by 71 % of the participants. IYB participants were less satisfied with the training; only 52 % found it good or excellent. However, 92 % of the SYB participants and 97 % of the IYB participants would recommend the training to a friend.

The vast majority of participants considered the level of difficulty of the training material suitable. The majority have completed their Business plans or Action Plans after the training, and they also believed it was easy to apply what they had learnt.

The SIYB training was usually delivered three days or more per week. The average of amount of training was around six to seven days. Governmental Partner Organisations (POs) trained most people followed by Training institutions.

40 % of SYB participants and 56 % of IYB participants paid for the training.

Almost half of the participants trained were women. In comparison to men, women in SIYB were to a higher degree already involved in business activities and farming. Their businesses were also more often run from their own house and were unregistered.

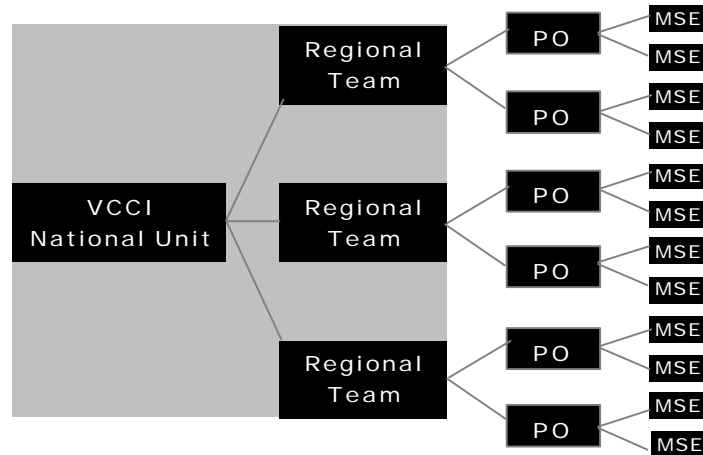
1. Introduction

The SIYB Programme in Vietnam

The Start and Improve Your Business (SIYB) project started in Viet Nam in November 1998. The project consists of the “Start Your Business (SYB)” and the “Improve Your Business (IYB)” components. These are training programmes in business start up for micro and small-scale business owners in basic business management. The three-year programme, recently extended to five years, is executed by International Labour Organisation (ILO) and funded by Swedish International Development Cooperation Agency (Sida). The project has trained facilitators from selected Partner Organizations (PO’s), who in turn have trained the small-scale businesspersons on how to start up or improve the performance of their businesses. This work has been done in close cooperation with the Vietnam Chamber of Commerce and Industry (VCCI).

Since May 2000 the SIYB project was restructured so that the VCCI National Unit is in charge of implementing the nationwide SIYB programme. The National SIYB Unit (NU) manages the overall programme implementation at national level. The VCCI Regional Teams (RTs) implement the programme in the three regions (north, central and south) and actively support Partner Organisations (POs) in their training of entrepreneurs.

Figure 1. Operational structure of the SIYB project in Viet Nam¹.



The RTs are part of the Regional Small and Medium Enterprise Promotion Centres (SME-PC's) in VCCI in Hanoi, Da Nang and Ho Chi Minh City.

The Regional Teams (RT) serve as regional SIYB focal points and are involved in areas such as coordination of activities, training of facilitators, monitoring of the training carried out by POs, and promotion of the programme in the region.

The ILO Programme Support Unit (PSU) supports activities at all levels, although with a strong focus on NU and its management and coordination function.

To date (12 October 2001) there are 278 workshops conducted, 208 SYB and 70 IYB. A total of 7.251 entrepreneurs are trained, of which 5294 in SYB and 1957 in IYB².

Facts - northern region

Provinces covered	Ha Noi, Yen Bai, Quang Ninh, Hung Yen, Lao Cai, Hai Duong, Ha Nam, Ha Giang
Number of POs	60
Number of facilitators	168
Number of workshops	79 SYB, 31 IYB
Number of SYB participants	1.946
Number of IYB participants	1 056

Table 1. Facts - northern region

¹ The area shaded in gray is partly financed by Sida.

² The sample data for the survey is lower since the MIS has been updated and new workshops have been held.

Facts - central region

Provinces covered	Da Nang, Quang Nam, Thua Thien Hue, Ha Tinh, Nghe An
Number of POs	35
Number of facilitators	118
Number of workshops	32 SYB, 9 IYB
Number of SYB participants	793
Number of IYB participants	247

Table 2. Facts central region

Facts – southern region

Provinces covered	Ho Chi Minh city, Lam Dong, Bac Lieu, Can Tho, Dong Nai, An Giang, Dong Nai, Tay Ninh, Long An, Tien Giang, Ben Tre, Vinh Long, Tra Vinh, Dong Thap
Number of POs	74
Number of facilitators	184
Number of workshops	90 SYB, 29 IYB
Number of SYB participants	2.333
Number of IYB participants	613

Table 3. Facts southern region

Partner Organizations & Facilitators

An SIYB Partner Organization (PO) is an institution/organisation/programme that has signed an agreement with the management of SIYB Programme to actively use the SIYB materials for training purposes. The POs are divided into six categories; Governmental organizations, International NGOs, Private companies, Social organizations, Training institutions and Vietnamese NGOs.

For every new PO, one or two staff members are assigned to become SIYB Facilitators and train the small-scale businesspersons on how to start up or improve the performance of their businesses. These facilitators are considered to be the main actors in POs and the SIYB programme with regard to the implementation of SIYB activities, by providing training services directly to entrepreneurs

The project's responsibilities are to develop support tools for PO's to facilitate their delivery of the programme workshops and to guarantee its quality and sustainability.

Facts - POs and facilitators

Total number of POs	170
Number of Facilitators (active/non active)	129/470

Table 4. Facts POs and facilitators

Impact assessments in the SIYB programme

The project has since the start carried out periodic impact surveys. The most important surveys have been:

- Mid term review
- Survey of partner organizations and facilitators (2000)
- Impact survey report HCMC (2000)
- Impact survey Danang (2000)
- Oxfam/SIYB impact study of women entrepreneurs trained in northern Viet Nam. (200)
- Ethnic minorities – Emerging entrepreneurs in rural Viet Nam. A Study of Business Training Impact On Ethnic Minorities in Yen Bai Province (2000).

Purpose of the survey

There are three main purposes for carrying out the impact survey:

- to measure the impact of the SIYB Programme after almost three years of its implementation.
- to provide information for the next phase and the strategy planning for improvement and fine tuning of the programme. The second phase of the project will start in November 2001 and the conclusions and recommendations from this survey will provide input concerning adaptations needed in implementing the project.
- to give feedback to all SIYB Programme stakeholders in Viet Nam such as: NU, Regional Teams, POs, facilitators etc.

Survey methodology

Sample size

At the time of conducting the survey, 4.615 entrepreneurs had been trained according to SIYB project database (MIS).

The Project Office asked the Regional Teams in Ha Noi, Da Nang, and Ho Chi Minh City to send in lists of trained entrepreneurs. This resulted in lists with a total number of 4.325 SIYB trainees, but only 4.186 of them had the necessary address details for being contacted by interviewers.

Therefore the survey has been conducted on the population of 4.186 SIYB trainees. Of these 3.592 had attended SYB training and 594 IYB training.

Considering the budget and purpose of the survey, the project decided to research four groups of trainees; SYB Male, SYB Female, IYB Male and IYB Female.

To decide on the sample size, a “A Sample Size Calculator” was used with the Confidence Interval of 95%. A 15 % reservation was added to the sample in case the original trainee could not be reached. This resulted in the following samples:

Total number of participants (4186)			
SYB (3592)		IYB (594)	
Male (1914, 53%)	Female (1678, 47%)	Male (321, 54 %)	Female (273, 46%)
Sample (320)	Sample (313)	Sample (175)	Sample (147)
Actual (266)	Actual (366 plus 16 people undefined)	Actual (151)	Actual (152 plus 13 people undefined)

Table 5. Samples for survey

Survey questionnaires

The survey questionnaires were based on questionnaires used for Papua New Guinea³. Changes were done based on testing (2 trainees in each region) and on comments from the Regional Teams.

A sample of SYB and IYB questionnaires are provided in annex 1.

Limitations of the survey

The major limitations of the survey are as follows:

³ The survey was developed by Jens Christensen, at ILO/SEED in Geneva

- The data in the MIS does not always correspond exactly to the actual numbers of trained SIYB participants since there is a delay in reporting.
- There were many missing answers to some questions, probably due to that these questions were difficult or sensitive to answer;
- The survey was extensive and it took long time to conduct each interview, which may have reduced the willingness to give elaborate answers.
- The amount of sample in each province was sometimes considered too small for the budget – and the interviewees were therefore selected from other provinces than from the sample list.
- The ratio of women and men was not the same in the survey as in the intended sample. The reason for this was that people on the sample list were sometimes replaced.

2. Profile of participants and their businesses

Summary

The typical **SYB** participant is a person between 25 to 39 years old who has post secondary education and has attended vocational training. The participant attended the training to learn how to start a business and wants to be his or her own boss.

The typical **IYB** participant is a person between 25 to 39 years old with university education who wants to improve his or her household business in the trade sector. The participant has previously received a loan from his or her family which has deposited t in a bank account.

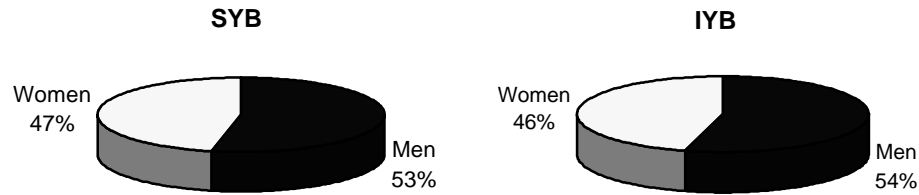
Gender

The SIYB Project has been successful in attracting an equal participation of men and women. However for both SYB and IYB the representation of men is slightly higher (see figure below). It should also be noted that a large part of women are trained by the Women's union, who only train women. Therefore, the other PO's are not good or eager enough in attracting women to the workshops⁴.

See also Chapter 6 – Gender.

⁴ At the time of writing this report (19 November 2001), the distribution between men and women has improved and now 51.5 % are women trained in SYB and 60.8 are women trained in IYB. Data is collected from the MIS.

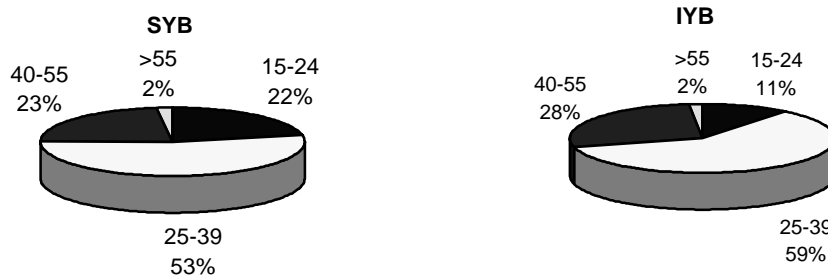
Figure 2. Distribution of men and women.



Age

A majority of all participants are between 25 and 39 years old. People in this age group are highly involved in economic activities and have potential for expanding their businesses, which is positive for the programme. IYB participants are slightly older than SYB participants.

Figure 3. Age groups



Education

The education level of the SIYB participants is higher than for the Vietnamese population in general where about 66 % complete primary school. The table below shows that almost all SIYB participants have attended Secondary school, grade 7-9. A large part has university education; 26 % for SYB and 50 % for IYB. This might indicate the lack of other alternatives for people with high education to attend business management training.

Table 6. Participant's level of education

	No formal schooling	Primary school	Secondary school	Post secondary	University	Other
SYB	-	1.7 %	23.9 %	46.5 %	26.3 %	1.6 %
IYB	0.3 %	0.6 %	5.4 %	35.8 %	50.2 %	7.7 %

Vocational training

Students going to vocational training normally enter at age 15. The training can last from a couple of weeks to up to 3 to 4 years. Good performance give students an opportunity to enter university.

61 % of all **SYB** participants and 64 % of all **IYB** participants have attended vocational training. This is positive since vocational training gives practical knowledge possible to build a business around. A reason why so many have attended Vocational Training is that many POs are Vocational Training Institutions.

Why join SIYB?

The main reasons to participate in **SYB** is either to find a business idea and/or to learn how to start a business (53 %). A second large group joined to improve general or specific aspects of their businesses (27%). This shows that the right target groups are reached since SYB is designed both for learning how to start as well as for giving basic skills in running an existing business.

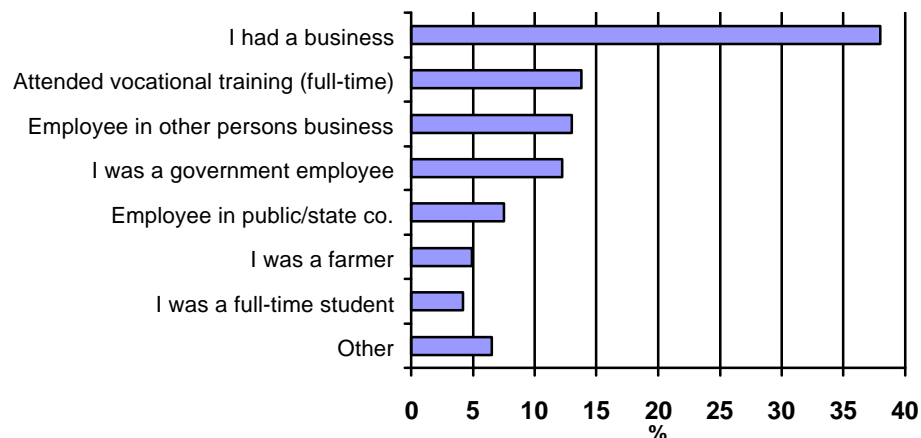
A majority of the **IYB** participants joined to the programme to improve the general or specific aspects of a business (54 %). 31 % joined because they wanted to learn how to start their own business. This last group should not have been included in the IYB programme since its focus is on improving an *existing* business. But it is interesting to note, on the other hand, that a considerable number of these people did start a business after IYB. See also Chapter 5 on business start-ups.

Occupation

At the time of attending the **SYB** training, 40 % of the participants were running a business. The second largest category consisted of employees in either state or private company or government employees. Almost 20 % were either regular students or students attending vocational training.

The occupation seems to be relevant for starting a business. 74 % of the participants thought that their previous occupation was “Quite relevant” or “Very relevant” to the skills needed to run a business today. Only 17 % thought it was not relevant.

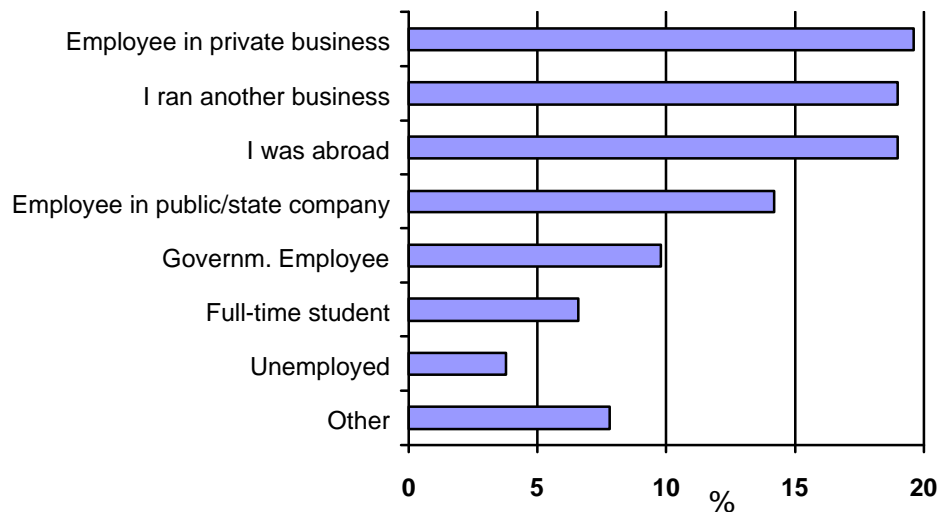
Figure 4. Occupation at the time of SYB training



In **IYB**, a majority of the participants were employees before they started a business or attended the training. Many were also living abroad which can be explained by the fact that some POs target returnees from Germany and other countries.

65 % said that this occupation was “Quite relevant” or “Very Relevant” to the skills needed to run a business. 25 % said that their previous occupation was not relevant. 10 % did not answer the question.

Figure 5. Occupation at the time of IYB training or before started a business



Had a business?

46 % of **SYB** participants had a business before participating in SYB. 90 % of these businesses had started before 1999 and 56 % had started already before 1996. The average number of employees was around 8⁵.

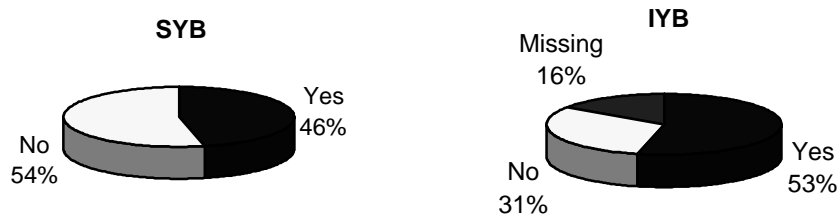
As long as these people have only *basic* business management skills they can still be within our SYB target group even though they have a business. It might be necessary however to change the definition of the target group as it now only includes people who have had a business for one year or less.

For **IYB** only 53 % had a business at the time of attending the workshop (see figure 5). The average number of employees was 16⁶. The target group has therefore been reached only partially, as the programme is designed *only* for existing business owners. Though, for participants that are employees in businesses an explanation can be that the manager is too busy to attend and send an employee instead. It should also be noted that some might be reluctant to say that they have a business.

⁵ The average number of employees is based on a total of 300 businesses belonging to participants.

⁶ The average number of employees is based on a total of 196 businesses belonging to participants.

Figure 6. Did participants have a business before the training?



Why start a business?

The main reason to have started a business for **SYB** participants, was first of all “I want to be my own boss” (44 %) and secondly “I have special skills that I can use in my business” (25 %) followed by “For economical reasons” (15 %).

For **IYB** the main reason to have started a business was also “I want to be my own boss” (64 %) followed by “I have special skills that I can use in my business” (22 %).

Business sector

Most of the participants’ businesses are found in the manufacturing and trade sector for **SYB** while trade and service is the largest for **IYB**. The differences might be due to the fact that there are more IYB activities in urban areas compared to SYB. See table below.

Preferably fewer businesses should be in the trade sector since no added value is created here.

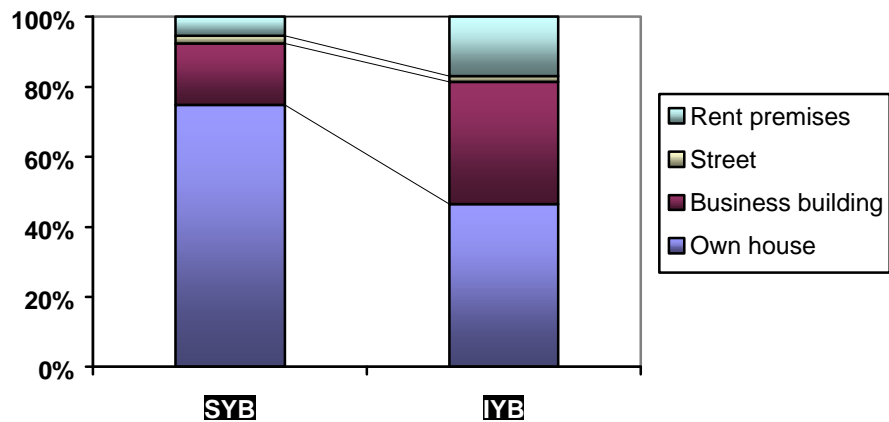
Table 7. Business sectors

	Trade	Manu- facturing	Service	Agriculture, fishing & forestry	Combination
SYB	38 %	40 %	16 %	5 %	1 %
IYB	45 %	22 %	32 %	1 %	-

Business premises

Most businesses are run from “my own house”. For IYB more businesses are run from dedicated business buildings and from rented premises. Few businesses are run from the street in both SYB and IYB. This shows that the programme have difficulties reaching more informal enterprises. See figure below.

Figure 7. Business location

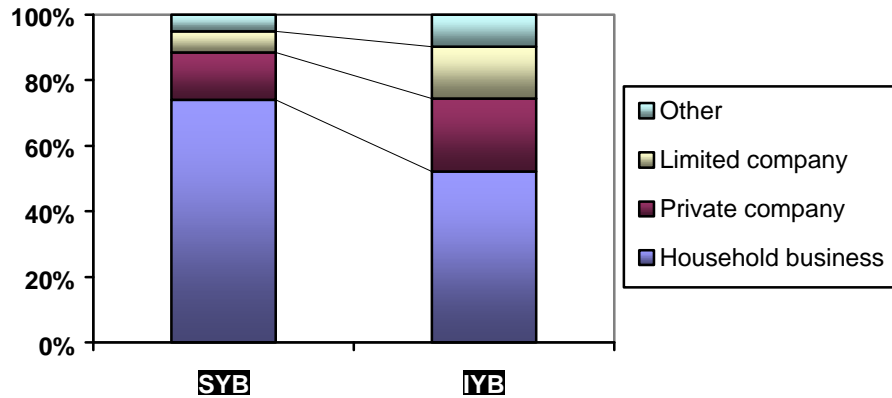


Legal entity

70 % of businesses in SYB are registered and 80 % in IYB. The survey also shows that many register their businesses after having attended the training. See Chapter 4 on business change.

Household business is the most common legal entity for businesses in both SYB and IYB. Not surprisingly, IYB has a higher share of private and limited companies. See figure below.

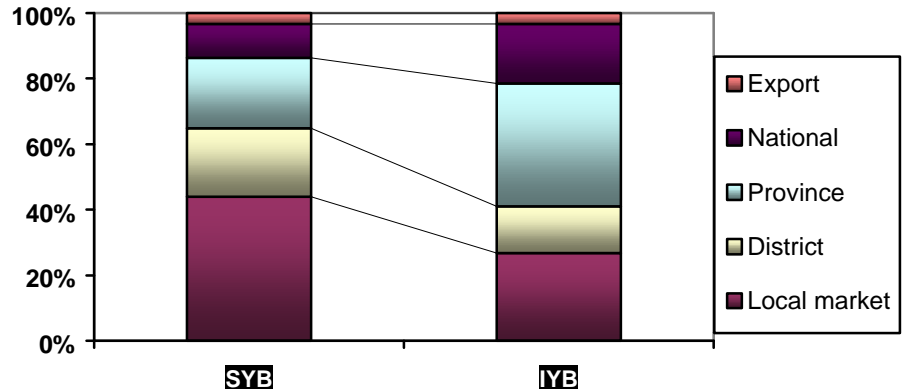
Figure 8. Legal entity of business



Markets

Local and district markets are most important for SYB while local and provincial markets are most important for IYB. See figure below.

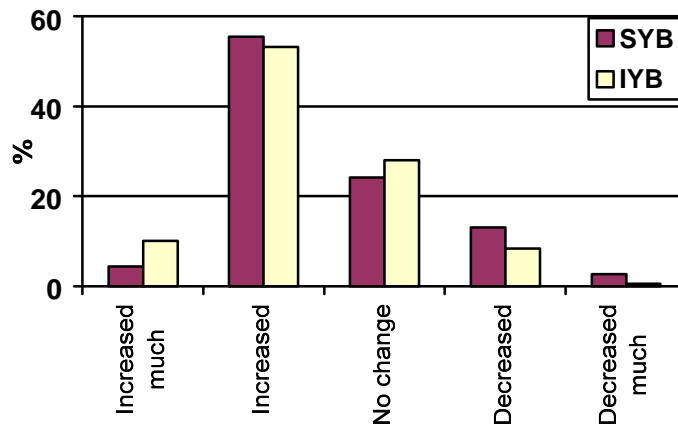
Figure 9. Most important markets



Sales

During the last two years, a majority of the enterprises have seen an increase in sales. This is not surprising since the annual average GDP growth rate has been 7.3 % between 1990-2000⁷. The IYB enterprises are a little bit more positive which might have to do with the fact that those enterprises are sounder. See figure below.

Figure 10. Change in sales during the last two years.



⁷ Viet Nam socio economic statistical bulletin, UNDP. 19 September 2001

Finance

A large amount of people have tried to get finance for their businesses prior to the SIYB training; 55 % for both SYB and 53 % for IYB.

Finance is mostly sought among family and friends followed by a private or public bank and social funds. The highest success rate of receiving finance was found at social funds.⁸

In a study on micro finance in Viet Nam in 2001⁹ it is clear that Vietnamese rural household today borrow money from the formal banking system and less from private money lenders. This is also reflected in our survey.

Table 8. Sources and success of getting finance

	SYB		IYB	
	Try to get finance	Got the loan (success rate)	Try to get finance	Got the loan (success rate)
Family & friends	73	67 (92 %)	44	33 (75 %)
Private or public bank	61	54 (88 %)	31	20 (64 %)
Social funds (all SYB are from Women's union)	17	17 (100 %)	11	11 (100 %)
Loan & savings scheme	15	13 (87 %)	6	4 (66 %)
Money lender	4	4 (100 %)	16	7 (44 %)
Internat. Project	-	-	3	2 (66 %)

Bank account

For SYB, only 16 % have a bank account and 9 % have a special account for the business.

In IYB, 51 % have a bank account but only 3.5 % have a special account for the business.

⁸ It is likely that more people who have applied for and receive a loan answer this question. Success rates might therefore be lower in reality.

⁹ Microfinances in Vietnam: A survey of Schemes and Issues. DFID, State Bank of Vietnam, April 2001.

3. Delivery and Quality of training

Summary

Most SIYB workshops are delivered three times a week or more and last for six to seven days. SYB training is the most common type of training. Almost one third of all SYB workshops are too short.

IYB participants pay for the training more often than SYB participants (56 % compared to 40 %). The average fee paid 19 US\$ for SYB and 23 US\$ for IYB.

After Training Support (ATS) is received by more than 30 % of the participants. The support given is mainly Individual Consulting.

SYB participants are more satisfied with the training than IYB participants. 71 % of SYB participants find it good or excellent compared to only 60 % for IYB.

The difficulty level of training modules is suitable and for IYB the marketing module is most popular.

Type of PO

The SIYB programme works with six types of Partner Organisations (POs). In the table below you can see the types of POs and how many they trained of the participants in the study:

Table 9. Type of PO and trained participants

Type of PO	No. of participants trained in study (%)		
	SYB	IYB	Total
Governmental Organisations	117 (18 %)	120 (38 %)	237 (25 %)
Training Institution	163 (25 %)	72 (23 %)	235 (24 %)
International NGO	166 (26 %)	30 (9.5 %)	196 (18 %)
Vietnamese NGO	77 (12 %)	56 (18 %)	133 (14 %)
Social Organisations	110 (17 %)	13 (4 %)	123 (13 %)
Private Company	8 (1 %)	15 (4.5 %)	23 (2 %)
Missing	7 (1 %)	10 (3 %)	17 (2 %)
Total	648 (100 %)	316 (100 %)	964 (100%)

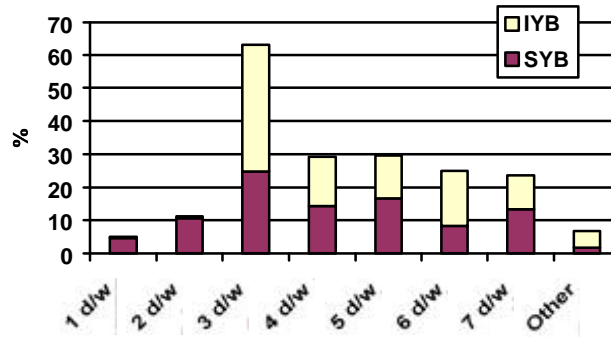
Frequency of training sessions

Most workshops are run three times a week. However there is a great variation in the frequency. It would be better if more training was conducted three times or week or less. Especially for business people, it can be very difficult to leave the business for a whole week of intensive studies.

In a study comprising 200 women interested in studying business management¹⁰, it was shown that 64 % prefer to study in the evenings and 75 % do not want to study full days. This is an indication that less intensive training is preferred. For POs in SIYB, training done only once or twice is often carried out in evenings.

¹⁰ A study carried out in 2001 by Women's Union and Maastricht school of management within project. "Training for Women in Micro and Small Enterprises, Phase 2". <http://utopia.ision.nl/users/jjvoeten/twmse2/home.htm>

Figure 11. Frequency of training sessions



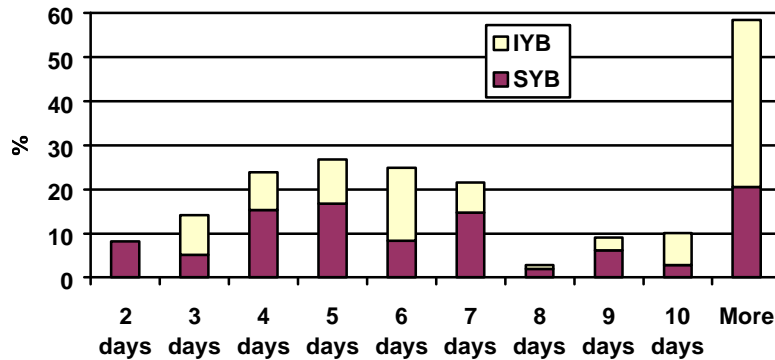
Amount of training

An **SYB** workshop lasted on average 6.6 days and **IYB** training 7.8 days.¹¹ The recommended amount is five days for SYB and one day for each of the six IYB modules.

29 % of the **SYB** participants have four days of training or less which is less than the recommended five days.

For **IYB** it is more difficult to assess if the amount of training is sufficient since some participants might have attended training on only one module. See figure below.

Figure 12. Amount of training



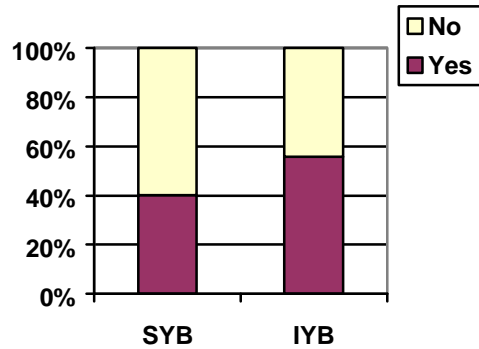
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Fees

56 % of the **IYB** participants pay for participating in the training and 40 % of **SYB** participants.

¹¹ More than 10 days is calculated as 11 days. The real average is therefore likely to be higher.

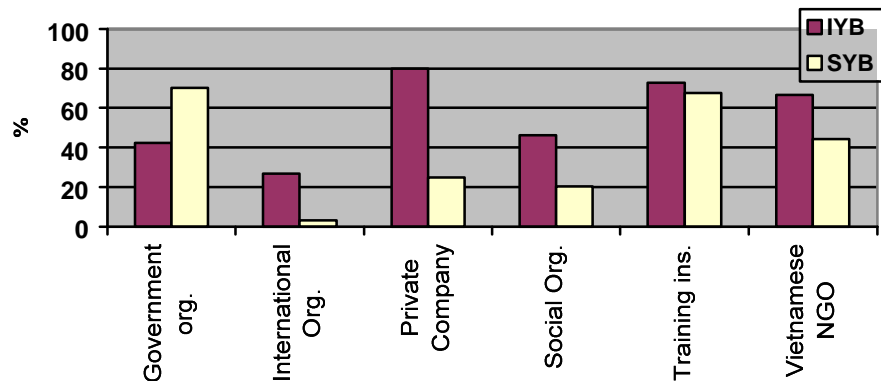
Figure 13. Did participants pay for SIYB training?



The average fee paid (calculated among paying participants) is 281.000 VND (19 US\$) for **SYB** and 340.000 VND (23 US\$) for **IYB**. As many as 95 % among the SYB participants and 93 % amongst the IYB participants thought this was a fair price. 82 % from SYB and 85 % from IYB would be willing to pay again to attend a similar workshop.

Private companies is the type of PO that most often charges for the IYB training, while government organizations most often charges for SYB training. The types of organisations charging the most seldom is international NGOs for both SYB and IYB training. See figure below.

Figure 14. Percentage of fees-paying participants at different types of POs



Men are paying for the training to a higher degree than women. In **SYB** 59 % of the men pay compared to 26 % of the women. For **IYB**, 66 % of the men pay compared to 43 % of the women. The reason for this is that more women are trained by social organizations such as Women's union, who charge less often for the training.

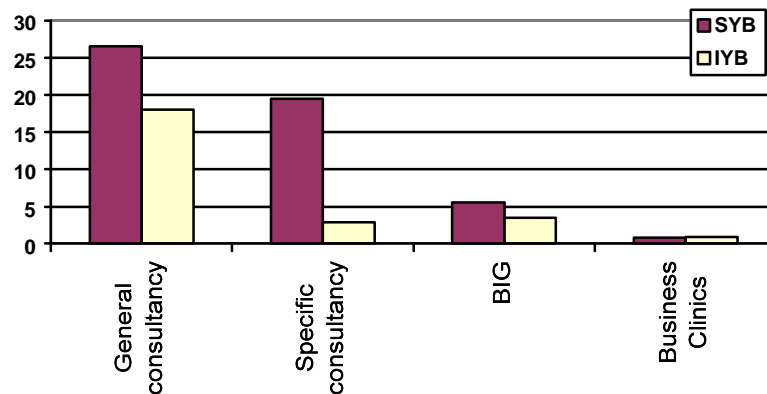
The education also makes a difference. As many as 70 % of IYB participants with university education pay compared to only 15 % of SYB participants having graduated secondary school.

After Training Support

In conclusion, the results of this study shows that it *is* possible to charge certain target groups for business management training in Vietnam.

After Training Support (ATS) has been quite difficult to introduce so far and will be emphasized in the second phase of the project. However, almost 40 % of **SYB** and 30 % of **IYB** participants said to have received it. The far most common ATS activity is Individual Consulting followed by Business Improvements Groups (BIGs). Consulting is divided into general or specific issues. Specific consulting includes for example business planning, tax and legal advice. See figure below.

Figure 15. After Training Support (ATS)



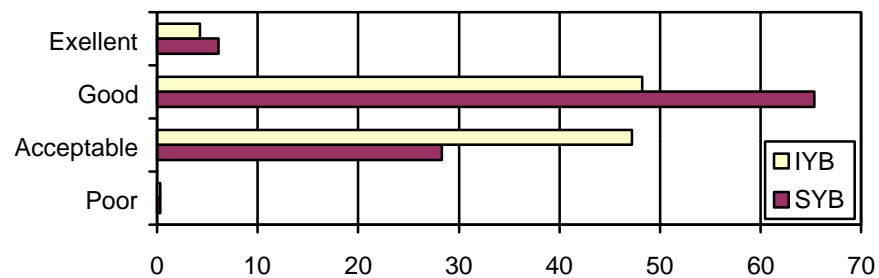
Private companies and training institutions are the types of POs that deliver the most ATS after **SYB** training (75 and 62 % respectively). International NGOs delivers the least ATS (19 %).

ATS after IYB training is again carried out mostly by private companies (75 %) and training institutions (52 %) while social organizations (0 %) and international NGOs (14 %) deliver the least.

Quality of training

71 % says the quality of the **SYB** programme is good or excellent. However, more than every fourth participant finds the quality “acceptable”. This shows that the quality aspects of the programme need to be improved substantially. See figure below.

Figure 16. Quality of SIYB training



Further analysis shows that **SYB** participants trained by Social organisations are most satisfied with the quality. (85 % rates training as good or excellent). Participants trained by Governmental organizations are least satisfied (58 % rate training as good or excellent).¹²

The survey also shows that people with lower education are more satisfied than those with higher education. This can of course be an effect of different POs having different target groups and quality of the training, or that those with higher education are more demanding, but it can also be that the SYB material is more suitable for those with lower education.

There is also a tendency that those who already had a business are more satisfied with the training. Also women, non-paying participants, and those who had not yet registered their businesses are more positive.

The participants of the **IYB** programme are less satisfied with the quality than in SYB. As many as 47 % says the quality is only “acceptable” while 52 % finds it good or excellent. See figure above.

For IYB it shows that people with lower education are more satisfied than those with higher education. The training was also rated higher by people who had a business at the time of the training than among those who didn’t (60 % found training good or excellent amongst existing business owners and 43 % those without a business). This makes it clear that by recruiting right people for IYB training (i.e. existing business owners) we will have more satisfied participants.

IYB trainees at International NGOs were most satisfied followed by Governmental organizations (79 % respectively 67 % found the training good or excellent).

A note should be done to the above analysis. The result is not in line with the result to the question on whether the participants would recommend friends to attend

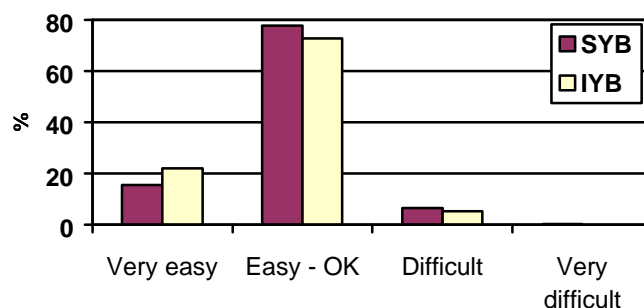
¹² POs are divided into five categories, Governmental organisations, private companies, social organisations, training institutions and Vietnamese NGOs. Only 3 participants were trained by private companies in SYB and they are not included in the analysis above.

Training modules

SIYB training. For SYB 92 % says they would recommend the training and for IYB the equivalent figure is 97 %. Maybe the conclusion is that participants do find the training useful but they also see room for improvements. It will be important to investigate quality issues of the training in future evaluations of the programme.

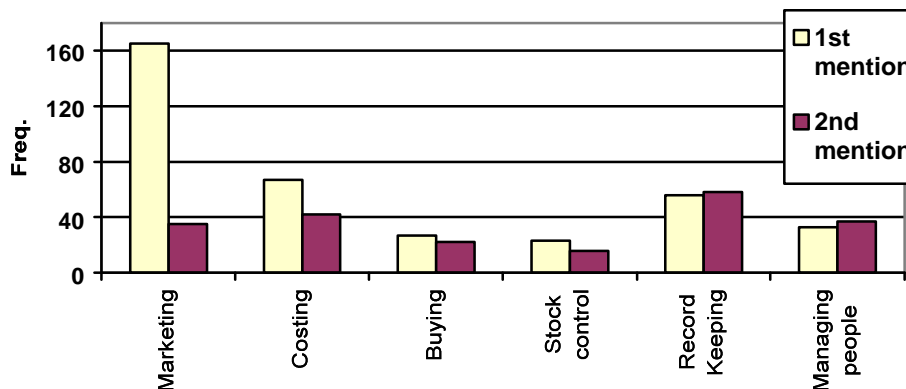
The majority of the participants find the level of difficulty of the training modules suitable. The tendency is towards the module being easy rather than difficult. As can be expected, participants with higher education find the modules easier. As many as 24 % of SYB participants with university education find the modules *very easy* and equally 31 % of the IYB participants.

Figure 17. Level of difficulty of training modules.



The most popular module in IYB is by far Marketing followed by Record keeping and Costing. See figure below.

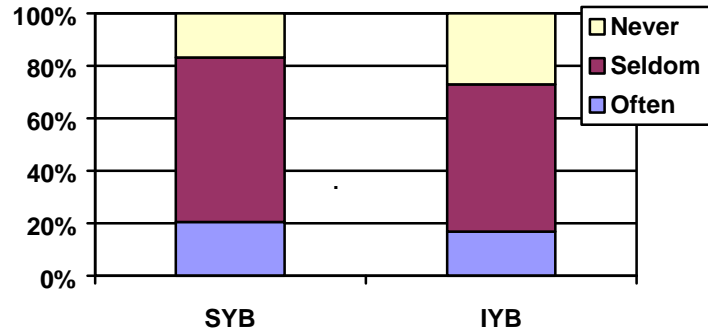
Figure 18. Most popular modules in IYB



The majority of the former participants seldom or never consult the SIYB manuals after the training, although around 20 % use them often. Considering that not all participants have a business this is probably a good result. The major two reasons

for not consulting the manuals regularly is either lack of time (SYB 73 %, IYB 59 %) or that “I learnt everything already” (SYB 16 %, IYB 28 %).

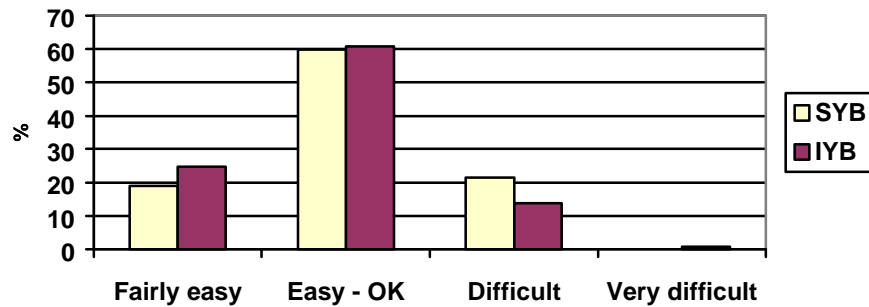
Figure 19. How often are SIYB manuals consulted?



Application
of
knowledge

Around 80 % found it easy to apply to their business what they had learned in the training. This must be considered a very good result and a sign that the SIYB methodology is the right approach. See figure below.

Figure 20. How easy was it to apply new knowledge?

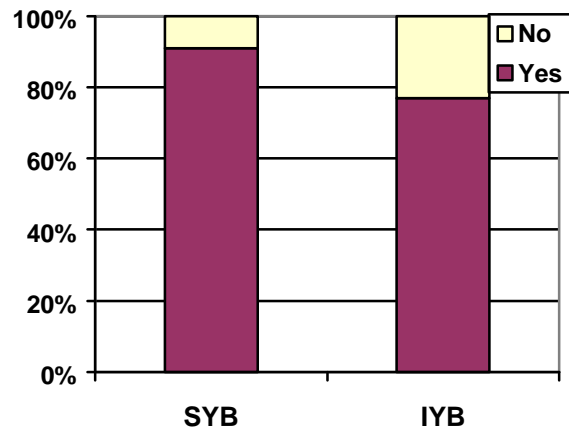


Business/
Action plans

The vast majority of **SYB** participants completed their business plans after the workshop. For **IYB** a lower percentage completed Action plans for the different modules.

The main reason for not having completed the Business plans in **SYB** was that people were too busy.

Figure 21. Completion of Business/Action plans



4. Business change and Impact

Summary

Both SYB and IYB participants carry out more business activities after the SIYB workshops than before.

SIYB participants are mainly positive about their future businesses performance. More than 50 % of all respondents believe that their businesses' productivity, profit and sales will increase. The main reason for believing this is that they see the business environment and that they have improved business management skills.

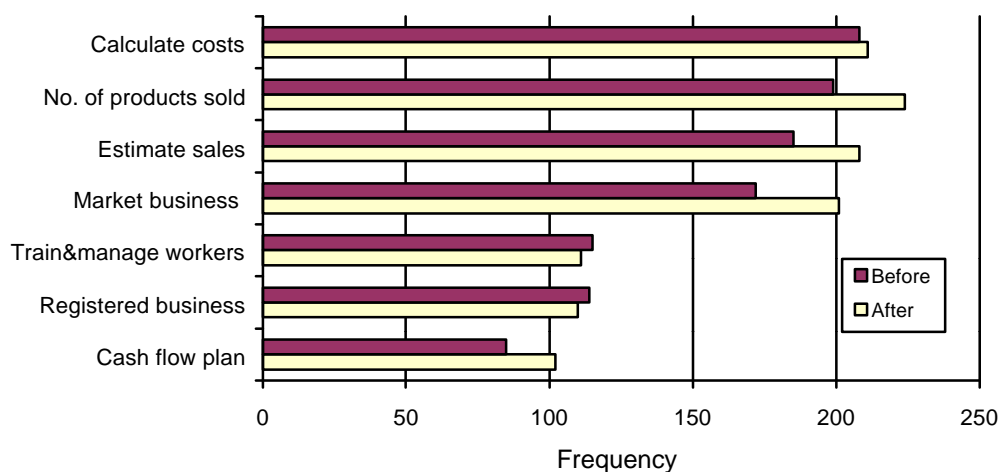
More than 20 % of IYB participants also believe they will employ more people in the future. In both SYB and IYB, more than every second participant has already employed new staff. SYB participants employ women to a higher degree than IYB participants.

Business activities

The participants in SIYB are expected to acquire a number of new skills to introduce in their business. For SYB the most common activity carried out before the training is calculation to set prices. After the training, estimation of sales revenues, was the activity carried out by most participants. It is clear that more activities are carried out after the workshop. See figure below.

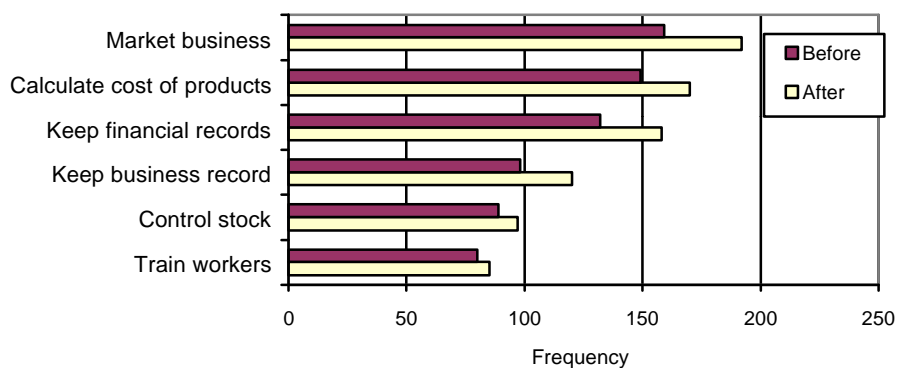
Marketing is often a new concept for Vietnamese entrepreneurs. For SYB only 26 % uses word-of mouth for marketing and as many as 14 % say they don't see a need for marketing their business. Many people also use sales promotion or a combination of word-of-mouth, signs and sales promotion.

Figure 22 Activities carried out before and after SYB



In IYB the activity carried out by most participants both before and after the workshop was marketing. On the whole, many participants introduce new activities in their businesses after the workshop, just like for SYB.

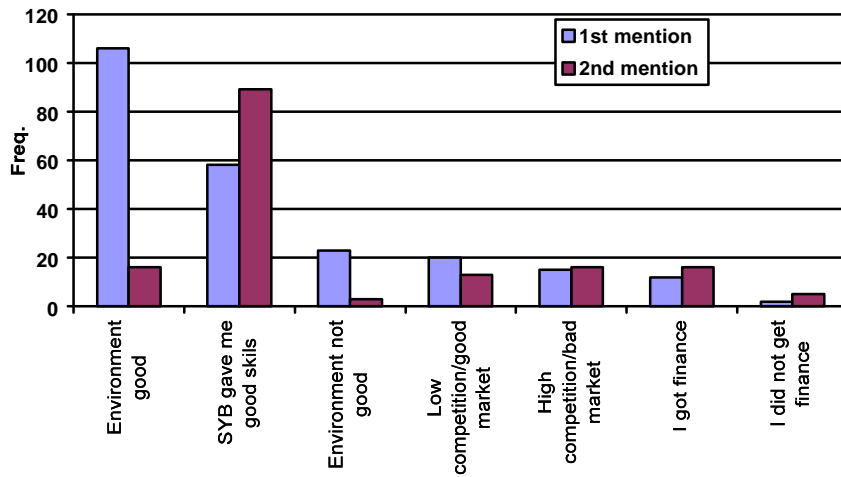
Figure 23 Activities carried out before and after IYB



Performance indicators

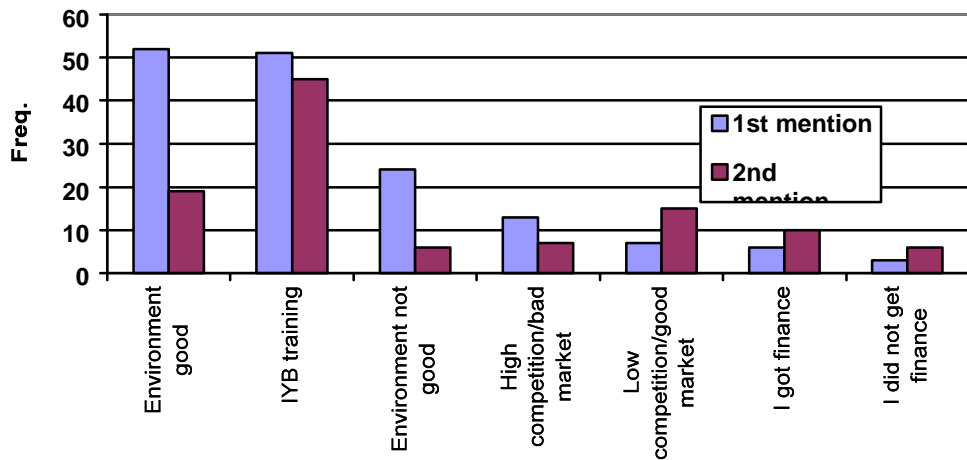
The SYB training has an effect on a number of performance indicators of the participants' businesses. The number of employees is stable for most companies while productivity, profit and sales increased for more than 55 % of the enterprises. In the long run, this is likely to have an effect on the number of employees. See figure below.

Figure 26. What influenced changes in performance indicators? (SYB)



The **IYB** participants see a good business environment as the main reason for an improved performance closely followed by IYB training.

Figure 27. What influenced changes in performance indicators? (IYB)



Job creation

The 300 **SYB** participants that had a business *before* the training, have employed 155 people after the SYB training. This is equal to slightly more than one employed in every second SYB participant's business. Based on all SYB participants, including those without a business, it is equal to one employed per every fourth trained participant. For whole programme with 5.294 SYB participants, this would mean more than 1.300 new jobs.

76 % of the new SYB employees are women.

49 of 316 **IYB** participants said to have employed more people after training workshops. Totally they reported to have employed 179 workers. This is *more* than one person employed per every second IYB participant. For all participants trained in IYB, this would equal around 1.000 persons employed.

46 % of the new IYB employees are women.

Based on the results of the survey it can be estimated that total 7.251 participants in **SYB and IYB** participants' together created a total number of 2.300 jobs in their businesses.

Observe that new jobs created also include part-time and temporary workers.

Finance

20 % of existing business owners have tried to get a business loan after the **SYB** training. The most common source to look for a loan was in a private or public bank followed by family & friends. It was easiest to attain the loan from the Women's union not including money lender. This is a fact since women's union has good linkage to credit services. The SYB participants were to a higher degree looking for finance among family and friends before the training (see Chapter 2).

Table 10. Sources of finance after training, SYB

SYB	Try to get loan after training	Got the loan (success rate)
Private or public bank	26	4 (15 %)
Family & friends	17	4 (24 %)
Social fund (Women's union)	16	15 (94 %)
Loan & savings scheme	9	1 (11%)
International project	3	1 (33 %)
Money lender	1	1 (100 %)

Of all responding **IYB** participants, including those not having a business at the time of the training, 19 % tried to get a loan *after* the training. Including only business owners, 36 % tried to get funding. It is interesting to not that more people went to formal institutions such as banks after having participated in IYB training. See figure below.

Table 11. Sources of finance after training, IYB

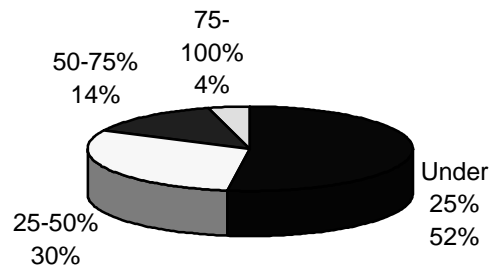
IYB	Try to get loan after training	Got the loan (success rate)
Private or public bank	21	4 (19 %)
Family & friends	17	12 (70 %)
Money lender	12	8 (67 %)
Social fund	6	Info. missing
Loan & savings scheme	5	3 (60 %)
International project	1	1 (100 %)

Reasons for not getting a loan after **IYB** training was mainly the inability to meet certain requirements such as collateral, approved business plan and capability to pay interest rates.

Reinvest-
ment of
profit

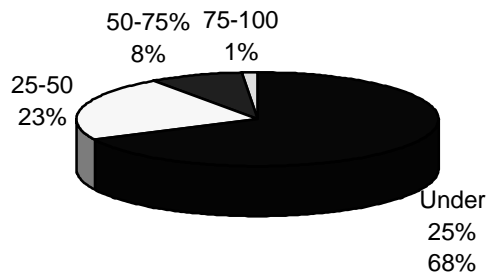
In **SYB**, the profit is reinvested by a vast majority of the entrepreneurs (97 %). More than 80% of the participants use less than 50 % of the profit for private uses. This shows that the business owners are interested in letting their businesses grow. See figure below.

Figure 28. Percentage of profit for private use. (SYB)



Among **IYB** participants, 96 % say they reinvest the profit. 90 % of them use less than 50 % of the business income for private use and 68 % respondents use under 25 % for private use. IYB participants use less of profit for private use compared to SYB participants. This shows that IYB participants, in comparison to SYB, run their business more from a strategic point of view and less for earning their daily bread.

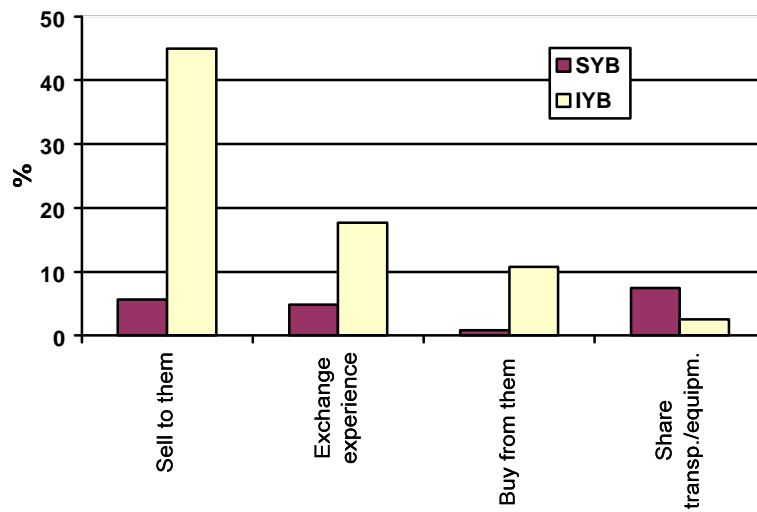
Figure 29. Percentage of profit for private use (IYB)



Net-working

The SIYB training is participatory and intends to create a good atmosphere for establishing networks and new relationships. A number of participants claim to have struck up business relationships with other participants. The majority buys from other participants but not the same amount of people buy from other participants which is not logical. Many also exchange experience and some share transport and/or equipment. It is clear that **IYB** participants are better on networking than **SYB** participants.

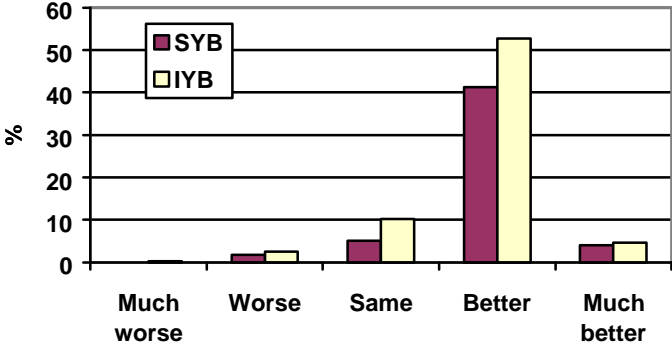
Figure 30. What kind of relationship have you struck up with the other participants?



Future expectation

Both SYB and IYB participants are fairly positive about their future business performance. IYB participants are slightly more positive than SYB participants. This is also in line with the fact that the IYB businesses are more solid and more of their profit can be reinvested.

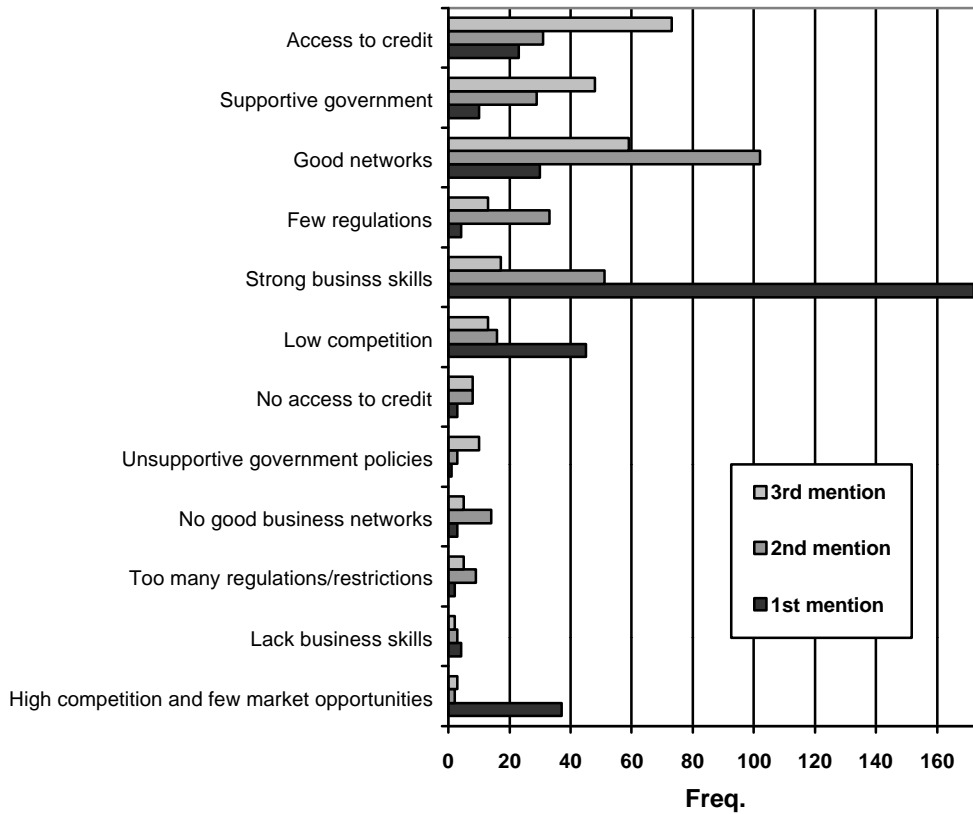
Figure 31. Future change in business



Many **SYB** respondents believe their future business performance will be improved thanks to their now stronger business skills. They also believe they have good networks, good access to credit and that the competition is fairly low.

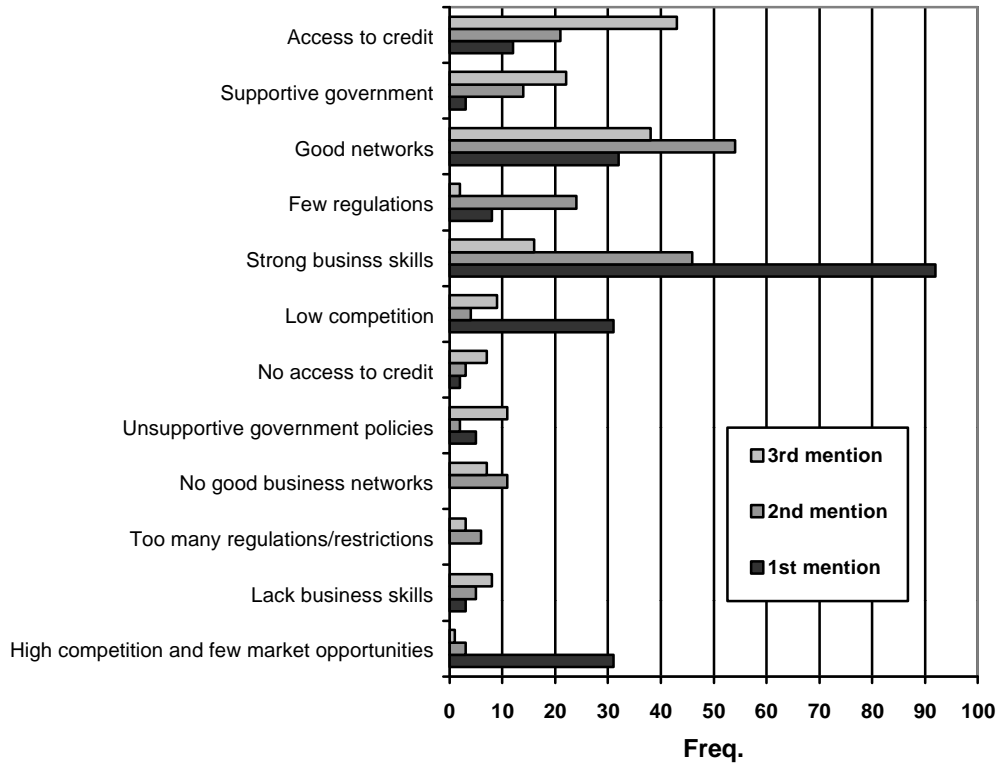
Those few who believe in a worse future business performance mention high competition and few market opportunities as the main reason.

Figure 32. Why future change in business performance. (SYB)



IYB participants also believe their businesses will improve thanks to their improved business skills, good network and access to credit. High competition is again seen as main reason for worse future performance.

Figure 33. Why future change in business performance. (IYB)



5. Business start-ups

Summary

The SYB programme has as a main goal that participants start a business after the training course. 14 % of those not having a business at the time of attending the SYB training started a business afterwards.

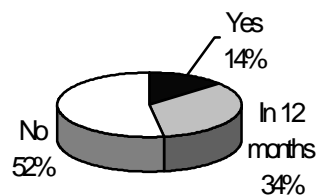
In the IYB programme all participants are supposed to have a business when attending the training. Still the survey showed that 18 % of IYB participants started a business after the training.

The main reason for not having started a business after SYB was that people found a job. Most of the businesses started were found in the agricultural sector.

Business start-ups

The **SYB** has as main goal that participants start a business after the training course. Of the surveyed 648 participants 348 (54 %) did not have a business at the time of the training. Of these 348 people, 47 (14 %) started a business after the training and another 118 (34 %) planned to start within 12 months.

Figure 34. Did you start a business after the SYB training?¹³

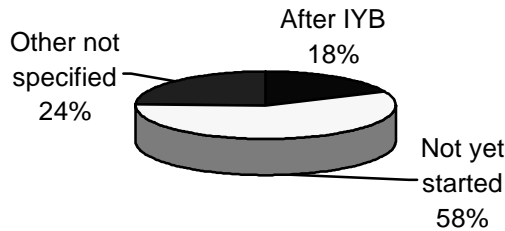


¹³ Only include those who did not have a business at the time of the SYB training

It is interesting to note that also participants in the **IYB** programme started a large number of businesses *after* the training. This is an unanticipated effect since the aim is that all IYB participants already have a business when attending the training. Of those not having a business at the time of the training, 19 % started after the course. This is actually higher than the corresponding figure for SYB.

If the figures for business start-ups from both SYB and IYB is applied to all 7.251 people trained in SIYB training, around 560 new enterprises have been started totally.

Figure 35. Did you start a business after the IYB training?¹⁴



Why not start a business?
(SYB)

The main reason for *not* having started a business after the **SYB** training was that “I found a job” (32 %) followed by “I cannot raise the money” (27 %) and “It is too difficult” (19 %).

Profile of start-ups
(SYB)

The new businesses started after **SYB** training are quite well spread throughout the different sectors. But compared with the SYB participants who had a business before the training, they are to a higher degree found in the agricultural and service sectors.

Table 12. Sectors for new businesses started after SYB

Trade	Manufacturing	Service	Agriculture, fishing & forestry
26 %	17 %	26 %	30 %

74 % said their business was run from home and 15 % from a business building.

56 % of the new businesses had been registered.

¹⁴ Only including those 47 % not already having a business at the time of the training.

Finance (SYB)

The most important markets were local markets followed by markets in the province and thirdly, district markets.

41 % said their sales had already increased since the start-up and for another 38 % it had stayed the same.

28 % of those who started a business after SYB training also tried to get finance. The pattern is the same as for the existing business owners; it is most common to loan from family and friends and private and public banks.

Table 13. Sources of finance for businesses started after SYB

Categories	Try to get finance	Succeeded (success rate)
Family & friends	6	6 (100 %)
Private or public bank	4	2 (50 %)
Loan & savings scheme	1	1 (100 %)
Social fund (Women's union)	1	1 (100 %)
Money lender	1	1 (100 %)

Job creation (SYB)

The 47 businesses, started after the SYB training, have together employed 160 people, or 3,4 people per business in average. This is equal to more than one person employed per every fourth person trained. Observe however that some of these are temporary or part-time employees.

Based on the results of the survey it can be estimated that of 5.294 trained SYB participants more than 1.300 jobs were created in newly started businesses.

6. Gender

Summary

Women attending the SIYB programme are generally older than men and have lower education.

Women are to a higher degree involved in business activities or farming, when attending SIYB training, compared to men. Their businesses are also less established, more often household businesses and to a higher degree run from their own house. In the SYB programme, more of women's businesses are unregistered.

Age

Women attending **SIYB** workshops are generally older than men. There are fewer women in the category of 15-24 and more in 40-55. See figures below.

Figure 36. Gender and age, SYB

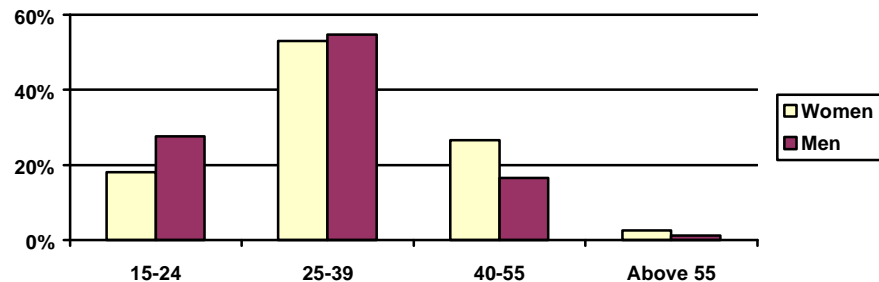
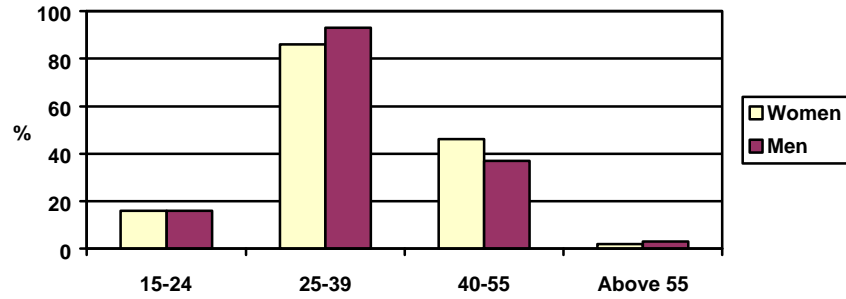


Figure 37. Gender and age, IYB



Education

Women generally have lower education than the men in both SYB and IYB. See figures below.

Figure 38. Gender and education, SYB

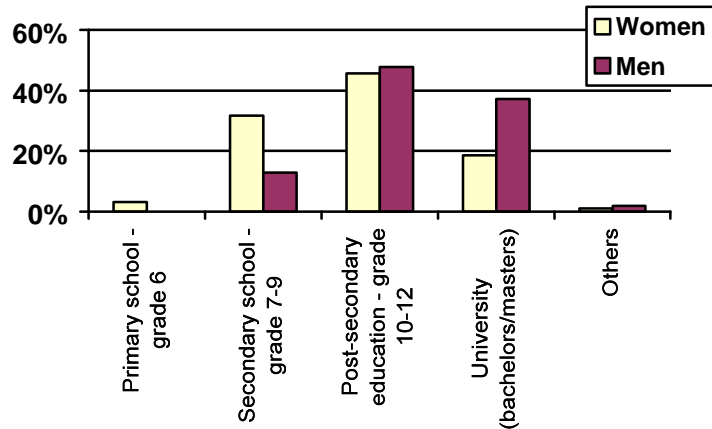
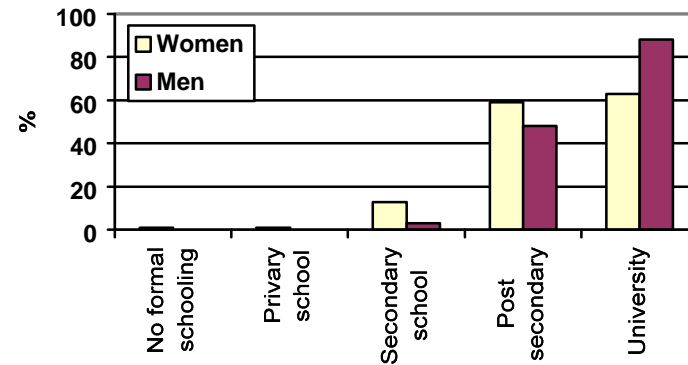


Figure 39. Gender and education, IYB



Occupation

Women attending **SIYB** training were to a higher degree involved in activities such as farming and running a business. In **SYB** men were to a higher degree students while more men than women in IYB were unemployed. See figures below.

Figure 40. Gender and occupation before training, SYB

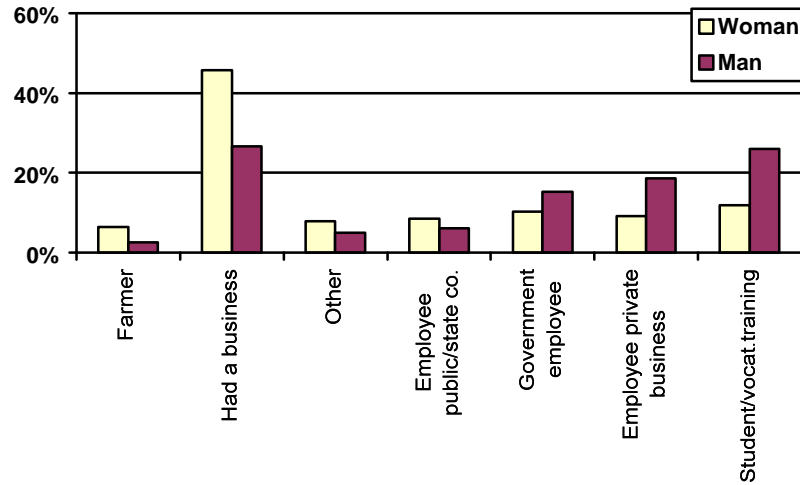
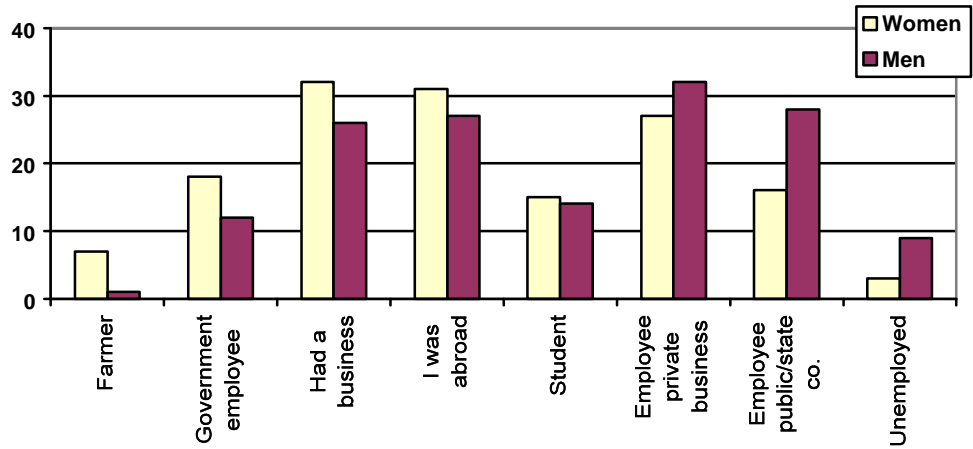


Figure 41. Gender and occupation, IYB



Have a business?

More women than men had a business at the time of attending the SIYB training. The difference was especially large for SYB participants

Table 14. Gender and business ownership, SYB

SYB	<i>Yes</i>	<i>No</i>	<i>Total</i>
<i>Women</i>	56 %	44 %	100 %
<i>Men</i>	32 %	68 %	100 %

Table 15. Gender and business ownership, IYB

IYB	<i>Yes, before IYB</i>	<i>Yes, after IYB</i>	<i>No</i>	<i>Total</i>
<i>Women</i>	62 %	9 %	29 %	100 %
<i>Men</i>	58 %	10 %	32 %	100 %

Profile of businesses

Women's businesses were to a higher degree started as *family-owned businesses*, as compared to businesses started on own initiative. In **SYB** 67 % of women's businesses started as family owned compared to 46 % for men. In **IYB** 46 % women had a family-started business compared to 41 % for men.

Manufacturing was the most usual *business sector* for women in **SYB** (47 %) followed by trade (31 %) and service (15 %). Men were more active in the area of trade (52 %) followed by manufacturing (26 %) and service (19 %).

For **IYB** there is no big difference between business sectors. Women and men are equally involved in trade (44 % and 45 % respectively) while slightly more women were involved in service and men were slightly more active in manufacturing.

In the **SYB** programme, it is clear that the women's businesses are *less established* than the men's. Women's enterprises are more often run from the house (83 % compared to 60 % for men), they have more often a household business (84 % compared to 53 %) and fewer women have registered their enterprise (61 % compared to 92 % for men).

The same tendency is seen for the **IYB** programme. More women than men run the business from their own house (51 % women compared to 41 % men) and more men run their business from a dedicated business building (40 % compared to 32 %). More women than men also have household businesses (59 % women compared to 47 % men) while men to a higher degree have private companies (25 % compared to 17 %). Almost equally many men and women had a limited or joint-stock company (18 % of the women and 17 % of men). There is no major

difference in whether the businesses are registered or not (82 % of women's businesses are registered compared to 79 % of men's businesses).

In the **SYB** programme, more women than men *started a business* after the training (17 % compared to 10 %), Equally many men and women planned to start a business within the next 12 months.

7. Conclusions and recommendations

The SIYB programme in Viet Nam is on the whole successful. The total number of people trained is larger than expected. SIYB participants believe to a high degree that the training has had an impact on their business' performance and a large number of jobs have been created. However, some of the programme's problems concern large differences in *how* training is delivered as well as differences in *quality* of the delivered training. There is also a potential of improving the programme through better reaching the right target groups.

Below you find some more specific conclusions based on the survey followed by recommendations to the SIYB project.

1. Smaller, more targeted impact surveys

The survey covered all three regions where SIYB is active in Viet Nam and focused on four groups, IYB men/women and SYB men/women. However, both Regional Teams in south and central Viet Nam had requests for carrying out impact studies on more specific target groups, e.g. rural target groups and women.

The survey itself was ambitious. There was a large number of questions (70 and 87 respectively) that made the interviews long which might have discouraged interviewees to answer all questions.

Recommendations

- I. Carry out impact studies and market surveys of smaller size at regional level, in addition to national studies.
- II. Make a shorter questionnaire which focus on customer profile, satisfaction with training, change in businesses, business start-ups and job creation.

2. Better reach of IYB target groups

The profile of IYB participants does not always correspond to the intended target groups. Just over half of the IYB participants say they have a business at the time of attending the training. Since the focus of the training is to improve an *existing* business, this is not satisfactory. POs therefore need to be stricter in recruiting and selection of IYB participants.

Recommendations

- I. Stress the importance on choosing the right target group in the new Marketing module.
- II. Focus more on how to recruit and select participants in ToFs and in training of POs.
- III. Follow-up on who attends the IYB training even if they are not business owners.

3. Better reach of SYB target groups

Almost half of all SYB participants had a business already when attending the training. Many of these businesses have been run for several years and are already registered. More focus must therefore be put on attracting *potential* entrepreneurs and entrepreneurs only having started their business recently (within one year).

Recommendations

- I. Focus more on how to recruit and select participants in ToFs and in training of POs.
- II. Stress the importance on choosing the right target group in the new Marketing module.

4. Put more focus on how training is delivered

The way SIYB training is delivered varies a lot between different POs. For example number of training days, fees charged etc. This can be positive if it reflects different needs of the market. It is on the other hand, can be negative if the training does not follow the minimum requirements, as is the case when 29 % of all SYB training is too short.

Recommendations

- I. Quality standards need to be more focused in ToFs
- II. More support to POs and Facilitators in the form of refresher training and marketing.
- III. More follow-up on how training activities are carried out is needed by National Unit, Regional Teams and POs.
- IV. Promote different ways of delivering training, for example evening classes, low intensive training, and training combined with vocational skills.

5. Fees: continue to work with market and social approach

The survey shows that it is possible to charge for business management training to a large number of people in Vietnam (40 % of SYB participants pay and 56 % of IYB participants). The project should therefore continue to work with the two-fold strategy, **Market oriented approach** – cost recovery or market based fees for the training for target groups that afford to pay. **Social oriented approach** – establish linkages with other programmes that can free training for vulnerable target groups.

Recommendations

- I. Communicate the two-folded strategy to the SIYB network through the Marketing module.
- II. Make clearer that organizations can only deliver free training to those target groups not having the means to pay, mainly rural and poor.
- III. Support market oriented POs in how to charge fees (Marketing module).
- IV. Support socially oriented POs in finding ways to fund training (Marketing module).
- V. Make sure there is no unfair price competition in urban areas. Encourage POs to agree on regional levels for fees.

6. Improve quality of the SIYB training

The quality of the training is not satisfactory according to the participants. More than 45 % of the IYB participants and more than 25 % of the SYB participants rate the quality as only “acceptable”. SYB has considerably higher rating than IYB.

Recommendations

- I. Quality standards need to be focused more on in ToFs.
- II. Reduce number of POs so the active one can have more resources
- III. Stricter selection of SIYB facilitators.
- IV. More support to POs and Facilitators in the form of refresher training and marketing.
- V. More follow-up on how training activities are carried out is needed by National Unit, Regional teams and POs.
- VI. Make evaluations on why the quality is rated low. Ask what improvements are needed according to participants.

7. Communicate level of difficulty of SIYB training material

The level of difficulty of the training material is suitable to a majority of the participants – but considered too easy for many participants with higher education.

Recommendations

- I. Be clear in marketing of SIYB to whom it is most suitable, maybe it is less suitable for people with university education. This is especially important if self-study module is introduced.
- II. Coordinate with other providers of business management training targeting MSEs and SMEs.

8. Focus on value-adding business sectors

As many as 38 % of SYB businesses and 45 % of IYB businesses (started before the training) belong to the sector of trade. Since this is not a value-added sector the project should instead focus more on businesses in manufacturing, service and agriculture.

Recommendation

- I. Influence POs to recruit more businesses from value added sectors (Marketing module).

9. Continue introduction of After Training Services (ATS)

Many participants have received ATS in the form of individual counselling. Very few have joined Business Improvement Groups, Business Clinics and Business Clubs.

Recommendations

- I. Continue support to POs in carrying out ATS activities.
- II. Show good examples of POs successful in carrying out activities.

10. Put stronger focus on decent jobs and sustainability

Even if this survey shows that many jobs have been created in the businesses we work with, we cannot know whether it is a direct effect of the SIYB programme. What we do know however, is that the SIYB programme is working with small businesses where many jobs are created and that we have a chance to influence how the businesses grow.

Recommendations

- I. Continue to focus on creating 'decent jobs' by working with working conditions (human resource management).
- II. Introduce environmental aspects in order to make sure that sustainable growth is attained.

Annex 1: SYB and IYB survey questionnaires