



Impact Assessment

Community-Based Enterprise Development - Cambodia and Philippines

Peer-based learning for entrepreneurs through networking and activities in contexts where capacity, resources and time are limited.

Key Results Summary

The data below come from 3477 pre-session, 3195 post-session, 427 long-term tracer surveys. C-BED's goal is to empower entrepreneurs through peer-to-peer workshops. Results are measured in terms of more people in regular (self-)employment, income growth, and other improvements. In 427 tracer surveys, 146 participants reported starting businesses; counting entrepreneurs themselves and 35 new employees, 181 new jobs were created in the months after C-BED. The actual number of new jobs is likely higher, as the proportion of self-employed rises from 25% in the pre-session sample to 55% in the tracer sample, speaking to strong business growth among participants. 63% of participants report an increase in income.

Business improvements include the following:

- 66% report more units sold (87% of this group attribute improvements to C-BED)
- 66% report greater total revenue (87% of this group credit C-BED)
- 64% report more profit (86% of this group attribute the outcome to C-BED)
- 62% report improved cost management (90% of this group give credit to C-BED)
- 64% reported more output per hours worked (93% of this credit C-BED)
- 67% report an improvement in product quality (92% of this credit C-BED)

In post-session surveys, 81% of participants would recommend C-BED to friends and 81% plan to attend more workshops.

Background and Problem Analysis

Micro, Small and Medium-sized Enterprises (MSMEs) account for over 97 percent of all enterprises and employ over half of the workforce across Asia and the Pacific. SMEs contribute significantly to economic growth, with SMEs' share of GDP ranging from 20 percent to 50 percent in the majority of economies in the region. Their role in employment generation and economic performance is of fundamental importance for policy making at the micro and macro level¹

Unfortunately, the often poor quality of jobs and the lower productivity of SMEs in developing countries remain as two of the biggest obstacles to economic growth. SMEs historically show lower levels of productivity and lower performance in any indicator related to the concept of Decent Work. The main problems poor communities face in developing businesses are the result of an intricate bundle of social, financial and environmental factors, together with a lack of business skills that prevent them from productively playing a stronger role in social and economic development. As has been clearly emphasized by the ILO Governing Body, Decent Work in SMEs needs to be a priority field of action: indeed, one of the eight Areas of Critical Importance, identified by the ILO Programme and Budget 2014-2015, refers strategically to productivity and working conditions of SMEs².

¹This report was prepared by Mr Fabrizio Santoro, ILO external collaborator, Ms Rachita Daga, and Mr Alexander Brehm, Oxford University Department of Economics, with inputs from Mr Wade Bromley and Mr Charles Bodwell. September 2015.

²ILO Governing Body (2014). Area of critical importance on productivity and working conditions in small and medium-sized enterprises. ILO 320th Session, Geneva, 13-27 March 2014.

Peer-based learning - an emerging methodology for business skills development:

- C-BED is a learner centred approach to developing new skills through experience and knowledge sharing within peer networks and hands-on activities in which participants work together in small groups
- Training is self-managed in small groups of 5 - 7 entrepreneurs guided by a training manual. There is no role for subject-matter experts or trained facilitators but only a coordinator of the learning environment
- Social capital is nurtured as a resource for developing business competencies and strengthening critical and creative thinking skills. Learning becomes a social activity, in which participants exchange their own entrepreneurial and life experiences relevant to solve problems with more realistic solutions
- C-BED learning modules are easily adaptable to the community environment as the main goal is to unlock the business knowledge and skills of people who live in those communities.

Additional explanation of the methodology and key concepts behind C-BED are explored in Annex 1.

The Community-Based Enterprise Development (C-BED) programme adopts an innovative methodology for peer-based learning through networking and activities; low cost and easy to implement, it is particularly appropriate for harder to reach entrepreneurs. While the programme applies this methodology primarily to the development of business management skills for starting and improving micro and small businesses, learning manuals are also available to develop marketplace financial literacy, access to social services and assistance, and to strengthen social capital and empowerment, all without the need for specialists with subject matter expertise or investment in capacity development through the training of trainers. Instead the program is delivered through self-facilitation in small groups working together by following simple step-but-step instructions set out in the learning manuals provided.

Within this unique model, social capital is nurtured as a resource for developing business competencies and strengthening critical and creative thinking. The responsibility of service providers shifts from supplying experts or trainers to managing recruitment and logistics, facilitating the learning environment, promoting enterprise networks, and assisting entrepreneurs access to information, referral, and services.

Partnerships and Implementation

More than 60 organizations across 14 countries have begun implementing the C-BED program in Asia and the Pacific, including government ministries, employers' organizations, trade unions, UN agencies, non-government organizations (including INGO), the private sector, and academic institutions.



While partners share a common interest in reducing the time, cost and capacity requirements of training services provided so that more sustainable interventions can be offered to underserved and vulnerable populations, within this large community of practice there are significant variations in development objectives pursued, program designs, populations targeted and the scale of services being delivered.

C-BED programs range from ad hoc service provision reaching a few dozen entrepreneurs at a time; short-term interventions reaching a few hundred beneficiary in stand-alone services; regular service provision targeting several thousand beneficiary through multi-dimensional programs over a standard cycle; to large-scale institutionalized programs being scaled up to reach millions.

Illustrating the scale to which C-BED is currently being scaled, the Ministry of Agriculture in Indonesia is now in the process of training more than 65,000 agricultural extension workers who will be tasked with delivering C-BED training to more than 7,000,000 rural entrepreneurs and farmers.

With several organizations now planning to adopt C-BED as a component to their work internationally, ILO is now exploring broader partnerships with PLAN International, OXFAM, UNHCR and others.

Methods

This impact assessment followed a multi-baseline survey methodology using pre-training, post-training and tracer survey questionnaires among individuals that received C-BED Aspiring Entrepreneurs training in Cambodia and the Philippines between 01 August 2014 and 31 August 2015³. The sample studied is composed of 3477 completed pre-training questionnaires, 3195 completed post-training questionnaires, and 427 completed tracer survey questionnaires. All questionnaires and metrics were provided by the ILO project and data was cleaned and analysed using Stata and disaggregated by gender.

Paper-based pre- and post-session questionnaires were completed by participants at the start and conclusion of C-BED training. No researchers, survey companies or interviewers were involved in the process. Partner organizations then arranged for data entry into a custom built ILO shared measurement platform. Using contact information provided in pre-session questionnaires, independent researchers or interviewers recruited by ILO contacted past C-BED trainees by

telephone and invited them to answer tracer survey questions. Participation was voluntary with the majority of individuals contacted between 6 or 7 months after the training.

In Cambodia an effort was made to contact all 531 past-C-BED trainees that had provided contact phone numbers, while in the Philippines partners selected 250 past-C-BED trainees for tracer surveys.

A high-degree of attrition within the assessment sample size has been identified which could cause the assessment to have substantial bias if not random, i.e., if correlated with other variables. To investigate potential bias due to attrition, rates of survey response were disaggregated by gender, age, and household size. Response rates by gender were similar across surveys, indicating results are unlikely to be misrepresented by gender.

The impact assessment focuses on the outcomes of a sample of training participants in relation to job creation and productivity, and broadly but to a more limited degree, the Decent Work objectives of the ILO. Employment opportunities available to the participants as a result of participation in the programmes are measured by the percentage of participants who start a new enterprise, the number of workers employed in these new enterprises, and the change in workforce employed by existing enterprises as a result of the intervention. Adequate earnings and productive work are evaluated by the income change reported by participants, the percentage of business owners who report their workers as motivated and productive, and the percentage of business owners who report business improvements (such as ability to complete orders in a timely manner).

All questions and metrics used in pre, post, and tracer surveys in this sample were developed and endorsed through a series of participatory workshops and consultations with C-BED implementing organizations in four countries (Cambodia, Philippines, Thailand, and Lao PDR). This process was led by the University of Sydney and the ILO project team. As C-BED is

³ Data was also collected from individuals that completed the C-BED Small Business Owners training but the sample available at the time of analysis was determined to be statistically insignificant at less than 1% (n=6) of the aggregated data available. These responses were excluded from analysis. Training tool completed however is not an indication of entrepreneurial status at the time of C-BED training.

implemented by a diverse range of organizations/institutions without coordination or funding from ILO, it was critical that the metrics defined be relevant to the varying development objectives of these partners. As such, the final indicators and questionnaires endorsed are not proposed here as direct proxies for the ILO's measurement of Decent Work. The definition of impact indicators used in the assessment, the complete list of C-BED indicators, and their relationship to the Decent Work Framework has been included in Annex #3.

When multiple interventions are simultaneously implemented and in contexts where local economies are in transition – such as recovery after Typhoon Haiyan in the Philippines, it may become difficult to identify the interventions that are driving the impact. In the context of C-BED, the partner organizations included in this assessment either delivered C-BED as a separate intervention, or packaged it with other complementary services like technical skills training, access to equipment, or finance. Among the programs from which this sample was drawn, C-BED was the only component to programs on entrepreneurship or business skills development. To control for the potential impact of broader economic recovery on results, a simple comparison excluding the Philippines can be run to identify if the same effects were identified in Cambodia. Given this approach, it can be assumed that any change in indicator variables that relate to business management skills, entrepreneurship, employment, and inclusion, amongst other similar outcomes can be attributed to participation in the C-BED training programme.

Another issue with this technique is the possibility of self-selection bias. In other words, participation in the C-BED training programme was not randomly determined, and participants to the programme decided themselves if they wanted to participate in the training AND the tracer survey. It may be the case that the participants of the C-BED programme were different from the non-participants and thus, any impact on the participants could be driven by these differences.

Firstly, this report accepts that the impact of the programme on the participants cannot be taken as representative of the population as a whole, as the population may be very different from the sub-population of participants. Going forward, the project would like to further explore this issue through randomized trials of the C-BED model. At the same time, this does not invalidate the effect of the C-BED programme on the participants, as any positive outcome for this section of the sub-population along the aforementioned indicators can be attributed to the programme.

Table 1 Participant country, gender, age, education, income and entrepreneurial status

	n	Pre	Post	Tracer
Country				
<i>Cambodia</i>	724	275	272	177
<i>Philippines</i>	6374	3202	2922	250
Gender				
<i>Male</i>	1779	1584	NA	195
<i>Female</i>	2088	1856	NA	232
<i>Other</i>	1	1	NA	0
Age				
<i>Under 18</i>	170		NA	
<i>19 - 30</i>	1148		NA	
<i>31 - 40</i>	506		NA	
<i>41 - 50</i>	501		NA	
<i>Over 50</i>	835		NA	
Education				
<i>No schooling</i>	81	73	NA	8
<i>Primary</i>	1226	1112	NA	114
<i>Middle Sch</i>	286	205	NA	81
<i>Secondary School</i>	1467	1324	NA	143
<i>University</i>	321	248	NA	73
<i>Technical qualification</i>	397	389	NA	8
Income				
<i>No income</i>		2097	NA	
<i>US\$ 0 – 1 per day</i>		392	NA	
Entrepreneurial Status				
<i>Aspiring entrepreneur</i>	3014	2880	NA	134
<i>Business owners</i>	890	597	NA	293

Secondly, in order to reduce the self-selection bias, we disaggregate for a larger number of covariates like income level, education, location and gender, amongst others that may influence participation in the programme. Balance across these groups would imply reduced self-selection bias, if any, in the impact assessment. Evidence indicates that one of the most common factors determining participation in such training programmes is the income level. As the majority of participants within this sample were earning no income at the time of the intervention and were therefore potentially in a more disadvantaged position as compared to non-participating groups. Thus, the evaluated impact can be interpreted as an underestimation of the real impact.

Participants

Participants returned surveys at three points in time relative to the C-BED workshop: pre-session (n=3477), post-session (n=3195), and long-term tracer (n=427) survey questionnaires were assessed from C-BED participants in Cambodia (F:141; M:121 in pre-session) and the Philippines (F:1715; M:1463 in pre-session). Participants ranged in age from 18 to over 50 years of age. Most participants (2097 of the 3477 pre-session respondents) were earning no income at the time of the intervention with an additional 392 respondents living on less than US \$1 per day. 95% of participants reported they had never before had access to or participated in training on entrepreneurship or business development. (Table #1)

RESULTS

INCOME, EMPLOYMENT AND SOCIAL CAPITAL

Income security: The results of this assessment indicate an overall improvement in income security. Of the tracer respondents, 62% reported a substantial change in income, with 21% reporting “a very high amount” of change. In Cambodia, where the tracer study included a detailed question on percentage changes, 63% of respondents reported an income increase, with

51 out of 177 respondents (29%) reporting an increase of 50% or more. Participants’ gender, level of income, marital status, educational level, age group, entrepreneurial status, and C-BED training provider were not determined to have any significant effect on income security within this sample. Country was determined to have an effect on results with 30% of the Cambodian participants reporting no change at all in net income compared to less than 1% of the Philippines sample. In both countries, the majority of participants reported a net income improvement.

38% of those participants reporting an income in the tracer survey also indicated a secondary income source with 17% of these indicating the source as family assistance, 10% a secondary job, and 4% an allowance from an NGO.

Evidence that C-BED training also had a positive impact on practices that promote income security can be inferred from the result that 97% of participants reported improved savings habits when contacted in tracer surveys.

A surprising result was identified in analysis of data on motivation for starting a new business. Participants reporting ‘necessity’ as the main driver for starting a business increased from 8.6% of participants in pre training surveys to 59.5% of participants at the time of the tracer survey.

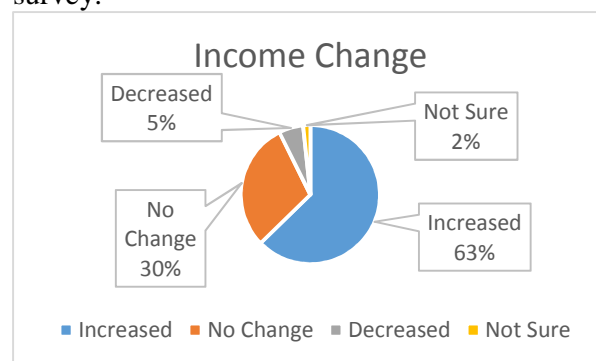


Figure 1: Net income change attributed to C-BED as reported by beneficiary in Cambodia tracer surveys

Employment Generation: To inquire about regular (self-)employment, respondents were asked “Are you currently earning an income?”. Responses showed that employment increased among those who participated in C-BED training. 3083 respondents answered this

question in pre-session surveys, with 2089 (60%) reporting no employment, compared to 25% (105 of 427 respondents) as reported in the tracer survey. Reported rates of self-employment were 25% in pre-session surveys and 61% in tracer surveys, reported rates of waged employment were 7% in pre-session surveys and 18% in tracer surveys (both figures include respondents who reported running a business and working in waged employment contemporaneously). A 36 percentage point increase among the pre-training survey would represent over 1,100 new jobs. Within the tracer sample, we regard new businesses reported starting since C-BED training as a new job, with any employees these new businesses report counting as additional added employment. 146 new businesses began after C-BED with 35 individuals employed by these firms. By this measure a total of 181 jobs were created by participants within the tracer sample, which represents 13% of pre-session respondents.

Social capital: The results of this assessment indicate improvement in social capital as measured using several proxy indicators. In results relating to assistance among participants, 59% of participants without businesses at the time of the post-training survey reported they had established relationships with others in the training who were likely to help them start a business while 63% of participants with existing businesses at the time of the post-training survey reported they had established relationships with others in the training who were likely to help them improve their business. 51.5% of these relationships identified were with other group members, 51.8% with staff of the delivery organization, and 2% with other individuals. When compared to the results gathered in the tracer survey sample, 61% of participants reported relationships with other group members and 19% with staff of the delivery organization that had contributed to business start-up or improvement.

In results that indicate leadership among participants, between 20 – 35% of post-training survey respondents reported taking a very high level of responsibility during the training for managing the groups timing (22%), reading out

instructions (20%), helping others (33%), sharing ideas and experiences (35%), and making decisions for the group (31%). Less than 4% of respondents reported taking a very low level of responsibility for each of these tasks. As C-BED was self-managed by participants without the support of an expert/trainer but 95% of participants had never before participated in training on entrepreneurship or business development, these results can be interpreted as an indication that leadership skills were utilized

SKILLS AND KNOWLEDGE

Knowledge areas: Participant ratings of their knowledge and confidence in the business topics covered in C-BED training as reported by post-training surveys indicate a high level of satisfaction (>70%) in the areas of defining business ideas and potential customers, business idea selection, action planning, and criteria analysis for business success. 27% of all participants reported a *very high* level of confidence in their new skill set to start or improve a business and 31% reported a *high* level of confidence to manage future business challenges successfully.

Overall, the relevance and usefulness of the C-BED training to participants business needs was rated highest (36%) among the value of C-BED measures proposed to participants in post-training surveys. The highest rated learning sessions within the training were “What makes a successful business?” (29%), “Defining your business idea and potential customers” (27%), and “Developing your marketing plan” (26%).

In post-training surveys, participants indicated an interest in pursuing further training on techniques for sales strategies (40% of participants), business negotiation skills (27%) and customer service (7%).

BUSINESS GENERATION, IMPROVEMENTS, AND MANAGEMENT

Business generation: The results indicate that C-BED has a positive effect on the generation of new businesses with representation of self-employment among the sample increasing from

25% of all participants at pre-training to 61% at tracer survey. In tracer surveys, 34% (146 of 427 respondents) had launched their businesses since completing C-BED with 52% (76 of 146 new businesses) owned and operated by women.

When disaggregated by other variables, the results indicate that age has a statistically significant relationship to entrepreneurial status. 91% of participants aged over 50 years were business owners business owner at both the time of pre-training and tracer surveys. Less than 1% of youth under the age of 18 had successfully launched a business between C-BED and the tracer survey.

Figure 2 Business ownership among tracer survey participants

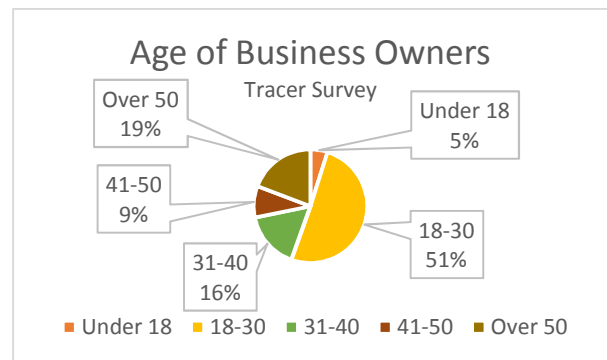
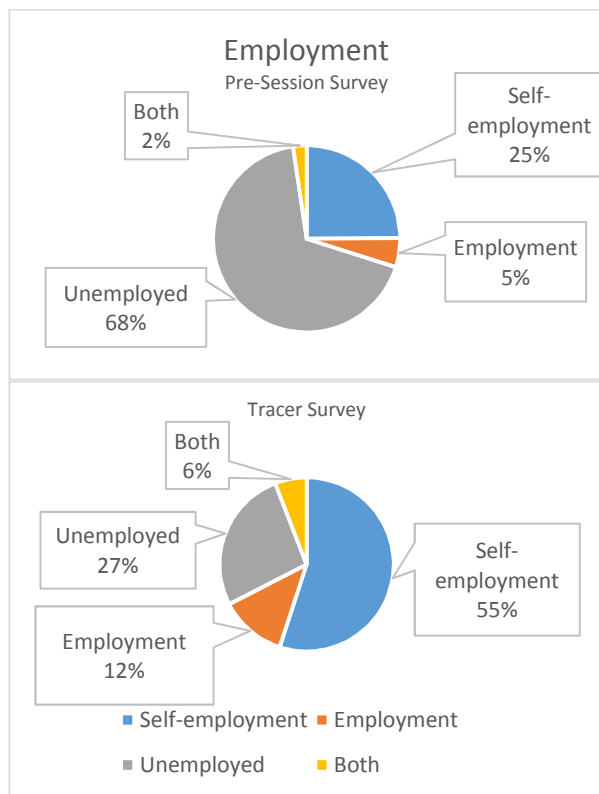


Figure 3 Age of business owners in tracer survey



Productivity and performance: The results of this assessment indicate that C-BED training had positive impacts on business management outcomes with 82% of the tracer survey participants attributing overall business improvement to C-BED. Among this population, 43% reported C-BED to have had a *high degree* of impact on this overall improvement. In respect to specific measure of business performance, participants in the tracer survey that were operating businesses reported the following outcomes: 66% reported an improvement in units sold with 87% of this group attributing the outcome to C-BED; 66% reported an improvement in total revenue with 87% of this group attributing the outcome to C-BED; 64% reported an improvement in profit with 86% of this group attributing the outcome to C-BED; 62% reported an improvement in cost management with 90% of this group attributing the outcome to C-BED; 64% reported an improvement in overall productivity (as determined by number of hours worked, total output) with 93% of this group attributing the outcome to C-BED; 67% reported an improvement in product quality with 92% of this group attributing the outcome to C-BED; 67% reported an improvement in resource efficiency with 86% of this group attributing the outcome to C-BED; 71% reported an improvement in customer numbers with 92% of this group attributing this outcome to C-BED.

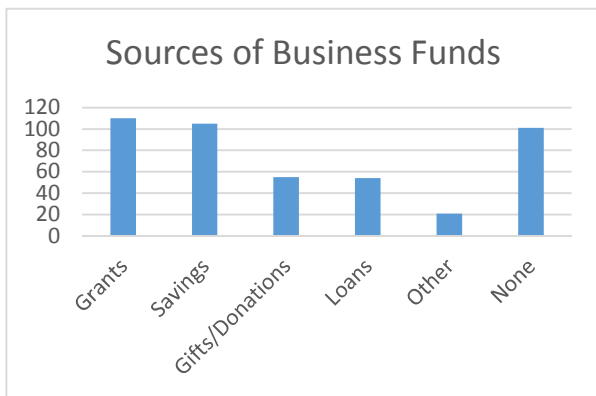


Figure 4 Sources of finance accessed by C-BED participants

Access to finance: Despite 57% of the pre-session respondents identifying lack of money as the single major obstacle to their business aspirations, 82% of participants in the tracer survey sample report improved access to financial assistance after C-BED and 47% of these individuals attributed a high degree of causality in this outcome to C-BED. Respondents typically access multiple sources of funds at once, with 26% accessing grants, 25% using personal savings, 13% relying on loans, and 24% accessing no funds at all.

DISCUSSION

The preliminary results of this study are encouraging. An overall picture of participant satisfaction with the training is indicated and positive impacts on household income, employment, and business development have been identified. C-BED programs being implemented by partners are reaching poor and vulnerable entrepreneurs in hard to reach and underserved populations.

The pattern of entrepreneurs crediting C-BED with improvements to their new or existing business supports the argument that better outcomes are not merely due to wider macroeconomic trends; C-BED training has a positive impact in businesses and the correlation was strongest among entrepreneurs reporting the largest improvements. With 81% of individuals that attended C-BED reporting they would recommend the training to other entrepreneurs, and 81% planning to seek out further C-BED training in the future, entrepreneurs demand for the program to be sustained has been identified.

Participants' gender, level of income, marital status, country, and educational level were not determined to have any significant effect on business outcomes. Further analysis of the data and additional research into program model differences is required to better understand the effect of age group and provider of C-BED training in relation to business generation.

Future research can examine the specific needs of young entrepreneurs, who had weaker business startup outcomes compared to older C-BED participants. Methodology developments allowing better tracking of outcomes through time are also in development. For example, new survey and callback methods would allow us to examine outcomes for business owners in tracer studies who did not own a business before attending C-BED, as opposed to aggregate proportions from one survey to the next.

Annex #1: Activity-based learning, Peer-based learning and Networked learning

The C-BED programme is based on two central concepts: Activity-Based, Peer-to-Peer Learning, and Networked Learning. These are summarized below.

The efforts involved in many enterprise and entrepreneurship development interventions — maintaining a network of trainers, deploying them for trainings, and hosting training — are often unsuited for sustaining programs that can reach vulnerable or ‘hard to reach’ communities. In such contexts, local partners’ institutional capacity can be constrained either because the institution’s strategic priorities are focused elsewhere, because cost recovery is not an option, or because the institution itself has limited capacity for traditional training. Many NGOs that have deep field experience identify livelihoods, including self-employment, as a key area for support. However, very few of these organizations can afford to employ professional business trainers; effective training-of-trainers without a business background would likely be an intensive time and resource investment.

Based on these limitations and challenges in reaching vulnerable communities, C-BED was designed around group-based activities focused largely on the participants’ actual communities, opportunities and businesses. Materials are open-source and easily available online for uptake and piloting under tight resource constraints. The learning manuals are more functional than theoretical, and can be printed and distributed at low costs. The only additional materials needed are flip charts, pens or markers, and a space where groups can collaborate, for example, in a church or temple yard, or around circular banquet tables at a local restaurant. The total cost per participant, including venue, materials, and institutional support, will vary, but would typically be quite low.

Activity-Based Learning (ABL): is a type of learning developed within the body of the “constructivist” learning theory, according to which knowledge is the result of the “interaction of a particular structure and a person’s own psychological environment” (Butcher, 1997) . Even if the constructivist pedagogy has not yet fully implemented in university classrooms, colleges and workers’ training programs, abundant literature tests for the successful impact of its adoption, both in elementary schools/colleges and SMEs .

Networked Learning: The concept of social learning, or learning in networks, is not new, and is founded on the Bayesian Probability Theorem. People can learn from others in their network by observing their actions and activities, and by directly communicating their knowledge, experience and other information. In businesses, many decisions are recurring in nature, and in such situations, individuals base their future decisions on their past experiences, and information gathered in the intervening time period. In such situations, the information received from networks can assist individuals to update their beliefs and make better-informed decisions. In the context of Business Development Services, learning in networks is gaining increasing importance, with research indicating that the lack of institutional capacity, limited local adaptability and well qualified trainers, amongst others, are major barriers for the widespread acceptability and sustainability of such services. In addition, research (Suri, 2009) indicates that in severely constrained markets, better utilizing local knowledge and experience would be more sustainable and would lead to better outcomes in the short-to-medium term, as compared to other external interventions. Once the major constraints, market failures, and other capacity and institutional issues are addressed, the markets would be ready for formal, external interventions.

In developing countries and LDCs, the economy is characterised by the failures in multiple markets and restricted institutional and local capacity. In such situations, harnessing local knowledge for better outcomes would be a useful tool for business decision making. Local networks are an important source of information as they factor in the market failures, and other conditions that would be common other agents as well. The traditional tools and best possible solutions may not be applicable in such settings due to restricted capacities, and severe market failures (Suri, 2009). Social learning is an important tool in business decision making for two reasons (Goyal, 2003):

- Firstly, it may yield information on the different choices available to the agents given the local context.

- Secondly, it assists in forming business relations as in many settings, the rewards from an action depend on the choices made by others, and so there is a direct value to knowing about other's actions.

Substantial research has been done in order to evaluate the importance of social learning or learning in networks. Learning in networks plays an important role in influencing individuals in the networks to take up new technologies.

- Goolsbee & Klenow (2002) find statistically and economically significant network externalities in the diffusion of home computers. They evaluate 1,10,000 households in USA, and find that people are more likely to buy their first computer if they are living in areas where a fair number of households already own computers.
- Mason & Watts (2011) evaluate 256 web-based experiments focusing on collective solutions to complex problems, and find that collective exploration improved average average success over independent exploration as good solutions could diffuse through the network.
- Cai et al (2015) evaluate the role of social networks in encouraging the uptake of insurance in rural China using a Randomized Control Trial. They find that for untreated farmers, the effect of having an additional treated friend on take-up is equivalent to granting a 13 percent reduction in the insurance premium. They also find that the results are driven by diffusion of information in the networks.
- Sung & Carlsson (2011) evaluate data from 1,124 firms in the Republic of Korea and find that networks have a statistically and economically significant impact on innovative activity of firms, where innovative activity is measured by product innovation, product improvement, and process innovation.
- Berry & Linden (2009) randomize the encouragement given to children to participate in a bridge-classes programme for out-of-school children, and find that having a friend who went to the bridge classes increases the probability of participation of a child by 20%. The effect of treated friends comes primarily from bilateral ties, where both the child and his/her friend indicate that they spent time together.
- Beaman et al (2014) analyze the importance of social learning in adopting new agricultural technologies using a randomized control trial across 200 households in Malawi. They find that in order to convince farmers to use new technologies, they have to learn about these technologies and their impact from people in their network.
- Angelucci et al (2010) evaluate the PROGRESA scheme in Mexico and find that the scheme increases the secondary school enrollment rates for family networks that are not eligible for the scheme but are present in the same village as treated family members.

Organizations currently funding networked learning/social learning initiatives:

- The International Labour Organization (ILO) alongside the International Initiative for Impact Evaluation (3ie) and the People's Insurance Company of China funded a study on the role of social networks and the decision to insure in China. Results suggest that social networks had a significantly positive effect on insurance take-up, driven by the diffusion of knowledge about insurance. These effects were larger when people who were the first to receive financial education were more central to the social network.
- Innovations for Poverty Action (IPA) is funding and implementing an initiative to study the network effects between SMEs in Uganda. Researchers are evaluating the extent to which firms share information acquired in business skills training programs to assess whether networks of small businesses act as partners or competitors, and by extension, whether such training programs could be redesigned to be more cost-effective.
- The International Initiative for Impact Evaluation (3ie) alongside the Malawi Ministry of Agriculture and Food Security are funded and implemented a study on the role of social network-based information dissemination in encouraging the uptake of agricultural technology in Malawi. Results suggest that targeting seed farmers using a complex social network model was most effective in increasing adoption.

- Acumen Fund, alongside other local partners, funded a study on the role of social networks in the uptake of malaria-preventing equipment in Kenya. Results indicated that social learning about the benefits of such equipment had a marked, positive impact on increasing the uptake.
- BRAC is funding an initiative to evaluate the role of women's social networks in increasing adoption of latest agricultural technology in Dhaka.
- Inter-American Development Bank, alongside the Bavaria Foundation is funding a study to see the impact of social learning, training and mentorship on SMEs in Colombia.
- Bavaria Foundation, alongside other local partners, funded a study on the role of providing access to finance, training, and business resources on SMEs in Colombia. Researchers found that the trainings did not affect key business outcomes, such as sales and profits, but helped entrepreneurs to expand their business networks. Entrepreneurs in the training who did not have existing start-ups were more likely to secure a contact with a partner, ally or investor than entrepreneurs who did not participate in the training.

Annex #2: Measuring Decent Work – Alignment of Project Indicators

Relevant Dimensions of Decent Work	(Selected) Decent Work Indicators	Associated C-BED Indicators
Employment opportunities	<ul style="list-style-type: none"> ▪ Employment-to-population ratio ▪ Unemployment rate ▪ Youth unemployment rate ▪ Proportion of own-account and contributing family workers in total employment ▪ Informal employment ▪ Excessive hours 	<ul style="list-style-type: none"> ▪ # and % of participants who start a new enterprise ▪ # and %, of workers employed in these new enterprises ▪ # and % change in workforce employed by existing enterprises as a result of the intervention. ▪ # and % of participants earning an income
Work that should be abolished	<ul style="list-style-type: none"> ▪ Children in wage employment or self-employment 	
Adequate earnings and productive work	<ul style="list-style-type: none"> ▪ Working poor ▪ Low pay rate 	<ul style="list-style-type: none"> ▪ income change reported by participants ▪ # and % of business owners who report their workers as motivated and productive ▪ # and % of business owners who report specific business improvements
Decent hours	<ul style="list-style-type: none"> ▪ Excessive hours 	
Stability and security of work		
Combining work and family life		
Equal opportunity and treatment in employment	<ul style="list-style-type: none"> ▪ Occupational segregation by sex (19) ▪ Female share of employment in managerial and administrative occupations ▪ Gender wage gap ▪ Measure for employment of persons with disabilities ▪ Measure for discrimination by race / ethnicity / of indigenous people / of (recent) migrant workers / of rural workers where relevant and available at the national level. 	<ul style="list-style-type: none"> ▪ # and % of participants indicating different obstacles or hindrances that prevent them from starting or improving business
Safe work environment	<ul style="list-style-type: none"> ▪ Occupational injury rate 	<ul style="list-style-type: none"> ▪ Improvement to working conditions
Social security		<ul style="list-style-type: none"> ▪ Impact of networks formed in training (development of social capital)
Social dialogue and workers' representation		
Source: <i>Measurement of decent work: Discussion paper for the Tripartite Meeting of Experts on the Measurement of Decent Work, Geneva, 8–10 September 2008</i>		Source: Participatory consultations with C-BED implementing organizations in four countries (Cambodia, Philippines, Thailand, and Lao PDR) led by the University of Sydney and the ILO project team.

Annex# 3 – Analysis of Implementing Partners

Partner Organisations

As it can be seen from the table, NGOs, Association, Academic Institution, the Governments of Indonesia, Philippines and Cambodia are all partnering in the programme. This variety of entities ensures the sustainability and inclusiveness of the actual implementation of the training sessions, in an effort to create strategic linkages across actors and a crucial sense of ownership from the local institutions more closely engaged in the community.

Country	Partners	Type of Institution	Target beneficiary	Number of beneficiary	Strategic Partnership
Indonesia	Ministry of Agriculture, Agency for Agricultural Extension and Human Resources Development (AEAHRD)	Government	Agricultural Extension Workers; Paddy, Soy and Maize farmers	65000 Agricultural Extension Workers (2015 -2019); 6+ Million Paddy, Soy and Maize farmers	Yes
	Plan International	NGO	Youth and Young Women (15-24th y.o)	3000	Yes
	Asosiasi Business Development Services Indonesia	Association	Micro and Small Enterprises under their service	Continuously growing community	Yes
	Care	NGO	Women and Youth, and disabled people communities	200	Yes
	Ministry of Villages and Disadvantaged Regions	Government	Villagers, disadvantaged regions in Indonesia	to be defined	Yes
Philippines	Save the Children	NGO	Youth and women	4000	Yes
	Plan International	NGO	Micro-business owners	2600	Yes
	Philippines Red Cross	NGO	Vulnerable households	3000	Yes
	Oxfam	NGO	Micro-business owners and women entrepreneurs	1000	Yes
	Care	NGO	Micro-business owners, women entrepreneurs and cooperatives of farmers and handicraft makers	1200	Yes
	Technical Education and Skills Development Authority (TESDA)	Government	Youth and vocational/technical skills trainees across ages	Thousands	Yes
	Department of Labour and Employment (DOLE)	Government	Individual business owners and Business Groups registered under DOLE	Thousands	Yes but it lacks human capital and a formal program to run C-BED in a large scale.
	Department of Trade and Industry (DTI)	Government	MSEs	Thousands	Yes
	Cebu Technical University (CTU)	Academic Institution	Entrepreneurs and MSEs	5500	Yes
	University of Philippines, Institute for Small Scale Industries (UP ISSI)	Academic Institution	Entrepreneurs and MSMEs	Potentially over 5000	Yes
Eastern Visayas State University (EVSU)	Academic Institution	Vulnerable and marginalized communities	Limited	Yes	
Thailand	Solidarites Internationale	INGO	Refugees	500+	No
	Adventist Development Relief Agency (ADRA)	INGO	Refugees	1500+	No
	Asylum Access International	INGO	Asylum seekers	30+	No
	National Catholic Commission on Migration (NCCM)	NGO	Migrants	30+	No
Cambodia	US Ambassador Youth Council	Social Club/Network	NGOs that serve a range of populations	Unknown	Yes - Linked to US Embassy
	Live and Learn Cambodia	INGO	Slum communities in floating villages	12 individuals so far	Yes - First C-BED partner to target green business development/green jobs
	Oxfam America	INGO	Farmers, young women, savings group members	350 in 2015	Yes - Linked training to Savings for Change (SfC) intervention and taking the program national, and with the partnership of TU
	Digital Data Divide (DDD)	Social Enterprise	Youth from low income households that are employed by the social enterprise, alumni also to be invited in future trainings	40 individuals so far	No
	Ministry of Education, Youth, and Sports (MOEYS)	Government	Out of school youth	350 in 2015	Yes - National scale
	Cambodia-India Entrepreneurship Development Institute (CIEDI)	Government	Vocational training students	200 trained in 2013	Yes - National training center for entrepreneurship through vocational training centers. Responsible for capacity building and curriculum development
	Plan International	INGO	Out of school youth, people with disability	331 trained so far in 2015	Yes- program delivered in partnership with MOEYS and MOL staff in the field AND Plan looking at replicating C-BED in other regions
	Hagar International (for UNHCR)	INGO	Refugees and asylum seekers - Vietnamese and Rohingya so far trained	12 reported so far	Yes - Implementing service for UNHCR
Lao PDR	Rural Research and Development Promoting Association (RRDPA)	NPA	Farmers, rural communities	50+	No