

รายงานการเข้าร่วมโครงการเอพีโอ

14-AG-06-GE-WSP-B

Workshop on Development of Business Models
for Women Entrepreneurs in Rural Communities
at Tehran, IR Iran

prepared by Wanwalee Tansantisuk

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Part 1: General Information

1.1 Topic: 14-AG-06-GE-WSP-B

Workshop on Development of Business Models for Women Entrepreneurs in Rural Communities

1.2 Period: 24 – 28 January 2015 (5 days)

1.3 Venue: Tehran, IR Iran

1.4 APO Persons: 2 Persons

1.4.1 Mr.Joselito C. Bernardo, Director of Agriculture Department

1.4.2 Ms.Mitra Alipour, International Affairs Officer

1.5 Key Speakers: 5 Persons

1.5.1 Ms.Pansiri Jones, Thailand

1.5.2 Ms.Pacita Uyboco Juan, Philippines

1.5.3 Ms.Jayalakshmi Thirugnanam, India

1.5.4 Dr.Zahra Arasti, IR Iran

1.5.5 Ms.Foroughsadat BaniHashem, IR Iran

1.6 Participants: 18 Participants

1.6.1 Ms.Rousan Ara Moqbool, Bangladesh

1.6.2 Dr.(Ms.)Sahida Akter, Bangladesh

1.6.3 Ms. Nivana Cheng, Cambodia

1.6.4 Ms.Pok Nanda, Cambodia

1.6.5 Ms.Yi-Chi Lu, Taiwan

1.6.6 Dr.(Ms.)Sarojani Karkannavar, India

1.6.7 Dr.(Ms.)Surya Rathore, India

1.6.8 Ms.Estiarthy Haryani, Indonesia

- 1.6.9 Ms.Isnarti Hasan, Indonesia
- 1.6.10 Ms.Enkhtuya Tsiyenregzen, Mongolia
- 1.6.11 Ms.Sumitra Palanchoke, Nepal
- 1.6.12 Ms.Ayesha Ahmed, Pakistan
- 1.6.13 Ms.Shireen Ashraf Khan, Pakistan
- 1.6.14 Ms.Luzvminda Areega Villanueva, Philippines
- 1.6.15 Ms.Maria Regina de Santos Francisco, Philippines
- 1.6.16 Ms.Rebecca Macabenta Cormanes, Philippines
- 1.6.17 Ms.Sudarat Khusinthu, Thailand
- 1.6.18 Ms.Wanwalee Tansantisuk, Thailand

Part 2: Knowledge gained from the Workshop

Due to an inequality of rights between people (women and men, rural and urban population), woman entrepreneurs especially in rural area have faced many challenges not only from doing business but also from culture and norms. However, women's contributions to economy and society are significant, Workshop on Development of Business Models for Women Entrepreneurs in Rural Communities was arranged with three purposes which are

- To enhance knowledge of participants of different business models and essential features of successful businesses initiated and managed by women
- To understand the critical enabling environment and support systems that contribute to the success of enterprises initiated and managed by women
- To enhance knowledge of participants of critical managerial functions in different business models for women, especially in rural communities

These strong purposes along with the experienced key speakers would help the participants apply knowledge gained from the workshop to their projects and home country.

Ms.Jayalakshmi Thirugnanam, Director and Chief Operation Officer of the Company and Joint Secretary of Empowering Women in IT, India discussed about *the Participants of Women in Labor Force and in Business*. Gender discrimination is a major issue that lead to unfair jobs and lower wages for women. Since women are responsible for the child bearing and caregiving, the employers concern about the women's availability time and ability to handle with a job. Ms.Jayalakshmi Thirugnanam also discussed about *E-Based Business Models and Use of ICT and Social Networks in Marketing*. E-business models create new opportunities for women in doing their own businesses via online platform. Even though rural women face

difficulties doing it by themselves, there are a few governmental organizations and NGOs act as online helping them to establish their businesses, increase their revenue streams, and uplift their self confidence. Eventually, women will be able to primarily self-reliant and be better business women. Human Resources are important for every organizations. *Basic of HR Management and Challenges for a Women CEOs and Managers* is another topic in the discussion. Finding the right persons and putting them into the right job are very challenging and very important tasks. But most of small businesses do not pay attention to HR management. The small businesses should have a well HR resource plan along with an enterprise development strategy in order to stay competitive with the big corporations. In another aspect, women are challenged when they step up in a top management level as a CEO or manager due to the cultural belief. To lessen this issue, the organizations should place employees in gender-diversified groups, implement evaluation standards with explicit rule, make a hiring decision based on several persons' opinion, and demonstrate women's contributions.

Ms.Pacita Uyboco Juan, the President of Women's Business Council of the Philippines, Philippines discussed about *Emerging Opportunities and Challenges for Women Entrepreneurs in Asia*. Many opportunities are available for women, for instance APEC. There are meetings held specific to APEC women and economy. Women entrepreneurs policies are discussed. However, women entrepreneurs in Philippines are still facing three major challenges. But there are different programs support women to handle with the challenges as follows.

Women's Challenge	Supporting Programs
Accessibility to Market	Global Platform for Action on Sourcing from Women Vendors by International Trade Center, UN Women and We Connect
Accessibility to Finance	Inclusive Lending for Aspiring Women Entrepreneurs by the Women's Business Council of the Philippines and the Development Bank of the Philippines <ul style="list-style-type: none"> - Help women entrepreneurs easily access to loan for USD12,000 up - Example: provide interest-free loan for processing food and related small industries
Accessibility to Technology	Business and Professional Women Makati <ul style="list-style-type: none"> - Help women entrepreneurs access technology solutions for business - Example: provide learning modules for food processing and other SME needed processes

Ms.Pacita Uyboco Juan also discussed about *Agriculture and Food Processing Based Business Models*. Agricultural produces are commodity that price is fluctuated in nature. Therefore, value-adding plays an important role in processing the agricultural produces to generate higher and more stable income from small volumes. Niche and speciality markets are the target. To penetrate the target market, *Product Development and Innovations for Small Enterprises* is another discussion topic. There are six steps to develop the products with the local producers.

1. Conducting a research “What the Market Want”

- Getting the trends from food to fashion and share with producers
- Getting inspirations from other countries and other cultures

2. Conducting a product assessment session with the experts

3. Choosing which products have potential

4. Conducting product costing and sustainability exercise

5. Testing market to get customer feedback

6. Giving market feedback to producers and letting them develop their products to meet the market's needs

Ms.Pansiri Jones, Consultant, Thailand discussed about *Non-Agricultural Food Business Models*. The business model comprises of ten components which are value propositions, market segments, distribution channels, customer relationship, value configurations, core capabilities, partner network, commercialize network, cost structure, and revenue structure. She provided Benjarong Ceramic Business as a case study. After the ceramic factory in Don Kai Dee was closed, the residents in that area were encouraged by the Government agencies such as Community Development Department to form an enterprise to produce the ceramic products. In the early time, the products were created based on traditional styles. Later on, they have created based on customers' needs. Moreover, they have improved Don Kai Dee area to attract both local and international customers to visit them and buy the products. As the Government agencies played an important role, Ms.Pansiri Jones discussed another topic about *Government Supports for Women Entrepreneurs* and used Thailand as an example. The Government established “Thai Women's Empowerment Fund” which is a revolving fund. The fund aims to support women especially in rural area to start or sustain the enterprises. Furthermore, the Government also has helped to improve women skills in doing their own businesses. With the good supports from the Government, Thailand has higher women Total Entrepreneurial Activity (“TEA”) than men.

Associate Professor Zahra Arasti, Faculty of Entrepreneurship University of Tehran, IR Iran discussed about *Selected Models of Credit and Extension Support Program for Women Entrepreneurs*. There are both internal and external factors affecting women's entrepreneurship as follows.

External Factors

1. Accessibility to financial and non-financial resources e.g. less information about resources, collateral supply, competition with large business or in male dominated sector
2. Inappropriate social atmosphere e.g. social norms, shortage of role models, responsibilities in family and work

Internal Factors

1. Entrepreneurial Characteristics e.g. less self-confidence, more risk averse, more fear of failure
2. Motivations e.g. more social motivation, less achievement motivation
3. Knowledge and Skills e.g. less in management and business skills
4. Experience e.g. less experience related to management and business

In order to solve the problems, we need to influence women's intention to start a business by

1. Training skills related to start-up and business management such as marketing, negotiation, leadership, etc.
2. Providing Support Mechanism
 - 2.1 Facilities to access Financial Resources e.g. loan guarantee
 - 2.2 Facilities to access Non-Financial Resources e.g. up-to-date information about market
 - 2.3 Mentoring and Consulting
3. Empowering Entrepreneurial Spirit such as presenting more role model in the society to enhance motivation and self reliance

Ms. Foroughsadat BaniHashem, Minister Adviser & General Director of Rural Women Affairs Office, IR Iran discussed about the *Role of Networking the Microcredit Funds in Developing Entrepreneurship for Rural Women*. The fund aims to increase the socio-economic empowerment as Iran women have limited access to financial resources because of limitation in ownership, own finance, having collateral, and distance. To receive the fund, there are five obligations include women demands for being the members, existing the rural women's facilitator, simple process, chain guaranty, and member training. However, the fund has many limitations such as they have no relation with the formal banking financial resources, low capital etc. To pass through these limitations, the fund has applied networking method. Rural women hold more than 51% of stocks and the fund registered as the Joint Stock Company which is operated as business rules. By

networking, the fund is able to access to the more financial resource and develop the sustainable economic activities, access to more government supports, etc. Furthermore, working as a group creates a motivation for efforts, encourages women to take more risks, increases level of social interaction, increases opportunities to expose to new ideas, gains up-to-date information quickly, accesss to entrepreneurship training, and exchanges experiences together.

Apart from the discussion with the key speakers, case studies from APO country members show that the countries face the same issues and challenges. Summary of issues and challenges are as follows.

1. **Access to Financial Resources:** Most of women in rural area do not meet the bank's requirement because of their low income and no collateral. Furthermore, in some countries, decision making to grant a loan depending on men. Therefore, accessibility to the financial resources is quite limited.

2. **Access to Non-Financial Resources:** Basic infrastructures such as internet are not equally provided throughout the countries, hence women live in rural area hardly access to non-financial resources such as up-to-date information or free skill training programs.

3. **Access to Market:** Even though women have ability to produce goods, they do not know what the markets want and where and how to sell their products. Market accessibility is one of major challenges faced by women entrepreneurs.

4. **Culture and Social Norms:** People perceive that household affairs is women responsibility and earning income is men responsibility. However, with current economic situation, women have to work outside to earn sufficient income for their family. Women therefore hardly balance their life. Moreover, they face more challenges than men to go up to the management or decision making levels. The culture and social norms also lead to lack of self confidence and motivation to start their own businesses.

5. **Education:** Education level of women are lower than men. Most of rural women lacks of opportunity to attend a school. This lead to lack of sufficient basic knowledge and skills to do their own businesses such as market reseach, product development, and branding.

The table provided below provides examples of APO country members' issues and challenges compared to Thailand.

Country	Issues and Challenges	Compare to Thailand
Mongolia	There is a joblist that segregating jobs by gender. The legal does not allow employer to give a male job to femal employee.	Thai law does not segregate job by gender. But in some career, women's responsibility is limited by their physical. For example, in construction site, men will do a heavy task while women will do a lighter task such as cutting steal rod.

Islamic Republic of Pakistan	Structural Issues: Man-dominated society. So women normally consult with or ask for permission from men before doing anything.	Thailand used to be man-dominated society. However, nowadays women and men are quite equal. Women can make a decision on their own.
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Groupwork also played an important role for this workshop. Each group were assigned to do a business plan for local raw materials- orange, pomegranate, and pitachio. My group was responsible for orange. My team and I learnt how to add value to our raw material and made it meet market's needs. We learnt how to calculate cost and selling price, to do branding and marketing, and to plan for financial supports. Moreover, we looked at the whole value chain in order to define a benefit plan for the local suppliers. This knowledge is adaptable to all partipants' projects in their home countries.

Part 3: Benefit Received from the Workshop

Participating in this workshop provides me knowledge about various business models, their failure and key success factors, how to create suitable environment and supporting systems for enteprises run by women. In addition, experience shared by the key speakers and participations from various countries is valuable.

Mae Fah Luang Foundation under Royal Patronage manages many development projects which aim to be social enterprises. Therefore, benefit received from the workshop will be passed on to stakeholders in order to apply it in project planning.

Furthermore, I will apply knowledge to my responsible project- Reforestation Project in Nan provide. The project is going to set up social enterprise within this year to run a small gas station and a community market in the first stage so that the locals can learn about doing business and develop their business skills. After that, the enterprise will set up a larger scale production factory for mulberry and cashew nut in due course. So, I strongly believe that this workshop provides benefit not only to the participants but also the locals and communities in several countries.

Part 4: Appendix