

Report on Training on Increasing Entrepreneurial skills

in Beng, Nga Districts, Oudomxay Province & Viengxay, Xiengkhor Districts, Houaphanh Province



Organized by: SNV ENUFF project

Conducted by: EDC

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Table of Contents

I.	Intro	Oduction	
	1.1	Objectives	1
II.	Cont	extualization of the training materials	
	2.1	Training Need Assessment (TNA)	1
	2.2	Course design	3
<i> </i>	. Tr	aining implementation	4
	3.1	Participants	Δ
	3.1.1	Beng district, Oudomxay province	
	3.1.2	Nga district, Oudomxay province	
	3.1.3	Viengxay district, Houaphanh province	4
	3.1.4	Xiengkhor district, Houaphanh province	5
	3.2	Course introduction: opening, self-introduction and expectations	5
	3.2.1	Opening ceremony	
	3.2.2	Self-introduction and expectations	5
	3.3	Business ideas development	5
	3.4	Entrepreneurship	7
	3.5	Market and marketing	8
	3.6	Records keeping and profit calculation	10
	3.7	Business problems and solutions	11
	3.8	Basic Business plan writing	12
	3.9	Closing ceremony	13
IV.	. Er	nd-of-training evaluation	13
V.		clusion and Recommendations	
		1: TNA Guiding questions	
	Annex 2	2: Training Agenda	19
	Anney 3	3. List of participants	20



I. Introduction

Enhancing Nutrition of Upland Farming Families (ENUFF) is a project funded by the Swiss Agency for Development and Cooperation (SDC) and implemented by SNV Netherlands Development Organisation. The goal of the project is to improve family and child nutrition in remote and ethnically diverse upland farming communities through improved feeding, caregiving and dietary practices, reduced incidence of WASH related diseases, improved availability and accessibility of diverse nutritious foods, and a conducive institutional framework at the sub-national level. ENUFF is at its phase II of implementation. The focus of the phase II is on improving nutrition of women and children through self-production and improving incomes of the families. In this context, the project has considered in improving entrepreneurial skills of the selected families in starting/improving their micro agro-enterprises to get better access to market. Thus, EDC was contracted to develop and deliver training courses on Entrepreneurship skills development.

1.1 Objectives

The overall goal of this assignment is to increase their entrepreneurial skills of selected ENUFF beneficiaries in 4 target districts, namely Beng and Nga in Oudomxay province and Viengxay and Xiengkhor in Houaphanh province. The specific objectives of this assignment are to enhance knowledge and skills of selected ENUFF's beneficiaries in financial literacy, develop their entrepreneurial mindset and enable them to develop a simple business plan.

II. Contextualization of the training materials

To enhance effectiveness of the training, the trainer and project team agreed to conduct training assessment and adjust training contents to match the actual situation and needs of potential participants in ENUFF's target villages.

2.1 Training Need Assessment (TNA)

The trainer visited Nga and Beng districts in Oudomxay province. In these districts, the trainer visited a few villages, namely Ban Thin, Ban Huayxeuy Nga district and Ban Thameun and Ban Phonesaat, Beng district, discussed with traders and key farmers based on the guiding questions. The trainer also met with the representatives of the district office of industry and commerce to learn about the economic situation of the district. Representative/s of DAFO were also interviewed to learn about the agriculture production situation. (Please see attached the TNA guiding questions attached in Annex 1). The trainer visited the local market/s, interviewed two local traders in each district. The trainer also had a chance to observe the master farmers training conducted by the project team.

Key findings:



In Nga district, the visited traders and key farmers were active. They are literate. Most of them own a smart phone and can use some social media applications, such as Facebooks and Youtube.

They do small scale businesses, such as running retail shops, rice mill, collecting and trading agriculture and non-timber forest products, sell vegetable that they grow. A few of them do agriculture products processing, for which they learned the skills from the support of ENUFF project. They produce fried banana chips, peanuts, for selling in the nearby areas. Almost all do not keep bookkeeping. Only one trader keeps records of his accounting but only per trading trip, not on regular basis.

Villagers in Ban Thin seem to have more commercialized agriculture production. Rice production in this village has good yield that enable them to have sufficient rice for consumption and for sale. They also grow some other crops for commercialized purposes, such as tobacco, fodder (for selling fodder seeds to a company in Vientiane), and vegetable. They also raise animals of which they could sell some. They also do small scale weaving. Some run a small, retailed shop.

The challenges that villagers in Nga face are difficult road transportation, small market. Transportation by road is still difficult due to bad road condition: bumpy, winy, and mountainous. The district is small with small population, living scattered in mountainous areas. Majority of local population is farmers and is still considerably poor. Thus, purchasing power is low. Moreover, the high inflation and significant increase in oil price pose huge negative impacts on villager's trading and income generation activities and livelihood.

Potentials found in the Nga is the rail-way connection and still abundant natural resources. At the moment, transportation of goods is not yet operational by train. However, it is possible, it will boost / facilitate the trade of agricultural products from Nga to other provinces and potentially to China. Now that Nga is accessible by train, it is possible to attract visitors. There is no historical or cultural tourist sites nearby Nga town, so it would be difficult to develop tourism here. However, since agriculture production is and will be main activity of farmers here, it could be developed into a sustainable agriculture production and use it as another attraction for visitors – organic farm stay, for instance. There are some sites that can potentially be tourist sites, for instance, caves, Senechord waterfall, Huad and Plong mountains on which there are ancient tea trees.

Beng is a district on the road from Xay to Pakbeng, a tourism town on the Mekong river. This road also links to Sayabouly province. So, there a number of trading / business activities that villagers run. The villagers interviewed own retail shops, rice mill, hair dressing shops, motorbike and car repair shops, vegetable gardens/crop plantation (growing maize), animal raising and trading agriculture and NTFP products. They sell their products and services to residents in the district itself and visitors. They also bring their produces to sell in markets in Say district (provincial town).

Only a few villagers reported they keep records. The main products that they trade are rice and maize. Interview villagers mostly have bank account and are familiar with bank transactions,



even using BCEL One. They also use social media applications, such as Facebook, Youtube. They found it useful to learn about agriculture production techniques and animal raising techniques from Thai Youtube channels.

The challenges that they face are similar to those of people in Nga face. That is high transportation costs. They also raised an issue of access to market and finance. They mentioned that they would like to expand their income generation activity, for instance, investing more in fish farm, chicken farm, but they could not borrow loans from the bank. In Beng, some villagers also have tradition in weaving and producing cottons. In fact, cotton production is going well here. The limitation is market for cotton handicraft products.

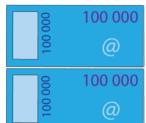
2.2 Course design

The lead trainers designed the course based on the existing training that EDC has. The training contents and materials were adjusted to suit the target participants, in terms of their current business and production activities, district economic situation learned during the TNA.

Even though the target participants interviewed during TNA reported to be literate, numerate and have some experiences doing small/micro business activities, they are villagers who rarely read and write as such. They mostly have basic education. Thus, the training design focused on learning activities, using less lengthy text, using more pictures, actual sample products and toy bank notes. Stories as case study were also deployed. One of the trainers actually draw pictures, that are suitable to local culture, to accompany storytelling and for group discussion activities and exercises.









III. Training implementation

3.1 Participants

3.1.1 Beng district, Oudomxay province

There were 19 participants joined the first round of the training. However, there were only 12 participants joined the second round and completed the business plan. The reason for some participants not joining was because their village has a tradition ceremony that did not allow village's members go out of the village boundary. Of these there was only one female participants. The participants came from 7 target villages. Five participants have a vegetable farm, on which they grow vegetable for consumption and selling. Five participants run a retail shop, including rice retail shop. Two own a restaurant. One operates a furniture shop and a few run an animal farm, raising cattle and pigs.

It must be noted that some participants run more than one income generation activities. For example, one owns a retail shop and a restaurant. Another owns a retail shop and a vegetable farm.

3.1.2 Nga district, Oudomxay province

There were 17 participants joined the first round of the training. However, there were only 12 participants joined the second round and completed the business plan. Those who did not join the second round were mostly senior people and illiterate participants, who had difficulties writing. They came from 5 target villages. Among these 6 were female. The majority run an animal farm, raising goats, cattle, pigs, poultry and fish. Some own vegetable farms. Two operate a furniture shop. Three own a retail shop.

Similar to the participants in Beng district, some of participants in Nga district also do more than one income generation activities. For example, one has vegetable farm and also produce banana chips for selling. One owns a retail shop, while also do pig raising.

3.1.3 Viengxay district, Houaphanh province

21 participants joined the training in Viengxay. They were from 16 target villages. Of these, 8 were female. It was observed that many participants in Viengxay own a few income generation activities. For instance, one participant own chicken farm, rice production (for consumption and selling), petrol station and handicraft production. Many (8) have rice production for consumption and sale as their main income generation activity. 7 own cattle raising farm. Other grow vegetable, peanuts, corns, melon. Some collect non-timber forest products including bamboo for selling and earning income. A few own chicken and fish farm. A few do handicraft production. Three run a retail shop. One run a motorbike repair shop.



3.1.4 Xiengkhor district, Houaphanh province

18 participants attended the training in Xiengkhor district. They came from 10 target villages. Among these, 10 were female participants. Majority of participants do agriculture production, growing vegetable, corns, herbs and spices, soybeans, peanuts. Some of these own vegetable green house. The other participants run animal farms, raising cattle, pigs, poultries. It is interesting to note that none of the participants run a shop.

Please see detailed list of participants in the Annex 3.

3.2 Course introduction: opening, self-introduction and expectations

3.2.1 Opening ceremony

All four training courses started with a brief opening ceremony. In general, all courses started with a brief opening ceremony. The opening ceremony was chaired by the deputy head of DAFO of each district. For example, in Beng district, Mr. Khamseng Soutthivong, the deputy head of DAFO gave brief opening remarks. In other districts, the opening ceremony was conducted in the similar way.

3.2.2 Self-introduction and expectations

The participants were asked to select 1 picture card. After that they were asked to walk around the room to find their partner. Some participants received pictures that portrait a problem and

some would receive pictures that portrait a solution. So, by that the participant who received a problem card would pair up with the participant who received a solution card. The participants were also assigned to discuss and introduce each other to plenary about: name, where are they from (which village), what business or income generation activity that they run?

It was observed that the activity helped participants to move around and enabled them to speak up. The trainer summarized at the end of the activity that problems can be a starting point for business ideas. One can build up a business to help solve problems for people who need services.





At the end of this session, the trainer asked participants to discuss in pair and write their expectations on cards. Majority expected to learn about agriculture production and animal raising techniques. A few mentioned they wanted to learn more how to do trading, finding markets and write business plan.

3.3 Business ideas development

The trainer told the story of Mrs. Malay, who lives in a village and wishes to start a business. After the story has been told, the participants were asked to discuss in groups answering a question: "what kind of business that Mrs. Malay should do based on the situation heard?"



While the groups were discussing, the trainers walked around, observed, and tried to encourage them to think about other business ideas, such as processing businesses, etc. After that, the representative from the group shared on plenary.

After that the participants were asked to do exercise 1 in their exercise book. This exercise asked the participants to think and come up with business ideas that they think they would like to do. The trainers advised and encouraged them to go on Youtube to look for more ideas. When they were ready, they wrote down in the business idea matrix – Exercise 1, listing down potential business ideas.



It was observed that many groups think about

agriculture production, retail and wholesale business. There was only one processing business idea and one service business idea appeared among participants in Beng district. Similarly, participants in Nga district came up with ideas about agriculture production, animal raising, banana chips production, grilled banana and retail shops. So, since the idea about agriculture production was raised by many, the trainers tried to stimulate more ideas by asking about what are other businesses that they can do since there is now railroad and train services? The ideas about shop selling snacks, restaurants selling noodles popped up.

In Houaphan Province, the participants in Viengxay came up with ideas on agriculture and livestock production. Some of them had ideas on non-timber forest products (NTFP) harvesting and selling. A few participants presented food processing and small convenient stores as their preferred business ideas. The participants in Xiengkhor came up with some similar business ideas, e.g., agriculture and livestock production, minimart (small convenient stores) and some non-timber forest products (NTFPs). It was interesting to notice that there were some different business ideas such as fruit tree plantation (longan plantation) to mainly sell longan fruits in Samneua markets.

After the participant's groups came up with a list of many business ideas, the trainers helped them to prioritize and select business ideas based on the following criteria:





- Number of buyers/potential buyers
- Estimated sale volume
- Price
- Costs
- Number of people doing that type of business

These criteria were provided in the table in which the participants were asked to add their business ideas in and give scores. For each idea under each category, they were asked to provide + or -, where +++ is the highest score and - - - is the lowest score. After the groups discussed and gave the scores, the representatives of the groups presented the results. The

trainer helped to analyze and pointed out which business idea received highest total scores and that is potential business idea.

It was observed that the participants in Beng district understood how to give scores, analyze and select business ideas based on the correct analysis. Participants in Nga on the other hand got somewhat confused at the beginning. For instance, some groups understood that they should give +++ for businesses that have high costs. The trainers helped to clarify and coached them during the group work. Thus, they understood at the end of the session.

In Viengxay and Xiengkhor, the participants were also confused at the begin to give the scores of +++ and/or - - -, similar to the training situation in Beng and Nga. The participants would always give +++ to the sentences that sound "increase, high" even though they were negative sentences like high production cost, increased expenditures, etc. The trainers coached them to carefully consider/identify whether the heard sentences were negative or positive before giving + (plus) or – (minus). Then they were able give assess and prioritize their business ideas accordingly.

3.4 Entrepreneurship

The trainer told a story about one orphan with pictures. The story shown how that orphan who



lived in the market and earned his living from begging in the beginning but later started to earn money from selling things. He was able to identify potential customer's needs and produced products to sell to them, for example, selling gilled rats to cat owners, selling sugar drinks to exhausted workers, etc. He kept doing different trading businesses as he identified the opportunities until he became a rich man in that town.

From the story the participants were asked to discuss and suggest what why how this orphan became successful. After the discussion, the groups shared their identified success factors. The trainer then summarized into the list of key characteristics of successful entrepreneurs, namely 1) positive thinkers, 2) good leaders, 3) have knowledge about businesses, 4) actively



communicate, 5) plan and do, 6) good negotiators, 7) perseverant, 8) flexible, 9) analytical, 10) creative – innovative, 10) self-motivated or self-directing, 11) able to handle uncertainties. The participants were asked to choose 3 characteristics that they already have and three characteristics that they do not have yet.

It was observed that the most common characteristic are perseverance, actively communicate, plan-do. Some other indicated that they have negotiation skills, creativity and positive thinking.

The characteristics that many mentioned missing still include analytical, creative – innovative, ability to handle uncertainties. Some others suggested that they lack of knowledge about business, self – directing skills, flexibility and leadership skills.

3.5 Market and marketing

The trainers applied market learning game to help participants understand about the concepts of a "market" and "marketing". The trainer asked for four volunteers to be sellers – shop



owners. The rest of participants were buyers. They were divided into two groups: group 1 is a group of visitors/Lao tourists. Another group is a group of students. The four volunteered participants were advised to choose what to sell and set up their shop. Then, the market was opened. The buyers came around and buy if they found things that they like.

During the briefing discussion about the game, the trainer asked the buyers whether they like to buy things that the four sellers sell. The trainer pointed out that if they buyers do not like the products or services that the sellers sell, they would not buy. Then the businesses cannot make sales. From the lessons learned from the game, the trainer summarized about key concept of a "market" and "marketing". A "market" is where buyers and sellers meet and have buying and selling goods/services. A "market" is where there is people's or customer's needs and demand for certain products/services and where they have purchasing power to buy. So, from the example of the market game, the Lao tourists and students are the market for the four sellers. The participants – sellers should find out what they need and want and what is their purchasing capacity.

To enhance participant's understanding about the concept of "marketing", the trainer continued with the market game. The four sellers were assigned to sell banana chips. The game ran for 4 rounds:

- Round 1: Selling products in different packaging at the same price
- Round 2: Selling products at different price
- Round 3: Selling products at different location with different level of convenience
- Round 4: Selling products with different promotion, e.g. buy one get one free, at reduced price, buy one bag of banana chips get free bottle of water, etc.



From this round of game, the marketing concept on 4 Ps: Products, Price, Place and Promotion

was introduced. It was emphasized that marketing is about doing things that enable you to sell your products – services better and more, for instance:

- Improve taste of your products to make them taste better than others
- Have better packaging
- Set more reasonable price
- Sell at the location that is close to customers and convenient for customers
- Give some gifts, offer discounts, etc.



It was observed that in Beng district, many participants could contribute opinions during the plenary discussion, answering questions that the trainer raised. That shown that they understood the meaning of a "market" and "marketing". The participants shared that they now realized that their business should have more markets (more people and more variety of groups of people buying), which will increase opportunities for them to generate more income.

With regards to marketing strategy (4 Ps), it was observed that many participants in Beng were able to come up with their own strategy for improving their products. For example, the Chinese cabbage should be white, clean, and organic. For pricing, mostly they follow the trend. In terms of place, the participants knew where they want to sell their products for example, the sellers would go around and make contact for securing good place to sell or setting up a shop in the community center or at the local market. With regards to promotion, the participants also are aware of promotion strategies, such as discount prices, giving free gifts, free samples, advertising phrases, etc.

In Nga district, at the beginning, many participants understood that a "market" is a place where people sell products. The trainers took sometimes to explain to enable them to understand that a "market" is actually people (who have needs and wants and money to buy goods/services). After a while, the participants had better understanding and get the essence about the fact that businesses require markets (people) and require more of those to survive and prosper. It took a while also to explain and coach each participant in Nga to help them understand and enable them to write marketing mix strategy.

There were various contributions from the participants in Viengxay and Xiengkhor during the plenary discussion. Many of them understand that market is just a place to buy and sell, some elder participants added that market is traditionally a place where people meet and exchange products which very close to the definition that a market means "people". The participants were finally enabled to clearly understand that market means people, if there are no people, there is no buying and selling activities or transactions at all.

Regarding the 4Ps of marketing, after the marketing games, most of participants in Viengxay and Xiengkhor could understand very fast and think systematically how to describe their



products, the places to sell and their promotions. Some of them couldn't really understand how to estimate the selling prices, considering all costs involved (especially their labour costs). In such a case, the selling prices were set mainly by comparing to the prices of the same products in the markets. The trainers explained and got the participants to think about the reasons why they have to include their wages into the estimation, e.g., if he/she hires himself/herself (owners) to be a manager for his/her business then they have to pay. They were prompted to think also about the fact that if they were hired as a manager, whether or not they would be happy to work for a business without earning any wages, etc. The answer was surely "No".

3.6 Records keeping and profit calculation

Business game:

The participants were divided into groups. Each group was assigned to set up a shop and was given 200,000 toy bank notes. The groups were asked to plan, deciding what they like to sell and

set up a shop. They could purchase goods from trainer's wholesale shop and resell in their shops. During round 1, the groups were not reminded about whether or not they should write down and records their money. The groups bought products (in pictures) and were selling. Trainers were buyers who went around shopping. After the round one closed, the trainers lead the discussion to draw some lessons learnt and prompted them to the key learning points about the importance of record keeping. For instance, the trainer asked:



- Did you make profit or loss?
- Is it good to write down / record? What is good about?
- If we do not record, what are or can be the negative consequences?



So, the lessons drawn from the game were that:

- They should count money and calculate profit or loss every day after closing shop
- Record keeping helps to know whether or not we make profit or loss.
- If we don't record and business is making loss, than we do not realize the problems and could not solve the problems on time. In the long run, the business can have severe problems and go bankrupt.



During the round 2, the trainers set situation in which one of the trainers buy on credit (not



paying right away). The groups were reminded to keep records and summarize at the end. The groups presented their records in the way they were used to. At the end of the session, the trainer summarized lessons learned again and gave advices on what could be adjusted in the records that the groups took. The trainer also presented three examples of records keeping tables. The participants were advised to choose whatever format that they feel comfortable using.

It was observed that the participants in Beng district started writing down records since round 1 even though they were not told to do so. Among 4 groups, there was only group that made minor mistake in selling at the price lower than costs. They were aware that they made loss but they could sell all products. In terms of record keeping, even though they could record but they could not calculate profit or loss yet. Some calculated profit / loss with some mistakes.

To practice writing record keeping forms, the participants were assigned to work in pair. They practice using all three sample forms. In Beng district, one of them could correctly record in the form using form 1 and form 2. When practicing using form 3 there were 2 pairs of participants could correctly record. Therefore, the trainers asked all participants to practice one more time. During the forth round, there were 4 pairs of participants recorded and calculated correctly. This shown that the participants require further supports on this topic.

In Nga, for record keeping practice, trainers slightly changed the approach. The trainers closely work with participants helping them step by step going slowing item by item using form 1 and 2. Then the participants were asked to work by themselves when practiced using form 3. It was observed that they were able to use the form.

For the participants in Viengxay, it was observed that most of them wrote down the records by themselves without trainers telling. They could follow the steps for recording, but most of them could not calculate correctly. However, it was interesting to observe that when the trainers tried to read the story again and ask for the answer after the last sentence of the story, without writing the records, most of them could calculate correctly. They said it was easier to listen and calculate, than calculating from written numbers. This was not surprising, because villagers are not used to writing things down but mostly rely on their memory. Then the trainers pointed out that without recording, they could easily forget items and figures after some days. The trainers observed similar pattern in the group of participants in Xiengkhor district.

3.7 Business problems and solutions

This session aimed to raise awareness of participants about business related problems that they could face and how to potentially solve them. They discussed with trainers on: What are the problems that they face or could face when doing business?



They actively discussed and came up with different problems. The trainer summarized into five main problems. The participants were divided into five groups to discuss how to solve those problems: one problem per group. The groups representative presented on plenary sharing the card on which they wrote solutions. The trainer added additional picture cards with descriptions about how to solve the identified problems.

It was observed that most common problems faced were customers buy in credit, do not know where money has gone, many competitors, high costs. They agreed on solutions, such as keep records of customers bought in credits, keeping records, improve customer care, find more customers.

3.8 Basic Business plan writing

During basic business plan writing, the trainers presented the overall structure of the business plan. After that the trainers went through the form step by step guiding participants to write, starting from cover page, to 1) products and customers, 2) marketing, 3) production plan, 4) sale plan, 5) investment plan on assets and equipment, 6) calculation of raw materials costs per product unit, 7) estimation of profit and loss.



Observations:

In Beng district, in the parts where they have to write description, the participants were able to write down their ideas quite well, for instance, who will be their target customers, what kind of sale promotion approaches/strategies they will use. For calculation part, most participants could write. There were a few participants who needed close coaching from the trainers to finish calculation parts. It was observed that many business plans can be materialized. There was only one business plan that the participant wrote about pig raising seemed not very practical. The participant himself was not confident in the figures that he estimated.

In Nga, majority of participants were able to write description part of their business plan, except 3-4 participants that required close coaching in pricing and coming up with the list of required assets. For calculation part almost half of participants required assistance in estimation, writing down figures and calculation. That was because they could not write numbers correctly and were confused about using "." or "," for decimal. They are not used to use "." Or "," to indicate the amounts, such as thousands, then thousand, one hundred thousand or one million. For example, they wrote 100.000 as one million. Therefore, the trainers decided to give exercises to help them practice writing numbers: how to write tens, one hundreds, one thousand, ten



thousands, one hundred thousands, one million, ten millions, so that the participants could practice writing numbers correctly. After this exercise, there most of them have better understanding, but a few were still not so confident whether they write correctly or not. The participants also had some issues using calculator. When keying in the numbers they tended to shorten the numbers, taking out zeros, but when having multiple addition/pluses, sometimes they add wrong numbers. For example, 230.000 plus 40.000 plus 1.500 the answer should be 271.500. However, the participants would key in the calculator, like 230 + 40 + 15 which would equal to 285.000. This shown that the participants sometimes or often got confused in decimal system. Thus, the trainer advised them to keying full amount having as many zero as actual amount to avoid calculation mistakes, which will make them loose parts or could be large parts of their sale or profits.

The participants in Viengxay and Xiengkhor could refer to their business ideas, identified 4Ps for their own products and start writing their business plans. Most of them understand to fill in the information from what they had drafted on the previous exercises into the above-mentioned business plan formats (from "1)" to "7)"). However, the "5)", "6)" and "7)" were estimated differently according to the differences of each business.

3.9 Closing ceremony

For the training courses, the closing ceremony was chaired by the deputy head of DAFO. They highly acknowledged good cooperation from village authority. They highly appreciated the strong support from the SNV ENUFF project throughout the years as well as for this training. The training can contribute to building capacity of the farmers and micro-entrepreneurs in the district to sustain and growth their business. Thus, they can better support their family and contribute more the economic development of their district.

IV. End-of-training evaluation

Participants' Satisfaction Assessment and Feedback

At the end of the training course, the 63 participants of 4 districts (Viengxay 21, Beng 12, Xiengkhor 18, Nga 12) were asked to evaluate different aspects of the course. Simple evaluation matrix was used. The evaluation covered following aspects: training contents, transmission, method, atmosphere and trainers.

As shown in the table 1 below, the most of participants were very satisfied with the training courses. They are very satisfied with trainers, training contents, training methods. The only aspects that few people indicated as so-so are training contents, transmission, method, atmosphere and trainers. There are a few comments on each aspect and most of them show appreciate.

Table 1: Participants' Satisfaction Assessment



Aspects	Satisfaction Level (3 highest, 1 Lowest)						
	3	2	1				
Training Contents	54	9	0				
Training transmission	58	3	0				
Training method	61	1	0				
Training atmosphere	62	1	0				
Trainers	62	0	0				

In addition, some of the participants have additional comments in the case of this type of training in the future as follows: increase the duration of the training, especially the business plan writing section, in order to create a clearer understanding of each section of the business plan because with the limited time to completed the business plan, some information is not clear because there is no time to prepare the necessary information for the business plan.

Photos: Participants' Satisfaction Assessment tables



Beng District

Viengxay District

V. Conclusion and Recommendations

It can be concluded that the training on entrepreneurship skills for selected target groups of ENUFF has been successful. The participants gained knowledge and some skills in how to identify and select business ideas. They became better aware about how to start a business and about the importance of possessing and nurturing entrepreneurial characteristics. They also have enhanced knowledge about marketing, knowing about what the market is, marketing, what the important things to consider when selling goods, for instance, the products that they



sell, the place including decoration at which they sell, the promotion that they do including their manners as a seller, the price at which they sell. They learned these knowledge and skills through learning games and through doing actual exercises. They also have enhanced knowledge about bookkeeping and money management. All participants wrote their simple business plan.

The factors that enabled the success of the training courses conducted were:

- Strong support from SNV ENUFF team, providing inputs, comments, suggestions, guidance and coordination support.
- The fact that the project allowed the trainer to study local situation of the target districts and learn about the potential participants helped the trainer to adjust the training design to suit the context and the participants.
- The trainer's team came up with relatively good design of the training course that is relevant to the local situation to a large extent. The trainers team deployed interactive methods, incorporating learning games, pictures, practical exercises and simple business plan format.
- Participants were mostly well identified. They are active and many have some experiences running small scale / micro businesses.

The challenge faced was that some participants, especially in Nga district, were illiterate. It was rather challenging and took longer time than expected to go finish the sessions. Another point that needed to improve was that the initial course design implemented in Beng and Nga included many learning games and exercises. Thus, during the first round of training in Beng and Nga, the participants did not start writing their business plan. The business plan was completed during the second round of the training.

The training design was adjusted during the training in Houaphanh province, taking about a few games and shortening the exercises. Thus, the participants in Houaphanh were able to complete their business plan during the training.

It was initially designed that this assignment included follow up supports to trained master farmers and small and micro entrepreneurs in implementing their business plan. Due to time constrains, the follow-up support could not be implemented. Thus, it is recommended that this part of the assignment continues. The follow-up support will help enhance trained participant's skills especially record keeping and money management as well as other skills. The support will also enable them to better manage their business as well as to materialize their business plan.

Annex 1: TNA Guiding questions

Training Needs Assessment Guiding questions

Farmer:
Gender:
Education level (can read, can write, can calculate):

Production/livelihood:

- What do you produce? Quantity? Quality?
- Do you produce for consumption or for sale?
- Why do you produce these crops?
- Why else do you do with the production? Record? (find out about production management cycle)
- What are your main source/s of income?
- What are challenges that you face earning sufficient income for your family?
- What are your wishes or future dream with regards to income earning and family's health and well-being?
- What do you do about this?
- How do you prepare for achieving this goal?
- Do you keep records of data/info related to achieving this goal?
- Do you have and use Smartphone? For what purpose?
- Do you have and use Facebook?
- Do you use Bank apps or do money transfer / receive or make /receive payment through Bank's Apps?

Business ideas/entrepreneurship background:

- What are businesses existing in your village? How many? How do they run? Who are their customers?
- What are good things about these businesses?
- What are challenges they face?
- What are opportunities?

Learning preference:

- What do they want to learn?
- What is the suitable time?
- What challenges they foresee about attending the training?
- How will the training help them?

DOIC Guiding questions

Name:		 •••	•••	 	 	 •••
Position	·	 				

District economic situation:

- Main source of revenue
- Main economic activities
- Main sources of people's income
- Market\trade situation
- Opportunities
- Challenges

Financial sector:

- Existence of banks, micro-finance institutions
- Policy
- Supports from the gov. sector
- What business sectors access to loan

DAFO Guiding questions

Name:	
Position:	

District Agri. situation:

- Main production
- For consumption or trade/selling
- What are strengths?
- What are weaknesses?
- What are opportunities?
- What are challenges?
- What kind value chains exist?
- What are economic/agricultural potentials of the district?

Opinions/observation about farmers/villagers:

- Main production?
- What is situation?
- Observations about farmers livelihoods, knowledge, capacity and attitudes?

Farmer's training:

- Farmer's learning preference?
- What kind of training they receive?
- What works well? What training methods are effective?

Annex 2: Training Agenda

Training course on: Increasing Entrepreneurial skills

Objectives: After the training the participants will have:

- enhanced knowledge and gain ideas for setting up a business or improve their business
- enhanced knowledge on marketing
- enhanced understanding and able to do basic record keeping and better in money management
- able to write a simple business plan

Module 1	Entrepreneurship (Day 1)
	Opening, expectation and introduction to the course Generating new business ideas Selecting business ideas Characteristics of successful entrepreneurs Market and marking

Module 2	Knowledge on money management (Day 2)
	Business game part I
	Record keeping and profit calculation
	Advice on record keeping – Approach 1
	Advice on record keeping – Approach 2
	Business game part II: problems and solutions

Module 3	Basic Business Planning (Day 3)
	Introduction to business plan Coach participants on how to write a business plan Participants write their business plan with coaching from trainers Summary and closing



Annex 3: List of participants

Beng District, Oudomxay province

No	Name	Income Generation Activities	Business Plan	Investment*	Profit*	Rol	G1	G2	G3	G4	Not Nut
1	Mr. Maichanh	Retail shop, vegetable farm	Vegetable farm	3.13	2.77	89%		Х			
2	Mr. Khamvong	Vegetable farm	Vegetable farm	9.34	16.64	178%	Х				
3	Mr. Maiounseng	Vegetable farm	Vegetable farm	5.67	2.90	51%	Х	✓			
4	Mr. Bounthom	Vegetable farm	Vegetable farm	72.23	12.39	17%	Х	✓			
5	Mr. Ai	Cow farm, vegetable farm	Chicken farm	57.59	77.36	134%			Х		
6	Ms. Daovanh	Pig farm, Maize	Pig farm	26.88	631.03	2347%		Х			
7	Mr. Kingkeo	Retail shop, restaurant	Chicken farm	19.55	8.20	42%		✓	Х		
8	Mr. Ounchanh	Restaurant	Restaurant	149.18	451.78	303%	Х	✓			X
9	Mr. Veingxai	Retail shop	Retail shop	939.40	527.78	56%	Х				X
10	Mr. Tui	Retail shop	Retail shop	102.46	68.00	66%	Х				X
11	Mr. MaiBounthy	Rice retail	Rice retail	269.75	392.35	145%	Х	√			
12	Mr. Phomseng	Furniture	Furniture	154.50	19.77	13%	Х				Х

Note: * Unit million LAK (estimated figures from participants' idea it may not reflect the real situation and correct estimation)



Nga District, Oudomxay province

No	Name	Income Generation Activities	Business Plan	Investment*	Profit*	Rol	G1	G2	G3	G4	Not Nut
1	Ms. Ked	Banana chip	Banana chip				Х	√			
2	Ms. Chanhsouk	Banana chip, vegetable farm	Banana chip				Х				
3	Ms. Sengkeo	Retail shop, vegetable farm	Retail shop				Х				х
4	Ms. Sengla	Vegetable farm, poultry raising	Silk weaving							Х	х
5	Mr. Xiengsy	Cow raising, fish raising	Fish raising				Х	✓			
6	Mr. Tui	Furniture, goat raising	Goat raising				Х				
7	Ms. Bia	Chicke raising, goat raising, fish raising	Fish raising				Х	√			
8	Ms. Pee	Retail shop, pig raising	Retail shop					Х			Х
9	Mr. Phonexay	Pig raising, goat raising	Goat raising				Х	✓			
10	Mr. Phonmany	Retail shop, pig raising	Retail shop					Х			Х
11	Mr. Vanxay	Pig raising, chicken raising, goat raising	Goat raising				Х	√			
12	Mr. Viphone	Furniture, goat raising	Goat raising				Х	√			



Viengxay District, Houaphanh province

No	Name	Phone	Income Generation Activities	Business Plan	G1	G2	G3	G4	Not Nut
1	Ms Aiphone	91679648	Traditional chicken farm, rice, petrol, handicraft	Traditional chicken farm	х	✓			
2	Mr Bouaphet	030 9727625	Bamboo	Non timber forest product		✓	Х		х
3	Mr Bounheuang	95535836	Cow-buffalo farm, Non timber forest product	Cow-buffalo farm	х	✓			
4	Mr Daphone	95088954	Retail shop, fish, rice, cow	Retail shop	x				х
5	Mr Donphet	030 9216282	Traditional chicken, duck	Traditional chicken farm		Х	✓		
6	Ms Enthong	030 4924702	Food processing/ peanuts, handicraft, tim khao, rice	Food processing/peanuts	X				
7	Mr Khamhak	93042429	Cow farm, bamboo	Cow farm	х	✓			
8	Mr Khamleu	91678199	Cow	Cow farm		Х	✓		
9	Khamphouth	59272225	Retail shop, rice, cow	Retail shop	х	✓			х
10	Mr Kiew	92058850	Melon, rice	Fruits shop		Х			
11	Ms Lavone	030 9727617	Non timber forest product, vegetable, chicken, duck, cow, buffalo	Non timber forest product	х				х
12	Mr Maiphang	97879429	Rice	Rice farm	х	✓			
13	Ms Onchan	030 9481179	Rice farm, retail shop,	Rice farm		Х			
14	Ms Phangphut	030 2008594	Fish, chicken, duck	Fish farm	х	✓			
15	Mr Phonsom	030 9504890	Fish	Fish farm		Х	✓		
16	Mr Saiythong	030 4400504	Non timber forest product, cow, orange	Non timber forest product	Х				х
17	Mr. Senthong	29333108	Barber shop, handicraft, staff private company	Barber shop		х			х
18	Ms Thamvone	<mark>55566851</mark>	Vegetables, chicken	Organic vegetables		DAFO	taff, Excl	uded	
19	Ms Tingthong	030 4542376	Food processing/peanuts, handicraft, tim khao, rice	Food processing/peanuts	Х				
20	Mr Vanna	030 9183151	Motorbike repair shop	Motorbike repair shop	✓	х			х
21	Ms Zongher	97247972	Vegetables / peanuts farm, melon, corn	Vegetables / peanuts farm	х	✓			



Xiengkhor District, Houaphanh province

No	Name	Phone	Income Generation Activities	Business Plan	G1	G2	G3	G4	Not nut
1	Ms. Eiw	030 9146180	Vegetables growing	Vegetable Greenhouse		х			
2	Mr. Am	020 95028209	Organic Vegetables growing:	Organic Vegetable Garden		х			
			Pumkin, eggplant, etc.						
3	Ms. Chan	-	Organic Vegetables growing	Vegetable Home Garden	✓		х		
4	Mr. Keuangthong	030 9465028	House and kitchen products,	Minimart, shop	Х				Х
			seasoning, brews, etc.						
5	Mr. Khamdeng Duangmisouk	030 4550187	Vegetables and beans	Vegetable and Bean Garden		х			
6	Ms. Lavone	020 52511088	Vegetable growing	Vegetable Home Garden		х			
7	Ms. Manh	030 9355683	Corn and vegetables	Veg. and Corn Garden		Х			
8	Ms. Phath	030 4859794	Vegetables growing	Vegetable Greenhouse		х			
9	Mr. Phatsiphaeng	030 9512049	Cow	Cow Farm	Х		√		
10	Mr.Somvang	030 9124016	House and kitchen products,	Minimart, shop	Х		√		Х
			seasoning, brews, etc.						
11	Mr. Sonephet	020 92254675	Cassava (raw and dried)	Cassava Garden	Х	✓			Х
12	Ms. Sonethong	020 55106747	Vegetables and spices	Vegetable Garden	✓	Х			
13	Ms. Thoum	030 5887017	Cow, pig, poultries	Livestock Farm	Х	√			
14	Mr. Xayphathon Phaiyasinh	020 95588833	House and kitchen products,	Minimart, shop	Х		✓		Х
			seasoning, brews, etc.						
15	Ms. Xoyphet Panyaxay	030 5259575	Organic Vegetables growing	Vegetable Home Garden	✓	х			
16	Ms. Thaen	030 5708272	Vegetable growing	Vegetable Home Garden		✓	х		
17	Mr. Hoy Xaysomphon	030 4412011	Peanuts and soybeans	Bean and Nut Garden	Х		✓		
18	Ms. Thaiy	030 5640509	Cow and buffalo	Cattle Farm		х			