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WOMEN'S ENTREPRENEURSHIP DEVELOPMENT IN VIET NAM: LEARNING FROM GOOD PRACTICES



ILO PROJECT ON
WOMEN'S ENTREPRENEURSHIP DEVELOPMENT
AND GENDER EQUALITY (WEDGE)



Women's
Entrepreneurship
Development

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Women's Entrepreneurship Development in Vietnam: Learning from Good Practices
ILO Project on Women's Entrepreneurship Development and Gender Equality (WEDGE)

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Table of contents

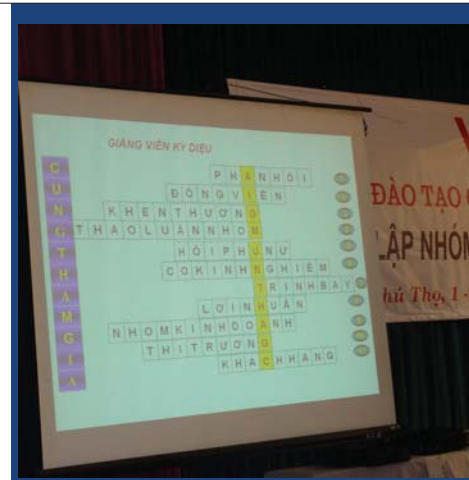
Foreword	5
I. Background	9
1.1. Background of project	9
1.2. Background of assignment	10
II. Women's Entrepreneurship Development in Vietnam: Learning from Good Practices	13
2.1. ILO - Project on Expansion of Employment Opportunities for Women	14
2.2. ILO - Poverty reduction through integrated small enterprise development project	18
2.3. Care International - Thai Nguyen Women'S Economic Collaboration for Development.....	21
2.4. Pazy Desarrollo - Project on Improving Economic Capacity of Women.....	23
2.5. IFAD-GTZ-People'S Committee of Ha Tinh - Project on "Improving Market Participation for the Poor"	25
2.6. UNIDO - Project on Women'S Entrepreneurship Development in Food Processing in Central Viet Nam	30
2.7. Viet Nam Women Union - Project on Capacity Building for Female Entrepreneurs.....	37
2.8. Viet Nam Women Union of Ho Chi Minh City - Support Model on Women Land-ladies Groups	40
2.9. Oxfam Quebec - Rural enterprise expansion project	42
III. Summary and conclusion	51
Annex	61



Foreword

The International Labour Organization has long been involved in fostering enterprise development in Vietnam as a way to promoting Decent Work for all women and men. Much of this work has focused on supporting the establishment and growth of micro and small enterprises for women and men, combining a market-development approach with a strong rights-based perspective. Since 2009, significant work has been undertaken through the active collaboration of the Irish Aid-funded project on Women's Entrepreneurship Development and Gender Equality (WEDGE) with the VCCI, the VCA, the VWU and other partner organizations.

The importance of women's entrepreneurship development for advancing the Millennium Development Goals on poverty alleviation and gender equality cannot be emphasized enough. Effective growth with equity requires maximizing the potential of enterprises to create decent jobs, for both women and men and for young and old. Supporting women to establish and expand sustainable enterprises is not a charitable act. It makes utmost business sense. Women entrepreneurs contribute significantly to national development: the Government Statistics Office estimates that 30% of the incorporated small and medium enterprises are owned by women;



about 25% of leaders and CEOs in Vietnamese enterprises in all economic sectors are women, and an estimated 60% of household businesses are owned by women.

However, challenges still exist for women entrepreneurs. They shoulder a double work load due to the combination of income earning and family care. Gender stereotypes too often dictate how and where women can do business. Their enterprises are often small and geared at family survival, rather than growth- and profit-oriented. As we all know, these constraints faced by many women entrepreneurs are not due to innate female characteristics but to socio-economic inequalities which impede women's chances to success in business.

Women are less likely to have access to formal work with labour and social protection, and hence becoming an entrepreneur is an attractive means of earning income for this group. It is vital that the enterprises they create have access to the full range of necessary support services that cater to their needs. Rural women in particular often engage in vulnerable self-employment and may face different challenges. Exposure to such vulnerabilities may mean that they require specific business development services to progress from subsistence entrepreneurship to profitable and sustainable businesses.

The active support of the Vietnamese government for improving the regulatory business environment by implementing the Law on Gender Equality and other decrees is important for supporting the development of a dynamic business community for female and male entrepreneurs alike. Integrating gender concerns into all economic and enterprise development policies and measures must be a guiding principle in all efforts to promote economic development. Evidence exists that businesses that use the talents of all women and men are more successful. Enterprise, job creation and social protection policies that are based on scientific gender analysis and involve women in policy design, decision making and implementation are more likely to succeed and have an equitable impact.

It is therefore my pleasure to present this compilation of good practices for the promotion of women's entrepreneurship development in Vietnam. They show how women entrepreneurs can succeed individually if they have improved access to support services, but also how the creation of cooperative groups, entrepreneurs clubs and other types of associations can unleash women's potential. They demonstrate that strengthening women's business networks and including women on an equal footing in existing networks are indispensable strategies.

These good practices by ILO and other agencies should serve as an inspiration to the many public and private sector business development service providers to improve and expand their services to women entrepreneurs regardless of the size or type of their enterprises. I hope this publication will also provide useful knowledge for Vietnamese agencies and the development community at large in the design and implementation of strategies to reduce poverty and promote gender equality through viable, sustainable and profitable enterprise businesses that create decent work for women and men alike.

RieVejs Kjeldgaard

Director

ILO Country Office for Vietnam



I Background

1. Background of project

The ILO-IrishAid Project on “Women’s Entrepreneurship Development and Gender Equality” (WEDGE) is implemented within the framework of the ILO Decent Work Country Programme in Vietnam, with the aim to contribute to job creation and poverty alleviation through gender equality promotion and local economic development. Its over-arching objective is to contribute to the creation of greater opportunities for low-income women and their families to secure decent employment and income through women’s enterprise development. The WEDGE project in Vietnam is part of the global WEDGE programme, supported by the ILO-Irish Aid Partnership Programme in the period of 2008 - 2011.

The main expected outcomes of the projects are as follows:

- An improved enabling environment for women entrepreneurs
- Improved capacity of business development service (BDS) providers to deliver services to women entrepreneurs
- Women entrepreneurs' income-generating capacity, productivity and competitiveness improved.

The WEDGE project is being implemented in cooperation with the Vietnam Women Entrepreneurs Council under the Vietnam Chamber of Commerce and Industry (VCCI) and operates at the national level and in the provinces of Phu Tho (Northern region) and Quang Nam (Central region).



The WEDGE project works to promote an improved legislative and policy environment and improved business development service delivery that facilitate entrepreneurship among women and their families. The project does this in the framework of the Law on Gender Equality whose implementation is important for the advancement of women entrepreneurs and for the economic empowerment of all women. Dissemination and improvement of knowledge on gender issues among local authorities, intermediaries and business development service suppliers is one of focus areas of the project. In particular, the project works to improve organizational capacity for the promotion of gender equality and women's entrepreneurship development among employers and employees, BDS suppliers, financial service agencies, Viet Nam Women Union and other mass organizations, and among women and men themselves in low-income households.

2. Background of assignment

For the achievement of the project's outcomes, it is useful to document and learn from the approaches and strategies that have been employed by other projects and organizations in Viet Nam that have the same objective of entrepreneurship development for women and men. Documentation of good practices in Vietnam is useful to develop the overall picture of how the existing strategies and approaches work and the extent to which they are relevant and effective for entrepreneurship development for women and men.

This report sets out to document methodologies, good practices and lesson learnt of different stakeholders nationwide, collecting and reviewing relevant information about the projects and organizations.

The WEDGE project, in collaboration with the consultants, selected a number of organizations and projects for visits, interviews and document review. These selected organizations included international and national agencies at both the national and the local level. Ten organizations and four project sites (at local level) were visited and their staff were interviewed face-to-face to collect information. The interviewees included key persons of the project's implementing agencies and project beneficiaries (women and men entrepreneurs).

The research was carried out between 2009 December and January 2010. Information for the documentation of good practices on women's entrepreneurship development was collected from following sources:

- Available documents provided by organizations, projects and stakeholders were studied, including project documents, project performance reports, evaluation reports, working papers and training material;
- Interviews were conducted and discussions were held with representatives of the organizations/stakeholders on project implementation strategies and lessons learnt on women entrepreneur development;
- Interviews were conducted with women and men entrepreneurs who were the owners of small and micro enterprises and who benefited from project activities.

For the documentation of the lessons learnt and good practices from project implementation, the findings presented in this report are consolidated from the available project evaluation or assessment reports as one source. However, for some projects, the team could not access the evaluation reports. In such cases, the lessons learnt were obtained from interviews with project staff, implementing agencies, and project beneficiaries. It is expected that the findings from this study could serve as useful reference for the WEDGE project as well as other concerned agencies and to refine their strategies and interventions for gender promotion and women's entrepreneurship development.

The report consists of 3 parts. Part One provides the background of the WEDGE project and the report's purpose and methodology. Part Two details each project's approach, interventions, lessons learnt, and good practices. The final Part presents the conclusions.



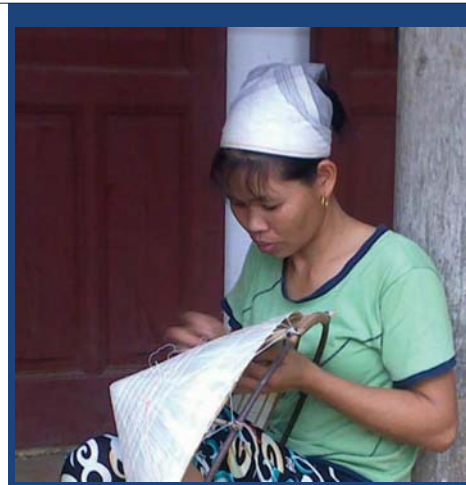
III

Women's Entrepreneurship Development in Vietnam: Learning from Good Practices

During the past five years, many national agencies, donors, and NGOs have supported entrepreneurship development, including the promotion of micro and small enterprises owned by men and women. Various projects have been implemented in different geographical areas, and with different target groups and approaches. To date, however, little sharing has taken place amongst these projects, even though there are good opportunities to learn from each other.

In this report, eight projects and models on entrepreneurship development are highlighted. The selection of these organizations/projects was made by the consultants in consultation with the WEDGE project. All selected projects and organizations are known to have activities and interventions on women's entrepreneurship development.¹

¹ See the working paper "Partnership working group for SME promotion and private sector development"



1. ILO - Project on Expansion of Employment Opportunities for Women (EEOW)

The EEOW project was designed and implemented to contribute to national efforts towards poverty alleviation and promotion of gender equality through an enabling environment for the creation of high quality jobs for rural women and improving the social and economic position for women in their households and in society.

The project had the following immediate objectives:

- To support social and economic empowerment for poor women in rural areas by promotion of gender sensitive employment and support community based poverty reduction programs;
- To strengthen the institutional capacity of relevant national and local government and mass organizations in designing, implementing, monitoring and evaluating programs and policies relating to promotion of employment and empowerment of women; and
- To develop recommendations for formulation of national policies on promotion of employment and empowerment of women based on the experiences and lessons learnt from the project's implementation.

Project had two stages, stage 1 was from 2002-2006 and stage 2 from 2007-2008. The key implementing agency was Ministry of Labour, Invalids and Social affairs, while cooperating agencies included the Vietnam Women's Union, Farmer's Union, Veteran's Union, VCCI, Vietnam General Federation of Labour

The strategic approach of project was to design and offer a "comprehensive intervention" or "comprehensive package" to ensure genuine impact at the community and policy levels. This strategy was applied to provide a full cycle of support for poor women in rural areas to escape poverty, improving their socio-economic position. This cycle covered the long process ranging from vocational training, access to credit, skills training on financial management, to marketing skills.

During the first stage, the project had three areas of activities: (i) the program on gender sensitive employment promotion for rural women at the commune level; (ii) capacity building; and (iii) policy advocacy

Key outcome of stage 1 :

- Development of training material for training of trainers on gender equality, life skills and fundamental rights at the work place;

- Adaptation of the ILO training manual on Gender and Entrepreneurship Together for Women in Enterprise (Get Ahead) in Vietnamese;
- Completion of training and other capacity building activities on gender and participatory approaches, gender mainstreaming, participatory approaches in project design, implementation and evaluation, and advanced training on gender; and
- Development of action plans in 8 provinces with the aim to provide direct support for poor women to participate in training (on gender awareness raising and women's rights; enterprise development, labour safety, and vocational training), to have access to credit, and to establish women's clubs to support women activities.

The second stage of the project aimed at replication of good practices from the first stage to the national level.

Lessons learnt:

- The strong commitment of local authorities to project implementation was one of key factor contributing to the success of the EEOW project. Project planning was conducted in each location through a planning workshop with participation by local agencies for selection of relevant activities to respond to the practical demands of each locality. Therefore, local partner agencies had a strong commitment to implementation.
- For all project activities, participatory approaches were adopted. This was done to ensure the relevance of the activity to address the demands of beneficiaries. However, in many cases, due to limited awareness of the target group, the selection of activities was changed. It was therefore important that the consultants provided guidance and technical advice during the discussions for proper decision making by beneficiaries.
- The integration of different projects and programs working in the same location with the same target group was necessary to achieve a high level of effectiveness and to avoid an overlap in use of limited resources. For example, in the same commune, there was one project aiming to support vocational training, while another was working with the same target groups on providing credit for farmers to promote production and business. Integration of these efforts maximized the poverty reduction impact for the beneficiaries.

- Support for the poor to improve their livelihood should be designed as a "package", and interventions should be monitored and followed up for a long time in order to achieve tangible impact.
- The project established women groups and clubs so that the members of these groups could learn from each other and share experiences during the implementation process. According to discussions with beneficiaries, women's groups were better than mixed groups (both men and women) because poor women in rural areas often felt more comfortable and confident to discuss, work and share with each other than they would with men. In these groups, women were encouraged to a greater extent to participate fully in all events. These groups of poor women maintained their activities for poverty reduction even after the project had finished, thus making project impacts sustainable.

Case study on project implementation in Quang Nam Province (Stage 1)

In Quang Nam during the first stage, the EOW project collaborated with the Provincial Women Union and Cooperative Alliance as its implementing agencies. The strategic approach of component implemented by the Women Union was to build capacity of women for improved income generation, by offering skills training for secondary jobs in two communes of Tien Phuoc district. Eight women's clubs were established and operating in two communes; each club had 50 members, most of whom were poor.

Skills training for secondary jobs for club members

Members of women's clubs received month-long training on how to grow mushrooms and vegetables, including both theoretical and practical study. After the training time, these women were able to start up their own production, while the project continued to provide technical guidance and coaching during the production cycle. The majority of club members mastered the skills for mushroom growing, and a number of women who had enough funds for investment and labour costs were able to earn extra income worth 1 to 1.5 million dong per month. The average income from mushroom production was about 500,000 dong per household per month (but production was seasonal rather than all year round).

Marketing mushroom products

At the start of the project, the market for mushroom products was limited. Most mushroom products produced by women had to be sold within one day after their harvest. Due to the distance of commune from the district center, most products were sold via intermediaries or at the commune market for domestic use, at low prices. This situation negatively influenced the willingness of women to engage in

mushroom production. To overcome this problem, a number of clubs took the initiative to rearrange production in such a way that all club member would start to grow and harvest their products on the same day. Having a large quantity of products, they could now collectively arrange for transportation of their products to the district market and sell them at a higher price, resulting in higher profits. However, such collective production required a high level of organization and business management. Moreover, some club members were very poor and could not manage to invest in growing mushrooms on a certain day as proposed by their club. For these reasons, only some clubs achieved success in producing and marketing their products collectively.

Capacity building for women

Besides vocational training for income generation, various capacity building activities such as training on gender equality and entrepreneurship were implemented for members of women's clubs. The topics most in demand were: Gender and Entrepreneurship (Get Ahead), marketing strategies, business development, and financial management (basic bookkeeping and balancing household and production expenditures). In addition, training courses on life skills and women's rights were mainstreamed into each club's activities. With very small in-kind support from the project, all clubs were able to maintain their activities. In some clubs, members contributed funds for their club's operations (10,000 dong per month), including parts of the profits of successful group businesses such as the mushroom production described above. In this way, the women's clubs not only supported the establishment of profitable individual and group businesses but also contributed to the development of solidarity and community cohesion.

Project activities implemented by Provincial Cooperative Alliance

This component was implemented in two communes of Que Son district, a mountainous and remote area in Quang Nam Province. Activities carried out by the Provincial Cooperative Alliance in these two communes focused on livestock for 100 poor women and capacity building on entrepreneurship for 100 women traders and small producers. Due to the remote location of these communes, poor women lacked access to capital for cattle raising and agricultural production. The project therefore arranged for the Bank for Social Policies to provide loans to poor women, even including those who had not yet repaid their outstanding loans. The new loans were used to raise cattle. The provision of training courses on growing grass for cattle, on animal health, and on gender equality, life skills and entrepreneurship enabled all members to increase their income.

Most of the selected women traders and producers had small-scale businesses and needed training on business start - up, production management skills, and improving market access, as well as gender

equality and life skills. Through the project, a women's collective group was established working on production of rattan and bamboo products with 50 members. After receiving technical and vocational training on making new new products and accessing new markets, members of this group were able to increase their production and this collective group has now registered as a cooperative.

Lessons learnt from project implementation at the community level

For women living in poverty, the project's approach of supporting income generation through "women's clubs" was useful and relevant, as it was a good way to ensure the participation of poor women, engaging them and building their confidence for business start up. However, sufficient efforts should be put into selection of the target group at community level, if the aim is to transfer new skills for income generating activities. Women living in poverty are inclined to participate in any activity that they think to create income, but many of them "dropped out" during the training process for reasons such as lack of capital, labour or willingness. Another lesson is that large clubs with 40-50 members are not a practical or effective way for building income generating skills. In both instances, selection of target beneficiaries should be based in part on commitment to engage in learning new skills.

During the process of strengthening production or business skills of women's club members, the EOW project also found it necessary to develop the management capacity of a number of "key persons" in these clubs. These persons were then able to play an important role as "drivers" to facilitate and encourage the business operations of the whole group.

The establishment of collective groups, such as business and women's clubs should also focus on engaging the participation of the husbands and other family members of these women, in order to overcome the constraints that some husbands imposed on their wives.

2. ILO - Poverty reduction through integrated small enterprise development project

The project on "Poverty Reduction through Integrated Small Enterprise Development (PRISED) was designed and implemented with the purpose of contributing to the development of the private sector and small and micro enterprises in Vietnam, including households and self-employed in the informal economy. The ultimate aim of the project was to stimulate local economic growth, generate decent employment and strengthen cooperation between small or micro enterprises and local authorities. The PRISED project was implemented between 2005 -2009.

The project employed an integrated approach for enterprise development with special attention given to responding to the demands for enterprise development of each province and project site. In the four

provinces where the project was implemented, the provincial and district authorities and project implementing agencies were encouraged to promote their own initiatives and to be proactive in identifying the necessary interventions. As the result, the activities differed considerably across provinces and the project approach was in line with local needs and priorities, which was highly appreciated by partners.

Project intervention approach and implementation tools

a. Business environment improvement:

The key feature of the project's activities on improving the business environment is to meet the demands for technical assistance from local authorities. These demands concern mostly their work on local economic development and strengthening capacity for the formulation and implementation of policies and public consultations, particularly in the field of administration procedures and other dimensions of the legal environment and business registration. Activities under this component included:

- Development of training material and enhanced capacity of local authorities and provincial staff on economic development: A high quality training manual was developed in the framework of the project, called "Creating enabling business environment formulation and implementation of policy for SMEs development". This manual includes three volumes. Volume 1 is an overview of local economy development policy; volume 2 is on creation of an enabling environment for small enterprises; and volume 3 is on policy evaluation, development and implementation. The content of this series is a useful combination of theoretical issues and practical knowledge that are relevant for trainers at different management levels at the provincial level.
- Enhancing public and private dialogue: Within the framework of PRISED, dialogue activities between the public and private sectors has put focus on social dialogue between local authority agencies, management agencies and communities of small enterprises. The content of the dialogue directly relates to pressing issues in provinces such as business registration procedures, investment, land policy, taxes, and customs. In addition, labour, labour safety, workplace, female workers, and developing product market are also topics for discussion. One typical example of public-private dialogue is the "commitment on action for improving provincial competitiveness index (PCI) in Binh Phuoc" agreed upon by the provincial authorities of Binh Phuoc and local enterprises.
- *Public Private Partnership (PPP)*: this approach is relatively new, hence raising public awareness about PPP is considered to be a high priority and one of the key outcomes of the project. For this purpose, a training document on "Pro Poor Private Partnerships" was developed and used as a tool

for training courses for PPP coordinators for provincial staff. The content for training and transferring knowledge on PPP focuses on how to initiate PPP at the local level, enabling the establishment of small and micro enterprises, improving market access for the poor, and improving the working environment.

- *Small business association development:* As part of this component, the project promoted and helped to increase the number of small business associations. Support was provided for the establishment of new associations, for developing their profile with data and information about members of existing associations, and for strengthening leadership skills, management, and service provision to association members. The trainers' manual "Managing Small Business Associations" was developed within this component and has proven to be an effective tool in building capacity covering the establishment, management and development of small business associations

b. Business development services:

The key objective of this component was to provide training and consultation services for existing and potential businessmen and businesswomen, through the available training tools of the ILO and VCCI. These included: Start and Improve Your Business (SIYB), Gender and Entrepreneurship Together for Women in Enterprise (Get Ahead), Know about Business (KAB) and business development services for household enterprises. The project implemented the following activities:

- Providing advice, consultation and support on business development to local partners with a mandate of assisting women and men in business, via the media; the Project encouraged entrepreneurship through a business idea contest shown on TV;
- Various training courses on how to start up a rural enterprise were organized by the Provincial Women Union for rural women in Tra Vinh province;
- Training courses were held on business development strategy and skills for negotiation of economic contracts in Binh Phuoc province;
- Various events were held for women entrepreneurs to share their experiences in running a business. This was found to be an effective way to promote women in business. One good example was the "Week for Women Entrepreneurs", organized in Thanh Hoa in 2008, which included a forum for women operating micro and household business to share their experiences. Another example was the marketing competition for women which was held in Quang Ngai with participation of 10 teams from 10 communes, with each team consisting of 5 women entrepreneurs.

c. Value chain development:

The PRISED project supported the development of two main value chains: the cashew nut chain in Binh Phuoc and the fish sauce and dried fish chain in Quang Ngai. The process of supporting value chain development started with a rapid assessment and an analysis of the potential value of the chain at the start of the project. The project then integrated supporting activities on business services for the two value chains. Among the most popular support services for the further development of these value chains were: providing market information, building up and protecting the brand name, and consulting on improvements to the products' quality.

3. Care International - Thai Nguyen Women's Economic Collaboration for Development

The Thai Nguyen Women's Economic Collaboration for Development (ECCODE) project started in May 2008 in eight communes of Dinh Hoa, Thai Nguyen province, and is expected to finish in 2012. Key implementing partners of project are the Women's Union of province, the Cooperative Alliance and Centre for Advancement of Community Empowerment and Partnership. The key beneficiaries of project are 12,000 people from 2,000 households, most of which belong to ethnic minority groups.

The project objective is to improve the income and influence on economic decision making of the target group through membership in rural collaboration groups. The project has made intensive efforts to study and improve the understanding of the poverty dynamics of poor ethnic women in rural areas. The pressing concern of these women is not only poverty but also gender inequality. The project provides support and interventions to the business groups established by its beneficiaries most of whom are women. In the targeted communes, these women are encouraged to form production or business groups and collaboration groups, depending on their interest and their choice. These groups may work in a variety of sectors, such as cassava processing, tea branding and processing, cultivation of coffee, sugar cane, high-yielding varieties of maize, organic vegetables, fruits and forest trees, and silk production. By October 2009, 17 cooperation groups of women had been established, working on more than 10 specific products. The project approach is based on the ideas of self-help among the poor and linking the poor to rural markets. The project's activities with women's cooperation groups focus on the following areas.

a. Vocational training and improving production capacity:

New cultivation methods for cash crops, updated methods for livestock rearing (cattle and goats), and crop and livestock restructuring are key among the new knowledge and skills transferred to the women's cooperation groups, depending on the women's demand, needs and existing capacity to apply these

new methods. The new skills and methods are provided by consultants hired by project or the extension workers who work in the district or commune. During the process of applying new production methods, members of the cooperation groups received day-to-day advice and coaching from project consultants to make sure that ethnic women learned, understood and applied the skills and knowledge correctly. Sharing experiences and learning from each other on technical issues of production is also good way to improve members' capacity. Other activities that are of increasing interest to ethnic minority women are learning about the functioning of markets, production planning, business start-up and development of capital funds for business. These are the focus areas for capacity building of the collaboration groups. Since most group members have access to this type of knowledge for the first time in their life, the project has invested more efforts in how to transfer knowledge on financial management, production cost calculation, marketing, etc. in easy to understand ways. Beneficiaries have highly appreciated the content of the training and consultancies that have helped them to know how to respond to market demand and identify new markets to sell their products at a better price. Study tours to district and provincial markets have been good methods for ethnic women to see and learn how products are sold in big markets and to come up with new ideas for changes in the production scale and production methods.

b. Building linkages to credit and other service providers :

During the project's implementation, those cooperation groups that have successful operations, require credit for production expansion and have demonstrated good management skills will have opportunities to access credit from various sources such as the Bank for Social Policies or funds managed by the Vietnam Women Union. The project arranges to make funds available through the Women Union, so that eligible cooperation groups can access credit for improving production quality, expansion, or marketing. Eligible group members can only use these loans for the purpose of investing in their business. A group of women involved in tea processing provides a good example. With 28 members of whom 27 are ethnic women, the group introduced a new and high quality tea variety. After some time, the women learnt the advantages of cultivating this new variety and collectively purchased a machine for processing with funds from the project. As their products became better known in the market, the sale price went up from 10,000 dong to 15,000 dong/kg.

c. Advocacy for poverty reduction through economic cooperation groups :

Economic collaboration groups work not only for the improvement of production and business. Social issues such as gender equality, life skills, and household management have also been mainstreamed into the groups' operations. These activities are not necessarily planned as project activities but are designed

and hosted by the Women Union at the district or commune level for the benefit of the cooperation groups. The topics are introduced to key group members so that they can in turn share the knowledge with other members through their regular meetings.

d. Capacity building training for management, implementation and technical service provision for partners:

The Thai Nguyen provincial Women Union and Cooperative Alliance are the key partners which benefit from capacity building for rural market assessment, linking rural products to new markets, engaging ethnic women in economic activities, developing business ideas and advocacy via cooperation groups.

Good practices from project: (i) the approach of business-based cooperation groups is relevant to poor women and ethnic women, as they can support and learn from each other, which increases their confidence and strengthens membership ties; (ii) for vulnerable groups such as ethnic poor women, project interventions and technical support should be designed for the whole production cycle and with opportunities to reinforce and repeat the learning process; (iii) gender issues should be mainstreamed into the whole project cycle to help poor ethnic women not only in income generation for poverty reduction but also to improve their position in the household and society at large.

4. Paz y Desarrollo - Project on Improving Economic Capacity of Women

This project on improving economic capacity of women was implemented between 2007 and 2010 by Paz y Desarrollo (*Peace and Development*), a Spanish NGO, in Thanh Hoa and Nghe An provinces. The project focused on access to credit, vocational training and training on gender equality and small enterprise establishment using the ILO's training methodology on Gender and Entrepreneurship Together for Women in Enterprise (GET Ahead).

The project was implemented in ten districts of two provinces (Thanh Hoa and Nghe An) in collaboration with the Women Union at provincial and district level. The implementation approach was to provide intervention via women's business groups and women's clubs that were established in each resident area. Not all women's groups received support in all three key project areas (credit, vocational training and training on gender and small enterprises). The groups were established and selected activities based on members' areas of interest. A number of special groups were formed such as a group of women migrants and a group of women whose production land is appropriated; these groups benefited from all three areas of project.

a. Training on Gender and Entrepreneurship:

The project organized a training of trainers' workshop on Gender and Entrepreneurship (using the ILO training manual GET Ahead) and created teams of experienced trainers (mainly officials of the local Women Union) on this manual in project areas. During more than two years of implementation, about 400 training courses using Get Ahead were implemented, consisting of basic courses lasting 3-5 days and advanced courses of seven days. The content of Get Ahead was adapted and tailored to the needs and the capacity level of trainees. A training needs assessment was carried out before all courses in order to learn about the needs and capacity of trainees.

In addition to the organization of training courses on Gender and Entrepreneurship, the project also implemented activities to promote the business capacity of women, such as study tours and market fairs that involved participation by many groups. These events were in high demand and were considered good opportunities for rural women to share their ideas and engage in business networking. By participating in these events, women became more confident, increased their visibility and became interested in expanding their business. A number of women developed their business plans and sought project support for the realization of their plans.

During this phase, the project delivered training courses but did not provide BDS. The project is in the process of carrying out an impact assessment and will consider the inclusion of delivery of BDS for its next phase.

b. Vocational training:

Vocational training courses provided by the project were closely linked to the existing livelihood activities of women, which focused mostly on farming and off-farm skills. Typical vocational training courses for women included fine arts production, raising silkworms, cultivation of organic vegetables, and bamboo plants. The key method for these training courses was "learning by doing" and "field classes". Vocational training courses were delivered by local vocational training centers and agricultural or industrial trade extension centers, under a special arrangement with the project.

Training topics for women's groups engaged in food processing businesses (tofu and vermicelli made from cassava) included new technologies for processing, labeling, improving product circulation and transportation, and financial management.

c. Credit for women:

The project's component on credit was implemented through the Vietnam Women Union, in accordance with the regulation and operations of their Fund called TYM.

Lessons learnt

As the project was ending soon after this research had been carried out, the project evaluation and impact assessment had not yet been completed. Lessons learnt from project implementation were not yet available in written format, but a number of primary lessons are highlighted below:²

- Training on Gender and Entrepreneurship (GET Ahead) should be delivered to groups of women or mixed groups of women and men who work in the same production or business areas and who have a similar level of education and business knowledge;
- There should be clear criteria for selection of trainees for each class by age group, business scale, business experience, and business knowledge. This is an important factor to ensure the value added of the training course and its usefulness for women to learn about and practice networking between businesses in the future;
- Training need assessments require sufficient investments of time and effort. It is very important to understand the needs of trainees, their business areas and their expectations from the training, in order for the trainers to tailor the content of their training.

5. IFAD-GTZ-People's Committee of Ha Tinh - Project on "Improving Market Participation for the Poor"

The project "Improving Market Participation for the Poor" (IMPP) in Ha Tinh province is implemented by the provincial People's Committee, with a loan from the International Fund for Agricultural Development (IFAD) and technical assistance granted by GTZ. The project aims to support the poor to have better access to and participate in markets in Ha Tinh province. The target groups of project are women and men from poor households who lack capital and need jobs to generate income, and from households that have the potential to develop and expand their business. The project, which started in 2007 and will finish in 2012, is being implemented in 50 poor communes in eight districts of the province. The project focuses on the following intervention strategies.

a. Support the commune in market opportunity planning:

The activities of the component on support for the Commune Market Opportunity Plan (CMOP) are quite diverse but are implemented with a holistic approach. Each target commune will be pro-active in

² These lessons learnt were drawn up from interviews with project staff and beneficiaries.

carrying out a study and prepare a CMOP. With technical support from the project, training courses are delivered with the aim to improve knowledge and awareness of markets, business start-up, and market opportunity identification for local authorities, concerned agencies and potential entrepreneurs in the commune. Commune Women Union members, women-owned enterprises, and collectives participate from the beginning of the planning process. Based on the resulting “Commune Market Opportunity Plan”, individuals, households, production cooperation groups, and local SMEs develop proposals on “market opportunity ideas” and submit them to the project for assessment according to the selection criteria. Not only SMEs, but also small-size production units, individual businessmen/women, and collaboration groups are eligible to submit proposals requesting support. In this way, the planning process together with the selection of market opportunity ideas help to improve knowledge on markets and market linkages, not only for local authorities but also for men and women entrepreneurs and households. This process encourages individuals in each commune to be pro-active in business start-up.

Based on the Commune Market Opportunity Plan, the project selects market opportunity ideas and supports their implementation. Examples of such support include improving farming production capacity through new production models and techniques on livestock and fishery, improving local poor households' productivity, and improving product quality for better market access. The activities are designed based on the needs and demands of producer groups, cooperatives or collaboration groups.³

The Commune Market Opportunity Plan is also a good opportunity for local authorities and local farmers who want to move toward market-oriented production and who need to learn new methods for applying such an approach in their production and service delivery.

b. Support employment, enterprises and market development:

One important tool for this component is the “business development and market linkage fund”. The fund aims to facilitate the development of market linkages for small and micro enterprises at the local level. Support from the fund is both direct (direct transfer to small enterprises or collaboration groups) and indirect (via activities designed to improve the provincial business environment and market development in general). The target groups of the fund are cooperatives, enterprises, collaboration

³ A cooperative is a legal entity with formal registration that operates in conformity with the law on cooperatives, while collaboration or producer groups are groups of individuals who have a common interest, working in the same area of production, and who can benefit from working together (in terms of access to better inputs, selling their products, information, etc). Collaboration groups are encouraged to develop in rural areas to promote production and business. The operation of such groups is based on the mutual agreement between individuals.

groups, and households. The specific services delivered to these groups include: establishment of collaboration groups, facilitation for enterprise set-up and registration, business planning, business registration, application of new technology and improve technology, designing brands for products, registration of product quality and model, registration for trade mark, design of logo, advertising, identifying market expansion opportunities, and legal consultancy.

With the project's support, a series of clubs, common interest groups, cooperatives and collaboration groups have been established and developed, of which many are set up with all women members. Some mixed groups are organized with both men and women members but the majority of the members are women and most groups are managed by women. For newly established groups, the project has strengthened the management capacity of the group, improved their production and business capacity, and offered training on marketing for members. Such services were provided, for example, to groups involved in pig raising,,ornamental tree plantation, chicken raising, and mushroom growing.

Using a demand driven approach, activities in this component are designed and tailored according to the capacity of each group, and support is spread to various cooperatives and enterprises. With project support, many of these enterprises and cooperatives have been able to expand their market, improve product design and quality, and thus help to improve their business and create more jobs. The most successful cases of women's groups have been the Khanh Loc alcohol production cooperative, the Thach Lac fish sauce collaboration group, and the Cam thanh rice producers group. These are all formal cooperatives of women (with all women members) that have been registered with the provincial Cooperative Alliance.

c. Women's saving and credit groups:

Establishment of women's saving and credit groups is a separate component of the project. The women form saving groups and organize a meeting to decide who will be eligible to get credit from the group. To date, 282 saving groups are operating, with more than 2,000 members. Women learn how to use the loan effectively, how to decide together with their husbands on the use of the loan, and how to use the money to invest in their business. The loans are mostly used for livestock or trade. Additionally, these saving and credit groups are also trained on household expenditure management, business planning, developing business ideas, and market linkages.

d. Vocational training and employment:

The project benefited a large number of women through its support for vocational training and

employment. Its approach was to provide vocational training through cooperatives and collaboration groups, and offering direct employment in these organizations to the women participants. Trainers for these vocational training courses came from vocational training centers or the project invited senior expert with high skills who had been engaged in production or trade for a long time. Some of the most successful vocational training offered by the project was in the fields of production of sedge mats, incense, and rattan and bamboo products.

e. Building capacity for market study and BDS delivery:

For the first two years of implementation, the project focused on development of a network of BDS providers and improving the capacity of this network. The network of BDS providers now includes state agencies, mass organizations, civil organizations (such as trade and business associations), other service providers such as agriculture extension offices, vocational training centers and, job service centers (which are under various organizations such as the Provincial Department of Labour, the Youth Union, and the Women Union), commercial service suppliers, and legal consultancy firms. Gender mainstreaming has been a focus from beginning of the project, with a key role played by the Provincial Women Union. Training courses on gender equality, gender analysis and gender sensitive market information provision were organized for the key project implementation agencies and beneficiary groups. The Provincial Women Union was directly involved in providing these training courses and carrying out the pilot activities on gender mainstreaming for service providers. In addition to training on gender, the Provincial Women Union provided inputs on gender mainstreaming by getting involved in the whole process of preparation and carrying out of events. For example, a gender specialist from the Provincial Women Union was assigned to work with the organizing committee for the provincial trade fair, in coordination with the Provincial Department of Industry and Trade, to ensure the participation and visibility of small enterprises owned by women.

The project organized a number of capacity building activities on market analysis, value chain analysis (for pig raising and peanut production), business start up, rapid market assessment, and market awareness, to improve the business capacity of existing enterprises. With support from the project, women entrepreneurs clubs were established in a number of districts, and received training to improve their performance. Provincial women entrepreneurs clubs and the Council of Women Entrepreneurs also benefited from this component. Provincial women entrepreneurs club already existed, but district Councils of Women Entrepreneurs were established by the District Women's Union with facilitation and support from the project. These Councils were established in many districts and provinces, and their operations vary in terms of number of members and events. In general, they have similar mandates to

provide advice on business start-up, enterprise management, access to credit, market information, and business opportunities. For example, although there are few women's enterprises operating in the rural district of Hatinh, the Council is very important for existing and starting women entrepreneurs. Under the "umbrella" of the Council, many women have had opportunities to access events and facilities organized by different projects and agencies, such as training courses, study tours, and market information.

Box 1. Case study on Khanh Loc alcohol production cooperative

The Cooperative was established based on the previous women's collaboration group that was set up in 2006 with support from a UNIDO project implemented by the Provincial Women's Union. At the time of establishment, the collaboration group had 10 members, all of whom were women in Khanh Loc commune, Can Loc district, Ha Tinh province. Alcohol made from rice is traditional product in Khanh Loc commune, but households often produce it for household consumption only. During the process of establishing the collaboration group, the UNIDO project provided support to overcome the obstacles at the initial stage. At first, many women in the commune did not believe in the benefits that could be gained from collaboration. A number of women wanted to become a member of group but did not have money to contribute to the group's resources. With project support, the collaboration group started to produce and sell their products together. When the UNIDO project finished, IMPP continued to support the group. Shortly after, the 30 members agreed to register as Khanh Loc Cooperative. From 2008, the IMPP project has provided BDS to the cooperative, including legal consultancy, information on procedures for cooperative registration, and development of internal regulations such as membership regulations and benefit sharing. The project has also offered advice on alcohol processing techniques and marketing that helped the cooperative to expand its production scale. Average income of each member is now stable, at between 1 to 2 million Vietnamese Dong per month. Expansion of alcohol production also helps members to collect the by-products for livestock.

(Interview with Ms Ng. T. Hằng, cooperative chairwoman)

Lesson learnt from implementation of the IMPP Project

The IMPP project does not specifically aim to develop entrepreneurship among women. However, during the implementation process, the project engaged the Provincial Women Union as a resource agency, playing an active role in providing advice and guiding and co-implementing gender mainstreaming activities. The Provincial Women Union's experience in implementing the earlier UNIDO project on women's entrepreneurship development in food processing became an advantage, because it meant that the staff had sufficient capacity for gender mainstreaming and applying the lessons learnt from previous project to IMPP. Thanks to this advantage, the issues of gender mainstreaming, training and entrepreneurship development for women were quite well implemented in the IMPP project.

The main lessons learnt revolve around the establishment and capacity building of women entrepreneur clubs at the district level. These clubs became focal points at the district level to support women to start up their own business and develop their production. The clubs eventually evolved into women collaboration groups, which were able to provide good linkage between the members of groups and encourage them to work together for better production. However, the women often keep production at a small scale, as they are not confident to expand production or upgrade their entity (for example, develop from a collaboration group to a cooperative or set up a formal enterprise). Due to the small production scale of the collaboration group, products are simple and primitive, and their business remains in the informal economy. To design an appropriate BDS package for them is therefore challenging because many of the services supplied by projects such as facilitation for registration, business consultation, and information are more relevant for formal enterprises.

6. UNIDO - Project on Women's Entrepreneurship Development in Food Processing in Central Viet Nam

The second phase of this project (TF/VIE/04) was implemented between 2004 and 2007, and aimed at raising income for small-scale food processing enterprises, especially the female-headed ones, in three central provinces of Ha Tinh, Quang Binh and Quang Tri. The Vietnam Women Union in these provinces was the main implementing agency of this project. Since the project's commencement, the provincial Women Unions in collaboration with the Project Management Unit set concrete objectives on small-scale enterprise development, for example, (i) on average, to raise net profit of enterprises and output of female-headed ones by 25 per cent; (ii) to have enterprises invest nearly 20 per cent in production equipment and techniques; and (iii) to improve access to capital and business development services for enterprises that need to develop and expand production.

In the three targeted provinces, interventions were implemented by groups of women who manage or own business and services establishments. These informal self-help groups were established on the basis of two conditions: (i) members operate in the same production and trade sector and (ii) in the same location. During the project's implementation, more than 80 self-help groups were established in three provinces with nearly 1,900 members. They operated in food processing like rice noodles, rice paper, fish sauce, rice wine, peanut candies, mushroom, processed meat, dried shrimp, dried squid, etc. Self-help groups had their own operation regulations and management board. The project provided training in group leading and management skills for group leaders.

Training courses organized by the project were implemented through a participatory approach. In the courses, trainees discussed and selected the content, time and location of training in accordance with their group's needs. Therefore, both men and women had equal opportunities to participate in these courses if they were interested. There was no case of drop-out.

a. Business development services provided to self-help groups and enterprises:

- *Technical demonstration and guidance for the groups and individual enterprises:*

Enterprises and self-help groups received guidance and training to improve their production, financial management, and marketing. The training material package entitled "Make more money from your food business" was the main instrument to guide female-headed enterprises in this field.

The project cooperated with professional consultants to provide detailed technical instructions in producing fish sauce, rice paper, rice noodles, peanut candies, processed meat, etc. For fish sauce producer groups, national technical consultants in fish sauce producing techniques cooperated with local technical trainers to provide on-site guidance and training in fish sauce producing techniques for many women. For the groups producing rice noodles and rice paper, the project demonstrated the model of non-smoke oven. The non-smoke ovens increased from 26 demonstration models implemented by the project in three provinces to 76 at the time of project completion. Results showed that enterprises using this oven saved VND 8,000 to 10,000 of fuel wood each day and reduced the working time from 12 hours to 10 hours daily.

Activities to enhance awareness of food hygiene and safety were implemented for different products, such as fish sauce, wine, rice noodles, rice paper, and other small-scale food processors to disseminate good practices. Especially in Ha Tinh, where peanut candies are a local traditional specialty, the project provided support for food safety and hygiene and introduced safe and hygienic wrapping materials for more than 120 female-headed production establishments. The

model of hygienic workshops was appreciated and replicated by the Women Unions. More the 200 female-headed enterprises received support and guidance in planning hygienic workshops, rearranging their production location, clearing trees and brushwood around the production area, cementing the floor, fencing, improving raw material storage and separating breeding facilities from production area.

- *Direct support in marketing, label development and wrapping improvement*

Aiming at better marketing of food products produced by female-headed enterprise, the project directly supported some enterprises in marketing (including content development, advertisement information and advice to establish points of sales) and designing and building up label and trademarks for the products. Product wrapping and packing was also a service provided by the project and was recognized as being effective, helping enterprises build up a good image of their products, especially for Phong Nga peanut candies and Ky Anh fish sauce.

- *Lease - purchase program for small food processing equipment*

Given the desire to support female-headed enterprises to improve their facilities and apply new techniques and technology in manufacturing and processing, the project took the initiative to rent machinery by installment for those who were not capable to invest by themselves. This modality was applied for enterprises producing fish sauce (grinding machine) and rice noodles (dryer, extruder and mixer). Through the payment of monthly installments for 30 months, more than 40 female-headed enterprises were able to use new equipment for their production, saving time and lowering production cost.

b. Coalition with credit programs:

The project's executive agencies, the Provincial Women Union offices, had the advantage of being able to access credit sources and mobilized more than VND 1.7 billion for 371 female-headed enterprises who were trained in applying for loans to improve their production and develop their business. Although banks provided the manual for loan applications, women often complain that their procedures are too complicated. Therefore the program helped them with information and knowledge on how to complete the procedures and prepare their application. With these timely credits, many women were able to improve their manufacturing capacity, obtain new equipment, expand production and create more jobs in their communities. Agencies participating in providing credits for these enterprises in the three provinces included: the Bank for Social Policies, employment programs, credit institutions of the Women Union, and projects funded by other donors such as SNV, World Vision, and the Viet Nam - Belgium Program.

c. Capacity building activities for Women Unions in project provinces for providing business development services in food processing:

Through the support of the project, a contingent of experienced trainers was established in the three project provinces, who can provide guidance and training in food processing techniques. A detailed and user-friendly training material set was developed with the support of the project. This training material was used in many training courses organized by the Women Union and can be duplicated in other localities.

The capacity to organize, establish and support women's self-help groups was significantly improved. This was manifested by the ability of provincial and district Women Unions to manage self-help groups effectively and to duplicate this model in non-project areas. To date, more than 110 self-help groups have been established with a total membership of 2,500, compared to 80 groups of 1,886 female-headed enterprises when the project was completed in 2007. Training programs on the methods of how to organize and support self-help groups have been included into the regular action plan of provincial Women Unions and have received a budget allocation.

Centers for rural resources were established at the provincial Women Union headquarters in the three provinces under the project. For example, in Ha Tinh, the center for rural resources came into operation in March 2006. Useful instruments of the project like training materials in manufacturing and food processing techniques, guidelines for marketing and food hygiene and safety have been further used by the center to train women in non-project districts. The center also introduced and exhibited food processing machines to manufacturing and business enterprises in many areas in the province. The center's current operations, which apply the project's outputs in supporting female-headed enterprises, provide clear evidence of the project's sustainability and the provincial Women Union's capacity.

Box 2. Operation of Ky Ninh fish sauce group in Ky Anh district , Ha Tinh province

Among the self-help groups established during the project's implementation, the Ky Ninh fish sauce group is the most successful one that has sustained and further developed its operations. At the time of establishment, the group had 23 members, of which 20 members were female and produced fish sauce by traditional method at small/household scale. After joining the group, the members were trained in fish sauce production technology. Consultants provided direct instructions at fish sauce establishments for small sub-groups.

New techniques, such as filtering system, salting fish and the proportion of salt for specific types of fish were introduced to the women entrepreneurs. Thanks to the new techniques, they are now able to produce grade II and grade III fish sauce which has higher quality in terms of colors, taste and preservation.

The group also received direct support from the project in marketing and packaging. Product labeling to promote the fish sauce was designed with the support from the project. The group developed regulations for group members on using the product label, including manufacturing techniques that individual member had to follow. With the project's support, the group's products with the new label and trademark were exhibited at trade fairs.

In addition, the project invited the Institute of Food Technology to analyze samples of fish sauce and salted shredded fish produced by these women entrepreneurs to collect baseline data on fish sauce quality and help them deal with the problem of food hygiene and safety. Through these activities, group members acquired better understanding and knowledge concerning manufacturing requirements and put their production process in order to expand production scale, and raise product quality and prestige in the market.

Until now, the group still maintains its operations and its membership has expanded to more than 35 members. By applying the new techniques applied and purchasing new equipment, members have been able to improve product quality while reducing lower working hours. The group still regulates the use of their label of fish sauce. Product label is managed by the group's management team, and members, in addition to payment for printing of the label, pay an extra fee to maintain the group's operations. Consumption of the fish sauce produced by Ky Anh group has increased accordingly.

(Interview with Ms. Tam, member of Ky Ninh fish sauce cooperative)

Some lessons learned from the UNIDO's project⁴

- *Application of new technology and new techniques in food processing*

This is a difficult task requiring time and great efforts of the project to obtain the expected outcomes. The key to success is to promote post-training services as much as possible. The possibility of practical application would be limited if the project only organized training courses and provided training materials. In the case of the UNIDO project, the main reason was that female-headed enterprises mainly operated at the small and micro scale, with a small amount of capital; therefore, their ability to change their production technology and techniques was limited. Moreover, members' reluctance and fear of change were a big constraint. Project implementation showed that it took time for members to believe in the necessity of changing their food processing technology. Therefore, direct technical guidance on specific products for members in individual manufacturing establishments was necessary to allow them to "see and believe". In addition, the implementation of demonstration models was a good and effective method to persuade members. Even when members believed in the possibility to improve product quality, they did not have sufficient self confidence to make the investment for application of the new method. Many women were confused when deciding whether to change or rearrange production. In many cases, the group had to persuade members' spouses or their extended family to reach a consensus and offer support (based on the experience with the rice noodles and mixer rental groups).

The training and effective employment of consultants (both national and local ones) to support group members during the whole process of applying new technology was a key to the success of this activity.

- *Maintaining competitiveness of small female-headed manufacturing establishments*

In introducing new products and equipment, the project was concerned about the competitiveness of small-scale manufacturing establishments of women's groups, given the presence of larger-scale enterprises in local areas. Such larger enterprises usually have capital and technology, and understanding and quickly seize good opportunities for investment in new products and equipment. They can take more market share, attracting more clients of small-scale female-headed enterprises/establishments. Because of this competition, some women's self-help groups fell into difficult circumstances like the rice noodles group in Thach Ha, Ha Tinh province,

⁴ Lesson learnt are consolidated from the project assessment report and interviews with project implementing agency staff and beneficiaries.

whose 22 female-headed enterprises faces stiff competition from a fully-equipped enterprise with total capital of VND 120 million.

- *Field visits to production models to build capacity of female-headed enterprises*

Visiting production models in other areas helped members of the self-help groups to acquire knowledge about manufacturing techniques, production management methods and marketing.

- *Positive support from local governments*

The project was strengthened by the support offered by local government agencies. The project attracted the interest of commune leaders who received an introduction about the expected benefits and who were invited to participate directly in activities like training.

- *Gender equality in the household and changes in communities' customs*

The project invited husbands of women entrepreneurs to join such activities as training workshops and meetings. As a result, their awareness about gender equity was raised; and they saw benefits when their wives participated in income-earning activities as well as participated in self-help groups. They supported and created favorable conditions for their wives to join the project. Many husbands took over more house work like looking after the children for women to have more time to participate in the self-help groups.

On the other hand, as a result of participating in self-help groups, members changed their mind and their behavior; they shared and supported each other better and then these effects also spread to their relatives, neighbors, and others in their communities.

- *Some limitations*

The impact of the project at central level was very limited. The main reason was that the project was implemented at local (provincial) level, but lacked promotional activities to provide information to other non-project areas or to the central authorities. This shortcoming should be addressed in the future because other localities may have demand for implementing similar activities but cannot take advantage of the project's outputs, experiences and lessons learned (including training materials, project implementation modalities, and production technique sharing).

An experience in establishing self-help groups is to select socially active people to be group leaders. However, if these members worked for their own interest, they may harm the group's operations or make the group fail.

7. Viet Nam Central Women Union - Project on Capacity Building for Female Entrepreneurs

This project was approved by Viet Nam Government in September 2004 and officially implemented between 2005 and 2009, with technical support from Dutch partners, including Maastricht School of Management (MsM) and the Institute of Social Studies (ISS) as the main partners.

The overall goal was to enhance the position of Vietnamese women while the short-term objective was to improve the position of those women who work in private sector. The project provided support to improve gender equality in the private sector, create employment opportunities, reduce poverty and ensure more equal income distribution in this sector.

The Project focused on the following main activities:

- Training and capacity building for partners, such as bachelor and master degrees for staff of the Central Training Institute for Female Cadres, and training programs for female entrepreneurs and cadres of provincial and district Women Unions to enhance the competitiveness of small female-headed enterprises.
- Capacity building for research and policy making: Improving research skills for cadres of the Research Center under the Central Training Institute for Female Cadres and of some departments of the Central Women Union; support for the formulation of the Law on Gender Equality in relation to the economic field; impact assessment of guidelines and policies of the Government and Viet Nam Women Union in supporting small enterprise development; and assessing expected impacts of regulations under the Law on Gender Equality in the economic field.
- Providing business development services (BDS), including training in management, legislation, policies and technology for female entrepreneurs; activities to mobilize policies to support female-headed enterprises; support in marketing; starting to build up a BDS information network, and other types of BDS.

The Project operated at a relatively large scale, in many provinces, and attracted participation at different levels and by different branches.

a. Training support in capacity building and policy making:

In these two areas, Viet Nam Central Women Union was the main partner of the project. Many activities were implemented at the macro level, such as a workshop on orientations for female entrepreneurship

development support by the Viet Nam Central Women Union for the period 2008-2012, implementation of research projects, and organizing many workshops and seminars to review gender equality in legal documents on economics and enterprises. The main beneficiaries of these training workshops were the Department of Economic Development and the Department of Policies and Legislation of the Central Women Union, and the Center for Women and Development (CWD). Leaders and key personnel from 40 provincial Women Union branches participated in these workshops.

b. Business development services:

The project focused on relevant BDS to use the current capacity of Women Union cadres, such as training for women entrepreneurs, policy advocacy supporting female enterprise owners in introducing new products, trade promotion, and information.

Basic training was the most popular BDS for local Women Unions. This kind of short-term training of 3 to 5 days was mainly provided for household business establishments, small and micro enterprises. Cadres of the provincial and district women unions were able to undertake this kind of training. In general, these training courses met the demand of trainees, however they still needed to be improved in terms of the quality of training materials (the accuracy of information as well as their appropriateness for each group in different trades). In total, there were 3,658 training courses organized in 24 out of 37 localities for 308,412 cohorts of businesswomen. The training courses focused on the main contents of business knowledge, marketing knowledge and skills, feasible project, business and production planning, trademark development and management; enhancing competitiveness and economic integration. Regarding development of a network of entrepreneurs, 401 clubs and groups of businesswomen were established in 23 cities/provinces with 10,082 members.

Advanced training courses were organized in 18 provinces/cities, covering the following subjects: International economics/WTO integration, negotiation skills, management skills, corporate finance analysis, computer accounting and auditing, trademarking, human resource management, financial management, e-commerce, product design and improvement, information technology, effective participation in trade fairs, efficient communication and negotiation skills, business contract negotiation and signing, modern management style, business culture, tax policies, instructions on writing financial reports, and codes of conduct in business.

c. Policy advocacy and influence:

Policy dialogue between businesswomen, leaders of provinces/cities, and related authorities was an important aspect of the project. Provincial Women Union offices organized seminars among

businesswomen and representatives of provincial authorities, including the provincial Departments of Planning and Investment; Finance; Labor, Invalids and Social Affairs; Trade and Industry; Natural Resources and Environment; and Customs, Banking and Tax authorities. These seminars provided good opportunities for direct discussions about practical issues, advantages, difficulties and the development potential of female-headed enterprises, especially in terms of tax, business locations, preferential investment policies, import-export policies, vocational training, and policy environment.

As regards to access to credit, after five years of implementation, total credit provided to female-headed enterprises in 23 provinces/cities was nearly VND 1,500 billion for 355,788 enterprises, of which more than VND 500 billion was disbursed in Nghe An and Hai Duong provinces. The source of credit was from commercial banks but the project facilitated linkages and advocates for arrangement so that women enterprises could have better access to credit.

Marketing support

The project implemented many activities to improve market access, such as organizing trade fairs, experience sharing tours, product introduction and exhibition, informatics training and information provision. Some localities tried to provide information on business development for female-headed enterprises through clubs, special newsletters, and the compilation of a businesswomen club directory, etc.

Among the other activities organized by the project were the following:

- Organizing or cooperating with some relevant authorities in organizing trade fairs/product introduction of female-headed enterprises;
- Conducting trade promotion and product introduction activities on occasion of conferences of provincial Women Union offices;
- Releasing a CD introducing products of female-headed enterprises in Thai Binh;
- Support for product registration and launching in Yen Bai and Da Nang;
- Assisting enterprises in participating in provincial and national trade fairs;
- Support for business networking between selected small enterprise clubs, giving them a chance to share and exchanges information and experience in doing business and operating their clubs. The project also built a small enterprise club directory to support business networking among members of clubs and among clubs, and tried to keep it up to date.

Information provision

The project introduced a bulletin about women's entrepreneurship to provide information on legislation and policies related to business, information on the business environment, investment preferential treatment, financial and credit resources, process and procedures of application for credit. The other main objective of the bulletin was to share management experience and provide advice for managers. In addition, the project also supported the establishment of a special women's entrepreneurship newsletter within the common bulletin of the Women Union and on the website. However, the quality of information in the above-mentioned publications should be continuously improved; information needs to be updated to be relevant to the needs of businesswomen.

Pilot guidance

Some provincial Women Union offices conducted additional activities on a pilot basis, such as in Nam Dinh (providing guidance at the consultation center of the provincial Women Union or set up mobile groups to consult at individual establishments on business start-up, marketing, human resource management and tax), in Da Nang (providing group consultation on the subjects of human resource development, developing trademark, access to credit and business start-up), and at the Center for Women and Development (providing demand-based advice for businesswomen in the form of question and answer and group of issues).

8. Women Union of Ho Chi Minh City - Support Model for Groups of Female Guest House Operators

The successful development of small and medium enterprises and industrial zones in Ho Chi Minh City has resulted in a rapid increase in the number of guest houses for migrant workers. Given the continuing expansion of this type of business but also the social issues that have arisen related to the housing rental to workers and workers' lives in these guest house areas, the Ho Chi Minh City Women Union established a support model for groups of women in the guest house business. In Ho Chi Minh City, many people owning large houses and land in sub-urban areas near industrial zones have built guest houses with 5-7 rooms for 20-30 regular tenants. This business is normally managed by women. In 2009, the Women Union took the initiative of establishing a club of female guest house owners to strengthen their capacity in managing and operating guest houses and to better organize this business sector. The long-term objective is to obtain better services and a safer and healthier living environment for tenants, especially female workers in industrial zones.

With this initiative, the Women Union at the city, district and ward levels brought together the number of guest house owners and established pilot clubs in selected wards and districts. On average, each club attracted 10-15 female owners of guest houses living in the same area. Members of these clubs were trained in guest house business management, social security,, organizational skills and clients' needs assessment. The clubs meet regularly (monthly) under the guidance of the district/ward Women Unions office. Through club meetings and discussions, the female owners are provided with information and skills to act as a "social worker" in their living area. Knowledge on drugs, HIV/AIDS, prevention of prostitution and promoting the well-being of youth is also disseminated to this group as an intermediate target to re-disseminate to their clients, who are usually young workers in industrial zones. Some contents on safety for female workers at work and gender equity are also incorporated into these information materials.

The largest difficulty of this model is how to make these guest house owners disseminate knowledge to their clients. District/ward Women Unions offices mobilize these members through tutors and organize contests on information dissemination methods and skills. In addition, some well-functioning clubs are equipped with mass media, such as TV and audio-visual devices for their members to serve their clients, to organize healthy entertainment activities for tenants, especially female workers, after working time. These activities are meaningful for female migrant workers. Moreover, those who are good in these activities receive support from district/ward Women Union offices to access credit to expand their guest house and to improve living conditions for their tenants.

Before this model came into operation, areas with guest houses had many complicated social issues. The guest house owners themselves also faced risks caused by these issues. After joining the clubs, being trained in management skills and sharing experience among members, the owners and managers found that the incidence of the above-mentioned issues declined sharply, especially due to the consensus of club members in fighting against social evils. For example, if guest house owners commit to forbid gambling in their house, their clients are forced to follow this regulation.

According to an assessment by the Women Union, many guest house owners have become "social workers" who have good command of social issues on which information needs to be disseminated and who are able to give advice and guidance to migrant workers. These strategies, as evaluated by the Women Union, also have spiral effects in the wider society because the influence of a group of female owners results in positive social impact on migrant workers' living conditions and knowledge.

At the end of 2009, about 400 clubs of female owners were operating throughout the whole city. In addition to support these groups to improve their management skills and to bring the guest-house

business into order without any social problems in the areas, the operation of clubs also has positive spiral effects on migrant workers, especially female migrants.

This activity is implemented within the action plan of the Women Union of Hi Chi Minh City, financed by the local budget. This model has been appreciated as a good model for the localities and for the Women Union in supporting female-headed businesses.

9. Oxfam Quebec - Rural enterprise expansion project (REEP)

The REEP project, funded by the Canadian International Development Agency (CIDA), aimed to support small enterprise and business development, including micro enterprises owned by women and men in poor areas, with a view to allow them to integrate into the formal economy. This project was implemented from 2006 to 2009 in three provinces (Hai Duong, Quang Ninh and Thanh Hoa).

Within the framework of this project, a gender strategy was developed for project implementation and as a tool to measure project performance. The gender strategy covered the approach, tools for gender mainstreaming and improving gender sensitivity for each project component, activities including the project performance, monitoring and evaluation.

Project intervention approach and implementation tools

a. Building capacity for project partners:

The capacity building activities that were carried out by the project with its implementation agencies and beneficiaries focused on the following areas:

- Training on business management, resultsbased management, development of project proposals, and business/production plan;
- Providing services such as consultancy, coaching and developing partnerships with small and micro enterprises by developing business strategies for them and giving advice on how to monitor and evaluate their production/ business projects;
- Organizing workshops and other events to share experiences;
- Conducting study tours and working visits between the project sites;
- Establishing a business network, and communication and awareness raising via a website and leaflets.

Project support for capacity building for micro and small enterprises often was conducted through groups of businesswomen or businessmen in each production/service sector. Such a cluster approach became an effective strategy for all project components. The clusters were composed of groups of micro-enterprises, most commonly households which were engaged in small scale business in the same sectors of activity. These clusters were created in order for the project to support their members in their operations, business management, and marketing, and to foster linkages along the production chain. This approach was inherited from an earlier Oxfam project and has proven to be an efficient way to provide women with in-depth support. Services such as technical training, marketing and study tours were adapted to the specific needs of the clusters.

The extent to which the cluster groups were formalized depended on the wishes of the members. Many of the clusters were formalized and had management boards that often proposed strategies and implementation action plans with participation from the members. Some clusters were strengthened in terms of organizational setup and business capacity, adopting operational regulations and procedures, while others worked in a more flexible manner, with relatively loose linkages between members.

Experiences from the earlier Oxfam project showed that using the cluster approach had various advantages such as:

- Building momentum for growth in individual business. In many cases, when women were organized and received supported from project in the form of skills training and access to consultations, they felt encouraged and were more self confident to invest for business start up or expansion;
- Allowing linkage with businesses of various sizes;
- Strengthening business networks and relationships among members in each cluster;
- Improving members' understanding of markets, and
- Members benefiting both collectively and individually in terms of their business.

The clusters in the three provinces covered following sectors

- | | |
|-------------------------|---------------------------|
| - Food processing; | - Ceramics and porcelain; |
| - Rattan and bamboo; | - Embroidery; |
| - Hotel and restaurant; | - Sedge; |

- Brocade products.

b. Business development services:

The objective of this component was to provide and improve gender-sensitive business development services. Gender-sensitive business development services are non-financial services that assist in the improvement of enterprise performance, access to markets and competitiveness while taking into consideration women and men entrepreneurs' distinct needs, constraints and their ability to access and have control over resources. The REEP project focused on gender-sensitive business development services in order to provide more opportunities for the development of women-owned enterprises, especially in poor rural areas.

Within this approach, the project had the following interventions:

- Provide BDS for entrepreneurs such as management training, coaching, advice on financial management, enterprise management, consultation for individual enterprises on market access, and credit access with a gender approach to ensure the participation of women entrepreneurs;
- Providing gender appropriate information on market opportunities that were relevant to the products and/or services delivered by rural, women-owned enterprises;
- Establishing, organizing and building capacity for performance of Business Development Office/ Enterprise Development Offices (BDOs/EDOs) in the project sites, especially the satellite offices operating at district level (by the district-level offices of the Vietnam Women Union) (a discussion on the operation of these offices, their sustainability and their services is presented below in the section on lesson learnt from the project);
- Foster networking activities among entrepreneurs, especially women entrepreneurs, and organize market events for products produced by micro, small and medium enterprises, such as business fairs and commune markets;
- Organize awareness raising activities at both provincial and commune levels, such as meetings of women entrepreneurs, to increase the visibility of women's contribution to economic development;
- Assist and facilitate clusters by arranging study tours and sharing information on market opportunities for their members.

c. Creating an enabling environment for gender mainstreaming and women's entrepreneurship development:

This component aimed to promote gender equality, through activities on building long term capacity of the staff of the project as well as its implementation agencies, specifically the provincial Vietnam Cooperative Alliance, the provincial Vietnam Women Union, and the staff of the BDOs/EDOs.

The project developed a gender strategy and action plan with the aim of building capacity to mainstreaming gender in the processes of project analysis, planning, and monitoring. The tasks and responsibilities for gender equality promotion, facilitation and coordination were clearly defined and integrated into the job description of each staff member. A learning mechanism was put in place, and the project established a good environment for workplace learning and capturing the knowledge exchanges between project staff and partners, for example through round table discussions, reporting on performance, and project monitoring. Each project staff member with the responsibility for the implementation of gender equality was required to design an action plan on gender mainstreaming for their section. Each BDOs/EDOs had a gender focal person who was responsible for ensuring gender mainstreaming in all work plan activities.

Gender related materials were made available at the project office and at BDOs/EDOs, such as manuals for capacity building, tools for gender analysis, gender planning, guidelines and reports.

Project operations in Hai Duong: a case study

Following the successes of its earlier phase, the project established nearly 290 women's clubs in Hai Duong. The local network of the Vietnam Women Union was the main force behind the establishment of these clubs, whose members were women producers and service suppliers in the sectors of sedge manufacturing, food processing, embroidery, rattan and bamboo products, and organic vegetable growing. The project provided support to these club members in the form of capacity building and training activities. They were trained on how to start up their own business, advanced marketing skills, and negotiating for economic contracts. These activities were selected and implemented based on the proposals and the needs of each club in a particular sector.

The initial step in supporting the clubs was often to conduct a needs assessment of each member in terms of their business and production performance. Most of clubs needed to improve their technical skills in producing their products and the project responded to this need by organizing training courses, for example, on how to make sedge mats (in a way that economizes the material), how to produce good and

safe pork-pie, and how to grow organic vegetables. Those clubs that needed advice on business and production issues contacted and registered with the EDOs which provided the necessary consultations. In addition to such capacity building support, the project also provided direct and in-kind support, such as production tools, equipment for production clusters that needed to upgrade their technology or improve their part of the production chain, or improvements to the production and working environment.

Study tours to learn about good practices and technology improvements in the same line of production proved to be a good opportunity for women entrepreneurs to learn how to improve their business. In some food processing groups, when women learnt about the disadvantages of their products, they asked the project for advice on how to solve the problem. For example, the group of women engaged in processing of dried onion bulbs in Nam Sach district, Hai Duong province asked project for advice on a more efficient and faster method to cut and dry the onion bulb. The project provided a consultant who introduced and explained how to operate new machinery for this task, which helped the members to save time and thereby increase their productivity. Another good example was the visit of the sedge making club to Nga Son in Thanh Hoa, a traditional and famous production area for sedge sheets. The club members quickly learnt and adapted the way of making sedge sheets in Nga Son, which helped them to use their raw materials more efficiently and lowered the time needed for production. In general, about 50-60 per cent of the clusters reported having achieved tangible improvements in their production, based on key indicators such as production effectiveness, increase of profit, reduced time, increased revenue and market expansion. Among the sectors, the best achievements were gained in the food processing clusters which had significant successes in market expansion. (Source: Interview of Madam N., deputy chairperson of the provincial Vietnam Women Union).

Box 3. Business start-up for poor women in Hai Duong Province

Before becoming involved with the REEP project, Ms P.T.T was a poor woman living in Cam Vu commune, Cam Giang district. She earned a living by selling fabric at the local market. When the REEP project started in her commune, she was given the opportunity to become a member of a women's club and get trained on business start-up. After attending the training course, she decided to invest in a sewing machine to produce mosquito nets to sell at the market. She was an active participant in the club's activities and frequently sought help and advice from the project officers. With support from the project, she was able to participate in business fairs organized in the provincial capital through which she gained more clients.

Afterwards, she was able to negotiate several new contracts for making mosquito nets, which constituted a turning point for her business. To carry out these contracts, she bought two industrial sewing machines, hired two workers and started making new products such as cover sheets and pillow sheets. Throughout the process of business development, Ms T received assistance, advice and support from the project, such as advice on marketing, expanding production, identifying new contract opportunities and negotiating contracts. Today, her business employs 40 workers who work two shifts with 15 industrial sewing machines. The success of Ms T is a good example of rural women's entrepreneurship development.

(Interview Ms Tham, Cam vu, Hai Duong)

d. Experiences from project performance:

REEP employed an intervention strategy that provided supports to clusters through the establishment of Business Development Offices and Enterprise Development Offices (BDO/EDO). Providing support via clusters and clubs of women entrepreneurs was an effective way to build organizational capacity, skills and networks of entrepreneurs, especially poor women. This method was also able to strengthen the confidence of poor women to start up their own business. As part of strengthening the capacity of BDOs/EDOs, it was also essential to develop satellite agencies of BDO/EDO at the district level, with a key role given to the district-level Vietnam Women Union. These satellite agencies acted as focal points to contact the potential women entrepreneurs, to provide them with support and to facilitate the development of their businesses. This model was considered to be an effective method and easy to be replicated by other projects.

Lessons learnt from REEP⁵

- The establishment of BDO/EDO is useful to facilitate BDS delivery for enterprises in the project areas. However, the question of institutional sustainability should be considered from the start of the establishment of these offices, considering questions such as where the offices are located, what their function and mandate are, and clarifying their role in order to help their work in the long

⁵ These lessons learnt were synthesized from the project's working documents, interviews with key project staff, implementing agencies, and beneficiaries

run after the project has finished, avoiding an overlap with existing agencies with a similar mandate of BDS delivery which are working under the VCCI and the Vietnam Cooperative Alliance and other large organizations. The BDO/EDO should also be developed in such a way that they can provide demand-driven BDS.

- The BDS needs of micro and small enterprises should be carefully assessed in terms of types of services, size, and cost, prior to designing the BDS package to be delivered. Gender sensitivity should be analyzed during this process.
- Organizing small enterprises in clusters fosters networking and information exchange among enterprises and facilitates BDS delivery at the local level.
- The implementation of the project showed that the approach to support micro and small rural enterprises by supporting improvements in technical production and product quality through vocational training and technology transfers is a relevant approach.
- Finally, a significant outcome of the project was to create new demand among the beneficiaries for BDS. The participating enterprises developed a better understanding of the significance and effectiveness of using BDS, and would in the future be willing to pay for this service.





III

Summary and conclusion

During the past ten years, many national and international agencies (including technical agencies, United Nations agencies, and NGOs) have supported entrepreneurship development, and in particular the promotion of micro and small enterprises owned by men and women. Their projects have been implemented in different geographical areas, working with various target groups and approaches. However, a number of key conclusions and lessons learnt can be identified from these projects.

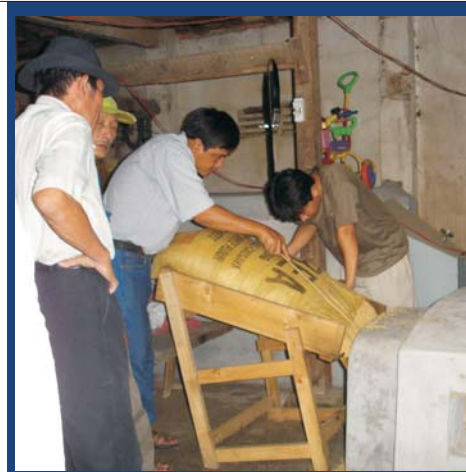
A. Implementation strategies and approaches

1. Creating an enabling environment for small and micro enterprises development, including enterprises owned or operated by women

Many projects and programs have made great efforts to promote an enabling environment for business development. The most common activities under such objectives include the following:

Promotion of public private partnership

As this approach is still relatively new in Viet Nam, raising public awareness about PPP is considered to be the most important priority and one of the key outcomes of many projects. Most projects carry out dialogue between the public and private sectors, as well as social dialogue between local government authorities, management agencies and associations or groups of small enterprises. The content of such dialogue usually relates directly to



pressing issues at the provincial level such as business registration procedures, investment, land policy, taxes, or customs. Other topics for discussion include labour and enterprise development issues such as labour safety, workplace improvements, female workers, and developing products and markets.

In addition to awareness raising activities for different social groups on the importance of public private partnership, a number of projects has developed pilot models with practical significance, for example the “commitment to action for improving the Provincial Competitiveness Index in Binh Phuoc” (under the ILO's Prised project).

Public private partnership is a new area of work for many organizations and in many locations, therefore, the projects working on this topic have focused mainly on study and on searching for a relevant approach to apply PPP, developing pilot models, promoting awareness for stakeholders on PPP, and developing training materials to introduce this model. However, these activities have not reached out to small and micro-enterprises, especially to businesses in the informal sector where women are more dominant.

Capacity building for stakeholders

Building capacity for stakeholders, implementing agencies and partners, and service suppliers is one of the performance focus areas of all projects documented here. The scope of these activities is very diverse, covering different levels from national to community level and various types of organizations, including public management agencies and service suppliers. Agencies and organizations which are often targeted for capacity building include: the Viet Nam Women Union at provincial and district level; the Cooperative Alliance; the VCCI at national and provincial level; clubs of women entrepreneurs at provincial and district level; service suppliers or centers for agriculture extension services at provincial and district level; staff of local authorities who work in various capacities concerning management; and functional agencies at provincial and district level.

Most capacity building activities have been implemented using a participatory approach, and the organization of training courses is well designed using a training needs assessment, evaluating trainees, and collecting information on training needs of trainers in term of training contents, time, course duration, methodology, and evaluation of methods used and relevance of contents.

In terms of the contents of training, most projects have focused on the following issues:

- Creating an enabling environment for development of small and micro enterprises
- Providing information, policies and advocacy for development of small and micro enterprises

- Development and management of small enterprise associations
- Creating an enabling environment for improved competitiveness
- Skills for rural market studies and market linkages for rural products
- Advocacy for poverty reduction via economic cooperation groups
- Gender equality and gender mainstreaming in project planning, implementation, monitoring and evaluation

However, many projects did not pay the necessary attention to the **assessment of the impact** of their training courses in particular and capacity building activities in general. Information, reports, and other material on the impact of training courses were very limited. Without relevant and sufficient information on this topic and a good assessment of the impact resulting from capacity building activities, it is hard to evaluate the extent to which new knowledge and skills are well absorbed into the day to day operations of organizations working for entrepreneurship development.

Building institutional capacity

Among the projects and programs reviewed here, there are only few activities relating to improving the institutional capacity of partner organizations to facilitate women's entrepreneurship development, even though this is an important issue for creating enabling environment for business development. An enabling environment with good regulations and relevant mechanisms for women entrepreneurs is very useful and necessary during the process of entrepreneurship development.

Building institutional capacity for existing organizations working on women's entrepreneurship development is important but this type of activity is not well designed or implemented in many projects except in the Prised project. Women's entrepreneurship development requires strengthening not only the skills and capacity of individual businesswomen but also the institutional capacity of the agencies that provide support and facilitation services. Institutional capacity relates to the cooperation mechanism between the state agencies engaged in development of an enabling environment for women's entrepreneurship and the specific institutions playing a role in delivering support services for women. Establishment of Business Development Offices with "satellite offices" operated by the Women Union at district level as piloted by the Oxfam-Quebec project on "Rural Enterprise Expansion" is one good practice. These offices are operated by the district Women Union with the main aim to deliver support services and to facilitate the establishment of potential new businesses by women. However,

there is a need for further study on the operational mechanisms of these Offices, especially their areas of work and their functions, in order to avoid overlap with other agencies.

2. Business development service (BDS) delivery

This is one of the key implementation areas for most projects or programs which have provided services via women entrepreneurs' groups, women clubs or women's cooperation groups. Such groups are usually established among members living in the same community with the same production or business working on a similar production scale.

The most prevalent business development services delivered by entrepreneurship projects are the following:

Capacity building and awareness raising on entrepreneurship and enterprise development for entrepreneurs, members of collaboration groups, and women's groups. The content of training courses is diverse and addresses the demands of enterprises, including business planning skills, access to resources, financial management, market study, skills for contract negotiation, and group management.

The most popular training tools and manuals that have been used by various programs and projects for the purpose of developing women's entrepreneurship are the ILO's products on "Start and Improve Your Business" (SIYB); "Gender and Entrepreneurship Together: Training for Women in Enterprise" (GET Ahead); and "Know about Business" (KAB).

Although all projects and programs made efforts to build capacity by organizing training events, few organizations developed comprehensive training manuals for publication and dissemination. Most training events were for specific target groups and focused on specific topics. Most trainers were contracted to develop their own training material mostly in the form of training slides and to deliver training for the course only. The consultants did not find many comprehensive training manuals or materials that were published for dissemination except the three publications mentioned above.

In general, the content, methods and results of training activities provided by the projects and programmes under review here were highly appreciated by stakeholders and beneficiaries. Training and other capacity building activities are generally most effective for trainees who are women members of production groups or collaboration groups, and poor women who already have a good business idea. The training contents have generally been prepared and developed so as to be relevant to the needs of the trainees.

Support for market access

Most of projects delivered these services, namely:

- Organizing trade fairs (also known as commercial fairs or exhibitions) and study tours to learn from the good practices of other organizations or other localities; and market studies in other locations;
- Supporting the design and/or registration of trade marks, product labels, and product quality, and offering legal consultancy services regarding the procedure for establishment of enterprises and cooperatives; and
- Providing consultancy services on introduction of products, product design techniques, packaging, and marketing skills.

Support for the linkage with micro credit and service suppliers

Establishment and management of Women's Saving and Credit groups is one intervention undertaken by several projects with the aim to help women to have better access to resources for business development. This approach is "conventional" and has been used by many poverty reduction projects for a long time. The loans are often used for income generating activities, such as agricultural production and livestock, but not for business development. However, by participating in saving groups, poor women have opportunities for attending training courses, thereby learning useful life skills such as expenditure management. These skills are useful for them to be more "professional" in management and development of their own financial and social capital.

Value chain study

Among the consulted organizations and projects for entrepreneurship development, two project developed value chain studies: the PRISED project (value chain of cashew nuts in Binh Phuoc and fish sauce and dried fish in Quang Ngai) and the project on "Improving Market Participation for the Poor" in Ha Tinh (value chain of pig raising and peanuts). The key tools used for value chain analysis are the manual "Participatory Livelihood and market assessment" and the manual "Value Chain Analysis". These are useful tools for reference, focusing on analysis of different dimensions and the cycle of production. The value chain studies in these provinces are mostly carried out by outsourced consultants. There is a need to develop detailed and easy to understand instruments to help local stakeholders such as service suppliers and entrepreneurs increase their ability to use the resulting analysis.

3. Support for vocational training and improving production

These interventions have been applied by number of organizations such as Care International, Paz Y Desarrollo, UNIDO, GTZ, ILO and Oxfam Quebec. Members of women's clubs, cooperatives and collaboration groups are trained and receive advice on how to improve production techniques and business skills for increasing their product's quality. Good practices in this area can be learned from the UNIDO project which had a well designed and high quality training manual on food processing. Other production-related knowledge concerning environmental protection, labour safety, and food safety was also mainstreamed well during the production process.

With project support for improving production techniques and adopting new technology, a number of women collective groups and cooperatives have been able to expand their production capacity, reduce their production cost and increase their profits. For these areas, a number of projects employed the approach of delivering direct support in kind (e.g. the provision of equipment for production and for offices), through: (i) funding 50% of the value of new technology (on a competitive basis) (REEP); (ii) entering into a hire-purchase plan (UNIDO), by which the project buys the technology for the enterprise which repays the cost gradually during the course of 30 months.

These interventions have proved to be of practical use for women entrepreneurs who want to start or expand their business but do not have enough funds for the realization of their ideas and plans. The application of new technology is effective to help reduce production costs. However, the review of the projects also showed that it is difficult for small enterprises and household-based producers to apply new technology. Among the many reasons are: (i) lack of capital for equipment purchase, (ii) lack of confidence to invest (including the reason that "my husband does not agree"); (iii) competition from large enterprises in the same area that may learn the advantages of using the specific new equipment and invest in it after they see smaller enterprises use it, (the case of the rice noodle making group in Ha Tinh).

One concern is that the projects under review here have not tried to stimulate women to learn "non-traditional skills". The skills that are often selected for training for women are usually considered more suitable for women because of dominant gender norms and stereotypes about women's and men's different abilities.

B. Lessons learnt from project interventions and implementation approaches

a. **Business Development Service delivery** through women's groups and other collaboration groups is a relevant approach that helps to create an enabling environment where women can learn and share

good experiences, thereby building linkages between individuals in the group and between groups, and bringing both individual and collective benefits. However, a number of notes should be considered:

- Women's needs, financial and labour capacity, and willingness should be assessed when they apply to become a member of a collaboration group before the selection of the target group, to make sure that the members have a strong commitment to learn new skills and engage in business or production;
- During the implementation of activities with members of a women's club who are engaged in business, a project should pay attention to the development of management skills and capacity among a number of "key persons" in the clubs. These persons can play a very important role as "drivers" to facilitate the progress of the whole group. This is very important for the project's sustainability and the group's development. Projects that target women in poverty often face this problem, as many poor group members for many reasons are not able to follow the production model when project has finished;
- A project should design awareness raising activities for the community (and not only for group members) about the group's performance, so that mass organizations, family members (especially husbands) and the community at large have the right understanding and will support for the group's operations.

b. The selection and **design of business development services** for women entrepreneurs and women wanting to start a business must be based on detailed study and reliable information concerning the product's market. The needs of small and medium enterprises must be carefully assessed prior to the design of BDS packages to ensure appropriate support and sustained interest in BDS on the part of the potential clients. Such studies should engage both local enterprises and association of enterprises.

c. In areas with high poverty levels, with many women and ethnic minority groups living in poverty, fostering the development of micro-enterprise by supporting improvements in technical production and product quality through vocational training is a relevant approach. Such support should be designed as a "package" that is applied to the whole production process.

d. For activities aiming to **improve the enabling environment for small and micro entrepreneurship** for women and men, interventions from the projects under review have focused on awareness raising and capacity building for social organizations and management agencies on the business environment. These activities have not yet reached out to micro and small businesses owned or operated by women.

There is a need for more models that can facilitate or act as good mechanisms to promote women's business, and public private partnerships at the meso, provincial, or district level for women's business start up and development.

e. **Gender mainstreaming** in projects on entrepreneur development: A good solution for gender mainstreaming in projects is to develop a gender strategy which clearly indicates the contents and areas for gender mainstreaming, the methods and tools for mainstreaming, and the responsibility of stakeholders. REEP is one project with good practices on this issue as it has developed an appropriate strategy for gender mainstreaming for the whole project cycle.

f. Projects on entrepreneurship development should link with each other for sharing information and good practices related to their approach, technical contents and performance experience. Information about successes and failures should be shared so that the development community has a better understanding of what are good practices for replication.



Annex

List of references

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