Entrepreneurship and e-Business Development for Women
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References have, wherever possible, been verified.
Women entrepreneurs make a substantial contribution to national economies through their participation in start-ups and their growth in informal businesses. Sectors that are traditionally accessible for women often face high competition, however, and are characterized by low productivity and low profit margins. Their competitiveness is constrained by limited access to information and resources to support the development and marketing of their products.

E-business, characterized by the use of the Internet to conduct business, can address this limiting factor. E-business allows process innovation by either simplifying or making more efficient the way business transactions are conducted; it promotes product innovations by creating new products and even new industries; it transforms conventional business operations by creating new markets that were not previously existent, and therefore it can help in empowering women by facilitating women’s entrepreneurship.

E-business and entrepreneurship can go hand-in-hand in this effort of promoting women’s empowerment. Women’s abilities in conducting business and in applying ICTs are the main skills necessary for women to overcome established inequalities and to succeed in the global economy.

The International Workshop on Entrepreneurship and e-Business Development for Women was held at the Centennial Hall, Sookmyung Women’s University, Seoul, Republic of Korea from 3 to 8 July 2006. The Workshop was a collaborative effort aimed at promoting information development, expanding knowledge and skills in e-business, creating new business opportunities and building a business network among women in the Asian and Pacific region. During the Workshop, participants discussed the key concepts, approaches and challenges on developing women’s entrepreneurship, planning and building e-business, managing and protecting e-business, and developing entrepreneurship and e-business for rural women.

The Workshop was organized by United Nations Economic and Social Commission for Asia and the Pacific (UNESCAP), the Asian Development Bank Institute (ADBI), the International Telecommunication Union (ITU), and the Asian Pacific Women’s Information Network Center (APWINC). The organizers are grateful to the Government of the Republic of Korea and the Asian Development Bank for their contributions and support.
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## Abbreviations

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<tr>
<td>ADBI</td>
<td>Asian Development Bank Institute</td>
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<td>APEC</td>
<td>Asia-Pacific Economic Cooperation</td>
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<td>APWINC</td>
<td>Asian Pacific Women’s Information Network Center</td>
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<td>ASEAN</td>
<td>Association of South East Asian Nations</td>
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<tr>
<td>B2B</td>
<td>Business to business</td>
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<tr>
<td>B2C</td>
<td>Business to customer</td>
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<td>BCC</td>
<td>Behavioural change communication</td>
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<tr>
<td>CBT</td>
<td>Community-based tourism</td>
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<td>CD</td>
<td>Compact disk</td>
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<tr>
<td>CEO</td>
<td>Chief Executive Officer</td>
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<td>CRM</td>
<td>Customer relationship management</td>
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<td>DVD</td>
<td>Digital video disk</td>
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<td>EDI</td>
<td>Electronic data interchange</td>
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<td>ERP</td>
<td>Enterprise resource planning</td>
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<td>ICT</td>
<td>Information and communication technology</td>
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<td>IEC</td>
<td>Information, education and communication</td>
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<td>ILO</td>
<td>International Labour Organization</td>
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<td>IP</td>
<td>Internet protocol</td>
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<tr>
<td>IT</td>
<td>Information technology</td>
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<td>ITU</td>
<td>International Telecommunication Union</td>
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<td>LAN</td>
<td>Local area network</td>
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<td>NGO</td>
<td>Non-governmental organization</td>
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<td>OECD</td>
<td>Organisation for Economic Co-operation and Development</td>
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<td>PC</td>
<td>Personal computer</td>
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<td>SCM</td>
<td>Supply chain management</td>
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<td>SMS</td>
<td>Short message service</td>
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<td>UNESCAP</td>
<td>United Nations Economic and Social Commission for Asia and the Pacific</td>
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<td>WAN</td>
<td>Wide area network</td>
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PART ONE

Organization of the Workshop
I. Background, Objectives and Structure

The International Workshop on Entrepreneurship and e-Business Development for Women was organized at the Asian Pacific Women’s Information Network Center (APWINC), Sookmyung Women’s University, Seoul, Republic of Korea from 3 to 8 July 2006. The APEC Women’s e-Biz Center at Sookmyung Women’s University, the Asian Development Bank Institute (ADBI), the International Telecommunication Union (ITU) and the United Nations Economic and Social Commission for Asia and the Pacific (UNESCAP) collaborated in organizing the Workshop and in supporting the contributions of resource persons and the attendance of participants. The Government of Republic of Korea, including the Ministry of Commerce, Industry and Energy, also provided generous support.

The Workshop was a collaborative effort aimed at promoting information development and designed to offer ways to expand knowledge and skills in e-business, to create new business opportunities and to build a business network among women in the Asian and Pacific region. The specific objectives of the Workshop were for participants to:

- Understand the basics of e-business and e-commerce
- Learn about the latest technology and tools available for e-business
- Learn how to make a sound business plan for producing a product or service including marketing strategy using the latest technology
- Improve policymakers’ capacity in using ICT to enable them to promote marketing “green” or organic products through e-business applications
- Learn how to establish an e-community using e-business solutions to market products or services
- Build a network of women entrepreneurs and community leaders
- Become better equipped to participate fully in the information society and in decision-making processes, and to contribute to shaping the information society at international, regional and national levels

To some extent, the Workshop consisted of two halves, or two related Workshops. Some participants were invited by the APEC Women’s e-Biz Center. They were primarily women entrepreneurs and their Workshop used a subtitle of: APEC Women’s e-Biz Training 2006. They worked in groups to prepare business plans.
The participants invited and supported by ADBI, ITU and UNESCAP included not only women entrepreneurs but also rural community leaders and government policymakers in the areas of ICT, commerce, science, and gender and development. That half of the Workshop focused more on the use of ICT for rural development and rural e-business. Each of those participants prepared an individual business plan.

Most of the sessions during the Workshop were joint sessions but because of the large amount of material presented sometimes parallel sessions were organized, as indicated by the programme attached as Annex II. The present report covers all joint sessions, the parallel sessions for the participants invited by ADBI, ITU and UNESCAP, and the business plans of the latter participants.

II. Opening Session

Ms. Kio Chung Kim, Executive Director, Asian Pacific Women’s Information Network Center (APWINC), opened the International Workshop by welcoming all participants. She noted that the participants included policymakers, entrepreneurs, government officials and representatives of non-governmental organizations from 20 countries. The Executive Director stressed that in the digital era, the roles and opportunities presented to women were greater than had been imagined and that women were naturally more attuned to the delicate nature of the digital economy.

Ms. Kim noted that Sookmyung Women’s University was celebrating its centennial year in 2006. APWINC had been conducting ICT capacity-building programmes aimed at empowering women in the region to become leaders of the digital era. It had been conducting APEC Women’s e-Biz Training under the “APEC Initiative on Women’s Participation in the Digital Economy” programme and this year the APEC training was combined with the “International Workshop on Entrepreneurship and e-Business Development for Women”, supported by the Asian Development Bank Institute, the International Telecommunication Union and the United Nations Economic and Social Commission for Asia and the Pacific. The Workshop aimed to empower women rural community leaders through capacity building in entrepreneurship and the use of ICT. The combined workshops were expected to complement each other and to provide synergy for all of the participants.

Looking forward, APWINC would continue to help women in the Asian and Pacific region to become digital leaders so that they could progressively contribute to the overall development of the digital economy. Ms. Kim especially thanked the Ministry of Commerce, Industry and Energy, Republic of Korea, for supporting the “APEC Initiative on Women’s Participation in the Digital Economy”, the significance of which extended beyond the national and regional borders.
Mr. Peter McCawley, Dean, Asian Development Bank Institute (ADBI), addressed the Workshop via a video message. He welcomed the participants and thanked them and the resource persons for attending. The Dean also thanked the other organizers of the Workshop – the APEC Women’s e-Biz Center of Soekmyung Women’s University, the International Telecommunication Union and the United Nations Economic and Social Commission for Asia and the Pacific – for their cooperation.

Mr. McCawley described four expected results of the Workshop. The first was to identify the issues associated with women’s e-business activities. The second desired result was to help develop policies and strategies for promoting women’s e-business. The third result was to develop actual Websites for women’s businesses and the fourth was to create business plans based on market analysis.

The Dean noted that business women needed to blend their many roles of business person, wife and mother in order to operate their businesses successfully. They often faced overt or hidden discrimination against their entrepreneurship and the Workshop would address government policies and other steps that could be taken to reduce such discrimination. Mr. McCawley noted that women entrepreneurs often faced difficulty in obtaining credit from banks and other financial institutions. He observed that some women entrepreneurs, especially those who had been out of the labour force for a period of time, lacked confidence.

Mr. McCawley stressed that entrepreneurship was important for the support of small and medium enterprises. Through the use of ICTs, women could now work at home and still reach local and international markets but that they needed to continually upgrade their knowledge and skills.

Mr. McCawley described ADBI as a think tank designed to support development in Asia. It was funded largely by the Government of Japan and worked closely with the Asian Development Bank in Manila. It conducted development research and implemented a programme of capacity building and training, of which the present Workshop was a part.

ADBI maintained an outreach programme through its website, which was easy to use and contained a great deal of information, including about its training courses. ADBI also disseminated a daily economic newsletter by e-mail. The website contained reviews of over 400 CD-ROMs about development, small businesses, accounting methods etc.

Mr. McCawley again thanked the participants and wished them good luck.

The Chief, ICT Applications Section of the Information, Communications and Space Technology Division, UNESCAP, addressed the Workshop at the opening session. She noted that during the past few decades, the world had been transformed by advances in information and communi-
cation technologies (ICTs). Personal computers and particularly the Internet and mobile communication have greatly changed the way we communicate and conduct business, and it was hard to imagine that these technologies came out of research labs and institutes only about 30 years ago. For a fast growing part of our society, these technologies have become an integral part of our life.

She observed that ICT was a tool to increase efficiency, promote innovation, reduce transaction costs, and connect people. However, there existed disparities in the use of ICT among countries in the Asian and Pacific region and among different groups of people in a society. As a tool, ICT could be used to promote socio-economic development and to overcome such disparities. Although ICT was gender neutral and could help both men and women to the same extent to enhance their quality of life, the access to and use of ICT were not equal between men and women in many countries and societies.

She stated that one of the ICT applications that provided opportunities for empowering women was e-business, which was characterized by the use of the Internet to conduct business. E-business allowed process innovation by either simplifying or making more efficient the way business transactions were conducted, promoted product innovations, created new industries and markets, transformed conventional business operations and could help in empowering women by facilitating women’s entrepreneurship.

She observed that e-business and entrepreneurship should go hand-in-hand in this effort of applying ICT to promote gender equality. In fact, the “business” part in the name “e-business” had the same importance as the “e”, or the electronic part of it. Women’s abilities in conducting business and in applying ICTs were the main skills necessary for women to overcome existing inequalities and to benefit from the information society. Therefore, capacity-building and human resource development initiatives, such as this workshop, had become not only important but essential.

She noted that, in many countries, small farmers organized themselves into groups and cooperative rural enterprises. Cooperative institutions (co-ops), especially agricultural co-ops, were agencies that held enormous potential for the development of women, particularly rural women, and could help accelerate the process of development and participation of women in their organizational and business activities.

She emphasized that this Workshop presented an opportunity for policymakers and women entrepreneurs to develop the necessary capacities to develop and promote policies for the development of entrepreneurship and application of ICT for creating business opportunities for women. Participation in the workshop would be of significant value for the empowerment of women in countries in the Asian and Pacific region.
III. Participants

Forty-six entrepreneurs, policymakers, government officials and representatives of non-governmental organizations, from 20 countries participated in the combined Workshop. The list of participants is attached as Annex III.

IV. Closing Session

Mr. Jeoung-Keun Lee, Director, Capacity Building and Training, ADBI, recalled the objectives of the Workshop and expressed his satisfaction at how well they had been achieved. In addition to developing e-business plans and their related websites, the participants had learned that the main role of an entrepreneur is to establish a vision for the company, set strategies, build a top team and create a culture in which staff members could deliver what they were required to effectively and on time.

Mr. Lee stressed that, just as the most important factor for growth in retailing was location, for a successful business it was people, people and people. The single most crucial task for an entrepreneur was to build a top team. Although entrepreneurs may not want to create a bureaucracy, their job was to create an efficient and effective system of organization for their enterprise, as growth would put extra demands on all aspects of the business. Company leaders also needed to align the reward structure with the goals and culture of the company.

The most successful entrepreneurs were always looking for opportunities to learn what people needed, Mr. Lee stated. Successful entrepreneurs were attuned to customer feedback and constantly adapted their products and services.

Mr. Lee noted that there were many possible sources of funding, including personal funds, “angels”, banks and venture capitalists. Because entrepreneurs need funding of a sufficient amount, from an appropriate source, of the right type and at the right time, good business plans were essential for obtaining such needed capital.

Mr. Lee also emphasized that globalization was a reality and that many companies found that they were required to go international for a number of reasons. Participants in the Workshop should draw on the international contacts made in the Workshop to assist in their business expansion to other countries.

Mr. Lee stated that the cooperation of ADBI with APWINC, ITU and UNESCAP in organizing the Workshop had proved very effective and successful. He thanked the Ministry of Commerce, Industry and Energy, Republic of Korea for supporting the Workshop.
Addressing the closing session, the Chief, ICT Applications Section of the Information, Communications and Space Technology Division, UNESCAP recalled that the Workshop covered many aspects of e-business development and growth, especially for women entrepreneurs, and noted that ADBI and UNESCAP were especially interested in the rural dimension of these topics. She stated that the resource persons had been knowledgeable and provided valuable presentations. While everyone had learned much from the presentations by resource persons, they had also gained from the Workshop a network of friends with whom they could share experiences and exchange information.

She thanked the participants and resource persons for their contribution to the Workshop. She also expressed her deep appreciation to APWINC for organizing the Workshop, and to the facilitator, APWINC staff and volunteers for their assistance. She expressed her appreciation to ADBI and ITU for their cooperation in making the Workshop successful.

Ms. Aurora A. Rubio, Senior Adviser for Asia and the Pacific, ITU Area Office, Jakarta, addressed the closing session and noted that the Workshop had attempted to provide capacity building on such topics as the principles, relevant activities and best practices of entrepreneurship; ICT policy and regulatory initiatives to promote e-business, especially for women; and various e-business tools and technologies.

Ms. Rubio stressed that ITU was pleased with the opportunity to play a part in promoting gender dimensions in the process of facilitating women’s and men’s access to and use of information and communication technologies and tools for e-business and for the establishment of an e-community of women entrepreneurs and community leaders.

Ms. Rubio stated that, from discussions with participants, it was evident that they had learned much from the Workshop and that the Workshop had achieved its objectives. She also observed that ITU had learned more about the needs, issues and concerns of end users of ICT facilities and services in relation to e-business. She thanked APWINC for hosting the Workshop, ADBI and UNESCAP for cooperating in organizing it, the Ministry of Commerce, Industry and Energy for supporting it, all of the resource persons for their presentations, the participants and the Workshop secretariat.

Ms. Kio Chung Kim, Executive Director, Asian Pacific Women’s Information Network Center (APWINC), observed that it was an honour and a pleasure to have the opportunity to interact with all of the participants and resource speakers over the course of the Workshop. She noted that the participants could act like college kids for a week, learning new things in a stimulating and interactive environment. Upon completion of the
Workshop, however, the participants needed to resume their adult lives. They needed to take their business plans from the classroom and attempt to implement them in the global business environment.

Ms. Kim informed the participants that APWINC invited back all alumni of its training courses every five years and she expressed her desire to see many of them again at Sookmyung Women’s University. Ms. Kim also thanked all of the other organizers for their cooperation in achieving a successful Workshop.

Two business plans of the participants were selected to be shown during the closing session. From the participants supported by ADBI, ITU and UNESCAP, Ms. Chaw Khin Khin was chosen to present her business plan and planned website (see the business plan in annex I). From the participants supported by APEC, a working group consisting of participants from Bangladesh, Cameroon, Indonesia and the Republic of Korea presented their plan to establish an e-business named Global Handicrafts, designed to market traditional handicrafts via the Internet.

All participants received certificates verifying that they had successfully completed the International Workshop.

**V. Recommendations of the Workshop**

The International Workshop on Entrepreneurship and e-Business Development for Women reaffirmed that entrepreneurship and e-business skills are powerful tools for women’s social and economic empowerment. The Workshop presented an opportunity for policymakers and women entrepreneurs to develop necessary capacities to develop entrepreneurship and apply information and communication technology (ICT) for creating business opportunities for women. To promote women’s entrepreneurship and adoption of e-business, the Workshop adopted the following recommendations.

1. Programmes for the development of women entrepreneurship should recognize the traditional gendered role of women that contributes to the double burden of responsibilities. Governments are encouraged to ensure that capacity building in entrepreneurship and e-business is complemented by access to social programmes to relieve the burden.

2. Women entrepreneurs usually do not have access to the financial resources to initiate their business or to adopt e-business. Governments should be encouraged to ensure that business development programmes include access to financial services by women-led micro, small and medium enterprises.
3. The process of empowerment of women through business development, including e-business, has significantly increased their self-confidence as well as their economic prospects. Governments and other stakeholders, including international organizations, donor agencies and the private sector should recognize women entrepreneurship development programmes as innovative approaches to poverty alleviation.

4. Everyone should have the necessary skills to fully participate in and benefit from the Information Society. To provide benefits of ICT to rural communities, Governments and other stakeholders, including international organizations, donor agencies and the private sector, are encouraged to facilitate the establishment of community access points in rural areas, promote ICT applications, including e-business, that provide new economic opportunities, and to build capacities in the use of ICT.

5. Information and knowledge are fundamental elements for development in a knowledge-based society. To share and exchange information, knowledge, experiences, lessons learned and good practices in the development of entrepreneurship and e-business, international organizations, donor agencies and the private sector are encouraged to organize forums and workshops and to establish networks.
PART TWO
Proceedings of the Workshop
I. DEVELOPING WOMEN'S ENTREPRENEURSHIP

A. Introduction to the APEC initiative on women’s participation in the digital economy

Dr. Kio Chung Kim, Executive Director, Asian Pacific Women’s Information Network Center, Sookmyung Women’s University

Vision, background and objectives

The Asia-Pacific Economic Cooperation (APEC) Women’s e-Business Center, 2005-2009, has been established at Sookmyung Women’s University under the auspices of the APEC Initiative for Women’s Participation in the Digital Economy. The APEC forum e-Commerce Steering Group (ECSG) and Senior Officials Meeting endorsed the Initiative in 2004. The Initiative is supported by the Ministry of Commerce, Industry and Energy of the Republic of Korea. The vision of the Initiative is “Gender-equal participation in the digital economy”.

The Initiative was supported by the APEC Women Leaders Network in its ninth and tenth meetings in 2004 and 2005, respectively. It has also been supported by APEC Joint Ministerial Meetings in 2004 and 2005.

The objectives of the Initiative are to:

- Promote e-commerce and to facilitate international exchange and cooperation in APEC
- Strengthen e-business capacity, and provide an e-business environment
- Identify current status and future needs
- Promote awareness of current issues with which APEC ECSG is concerned, such as consumer protection and paperless trading.

Organization and partnerships

The APEC Women’s e-Business Center consists of a research team, training team, community team and forum team, each of which corresponds with selected national focal points. The e-Business Center is located in the Asia-Pacific Women’s Information Center (APWINC). The e-Business Centre also has an International Advisory Committee composed of prominent women business leaders and officers in international organizations.

Functions of the APEC initiative

The APEC Initiative conducts research and training, operates an APEC Forum on the digital economy and maintains a women’s e-business community via the Internet. The Women’s e-Business (WeBIZ) Center has carried out a study to identify the needs of APEC women-headed enterprises and has published a white paper on APEC women-owned businesses.
and e-businesses. It has established a women’s APEC network for research. During 2006 the WeBIZ Center will prepare an e-business road map for women-owned businesses in the Republic of Korea. In 2007, the road map will be expanded to cover other APEC economies.

A second major function of the WeBIZ Center is to provide training in information and communications technology (ICT) skill for e-business and to support the development of an e-community. The training and community building is directed at associations of women business persons, women chief executive officers (CEOs) and government officers. The training focuses on ICT and e-commerce solutions, and best practices in e-business. The Center develops training modules, training skills and cooperative initiatives. Two major regional training workshops have been conducted. The first was in 2005 for 33 women entrepreneurs, enterprise association members, next generation entrepreneurs and policymakers from APEC economies. The second regional workshop is the current one, held 3-8 July 2006 at Seoul.

The APEC Initiative has established the APEC Forum on the Digital Economy for Women. A main purpose of the Forum is to inform women CEOs and business leaders about issues in the digital economy, based on research. Another main purpose is to develop cooperative initiatives of women enterprise e-business frameworks in regional and industrial communities. The Forum incorporates APEC focal points and representatives of the private sector, governments, public agencies and business associations. A regional meeting of the Forum was held in August 2005 at Seoul.

The APEC Initiative has established the APEC Women’s e-Biz Community, referred to as the WeBIZ Community, on the Internet, at http://www.apwebiz.com. The Community website consists of a club of participants in training courses, is a centre for e-learning, functions as an e-market place for women-owned businesses, contains an APEC product catalog and functions as the focal point for the WeBIZ community in member economies.

Future directions

The APEC Initiative is steadily expanding its training and Forum activities to member economies. It provides customized WeBIZ training for women CEOs in member economies. It achieves this by providing the content of regional training courses on CDs, through e-learning and with local workshops. This training is being provided in Canada, China, Indonesia, the Philippines and Viet Nam.

In a similar manner, the APEC Forum on the Digital Economy for Women is tailored to individual economies in order to produce recommendations on e-business for women in those economies. To date the APEC
Forum has been held in China, Indonesia, the Philippines and Viet Nam. The regional APEC Forum 2006 on the Digital Economy for Women: Innovation and e-Leadership will be held at Hanoi, Viet Nam, 17-18 September 2006. The recommendations from the regional APEC Forum will feed into the relevant APEC working groups, the Joint Ministerial Meeting and the APEC Leaders Meeting.

In the near future, the WeBIZ Centre will build the sustainability of its programmes, expand e-BIZ networking, expand We-BIZ training to more economies and update training materials. It will continue to expand the exchange of experiences, best practices and information of e-Biz models. The WeBIZ Centre will expand its efforts to build partnerships for the benefit of women e-business leaders and practitioners.

B. Promoting women’s entrepreneurship development

Ms. Aya Matsuura, Gender Expert and Project Coordinator, International Labour Organization (ILO)

ILO, decent work and gender equality

The International Labour Organization, founded in 1919, is one of the oldest international organizations. Its mandate is to promote social justice in the world of work. ILO has a tripartite membership consisting of Governments, employers’ organizations and workers. Its main areas of work are promoting international labour standards and providing technical cooperation.

A prime goal of ILO is decent work, which may be defined as productive work in conditions of freedom, equity, security and human dignity. Important elements of decent work are the respect for fundamental rights at work, higher incomes and better jobs. Social protection is an essential component of decent work and includes both safe work and social security for workers. Social dialogue is required to achieve decent work and is a component of it.

Gender equality is another prime goal of ILO. Key international labour standards on gender equality require non-discrimination based on gender, equal pay for work of equal value, maternity protection and sharing of family responsibilities.

Trends of women in enterprise

Women entrepreneurs are active in a large number of enterprises and make a substantial contribution to national economies. While women have lower participation rates in formal small and medium enterprises, they often have higher rates of start-ups and growth in informal businesses. Sectors that are traditionally dominated by women are often crowded with competitors, however, and are characterized by low productivity and low profit
margins. Those sectors are also often marked by physical or cultural divides between the products and the markets. For all of these reasons, most women entrepreneurs in these traditional sectors struggle to achieve profits.

It must be recognized that there are two basic types of women entrepreneurs. Some are growth entrepreneurs in modern businesses and their work is a career. Conversely, many may be considered subsistence entrepreneurs living in poverty.

Particularly among the latter, women’s mobility and time are often limited by family responsibilities and traditional beliefs. Women are not more “risk averse” but are more likely to assess risks in terms of their impact on business and the family. Their success is measured in both economic and social terms.

The services provided for women in enterprise are not fully adequate. Networks and associations of women entrepreneurs can provide support but often lack the capacity to provide services. While such business development organizations as banks and training providers recognize women as a key target group, they often fail to address gender inequalities and imbalances. Many women have relatively easy access to microcredit but little access to the formal finance needed for growth. Business development services may be gender neutral but are dominated by men. Women are less likely than men to be members of business or employers’ associations. Many women’s organizations follow a welfare approach.

**Key strategies and good practices**

**GEMS**

GEMS refers to the promotion of gender equality through mainstreaming strategies. It requires basing gender analysis on facts, giving equal and fair chances to both sexes and carrying out gender-specific action to overcome existing inequalities for women entrepreneurs. It recognizes that the roles and positions of men and women can be different in families and workplaces, and, therefore, that their needs can be different.

The GEMS approach should address such basic needs as food, water, shelter, income, clothing and healthcare and such strategic gender needs as equal access to education and training and the sharing of responsibilities and decision making.

**Gender and entrepreneurship together (GET)**

The GET approach employs the key strategies of (1) legal and financial support; (2) family and community support; (3) business development support; and (4) gender action by employers and their organizations.
Legal rights to ownership of property, fair contractual obligations and control over business decisions should be ensured. This requires training on legal rights for women entrepreneurs. The establishment of one-stop service centres and simplification of paperwork reduces bureaucratic procedures for registration and licensing and thus helps to avoid corruption and discriminatory practices.

The family and community should support women entrepreneurs in the allocation of their time, access to resources and the sharing of workload, decision making and income. Women entrepreneurs need confidence, freedom, respect and encouragement to be successful.

Women are viable targets for business development services. Growth programmes for women entrepreneurs succeed when they address power relations and improve women’s access to and control over economic opportunities and resources. Such programmes must take into account gender roles and existing gender relations. These programmes should use gender networks and expertise, and employ women to serve women entrepreneurs. They should build the capacity of both their male and female staff members and trainers to address gender concerns.

Organizations providing business development services need to develop a gender policy and set up mechanisms to deal with gender inequalities. Their programmes should incorporate an explicit gender component in strategies for provision of financial services, marketing, networking and association building.

Training in skills and entrepreneurship should aim at an equitable distribution of training benefits to women and men, avoid gender-stereotyping in vocational training and add enterprise skill training in all vocational training programmes for the self-employed.

Employers and their organizations should increase the representation of women members and expand networks of women entrepreneurs. They should also work to improve the quality of women leaders. They should serve both large and small businesses and they should promote entrepreneurship development for women facing discrimination in the labour market.

ILO has prepared and used a training manual titled, “GET Ahead for Women in Enterprise”. It is specifically designed for trainers on women’s enterprise development and for low-income women entrepreneurs and their family members, including men.

The aim of GET training is to enable low-income women entrepreneurs and their families to shift from marginal income earning to profitable business development. The training is participatory and action-oriented, and stresses learning by doing. It uses strong, successful and respected business women and men as role models, and employs both female and male trainers.
GET training is designed to create a business mind, building on life experience, and uses a life cycle approach. It develops business skills from a gender perspective and stresses greater balance in sharing of work, decision making and income between men and women. It promotes economic empowerment (business training) and social empowerment (building self-confidence and management, negotiation and networking skills).

C. How women entrepreneurs can adopt e-business development strategies for personal and professional success

Ms. Celina Chan, Regional Director, Microsoft Hong Kong Limited

Information technology, applications and use have changed dramatically in the recent past, providing women entrepreneurs and others greater opportunities for personal growth and business success. In business, it should be recognized that broadband is everywhere, consumers want more personal experiences, people are comfortable with the digital lifestyle, personal computers are pervasive and other communication devices are everywhere.

As a strategy for e-business development, you should stay informed with the most relevant information and stay connected to the people who matter most. You should target your customers with the most relevant, predictable and engaging marketing messages, and you must protect yourself from spam, fraud and viruses.

Second-generation Internet software, referred to as Web 2.0, puts the user in control. Internet search programs now allow users to create, upload and use their own vertical search engines. Users may search within websites and use feeds, such as from particular newspapers. Local search refers to the ability to recall past search entries. A business can incorporate such valuable tools as “click to call”, maps, pay per call, pay per click and coupons in its website. Increasingly, Internet searches are conducted with mobile devices and a business should customize its information accordingly.

Internet use has become more individualized. Persons and businesses now store much more of their information on the Internet and rely on search to retrieve it. Web logs, or blogs, have become popular for individuals to post information about themselves on the Internet. It may be feasible for small businesses also to use blogs to advertise and to receive feedback, as it is easier to create and update a blog than a website.

Internet programs now provide greater security against spam, fraud and computer viruses.

ICTs allow business persons to manage virtual teams spread around the globe by using e-mail, messenger, telephones, “live meeting” and “sharepoint”. A business woman’s office becomes where her computer is.
Innovation and entrepreneurship create prosperity because they create new jobs, they connect local economies to the global economy, they increase wages by competing on human capital and knowledge rather than on price alone, and they facilitate clusters and knowledge transfer. Michael Porter, the management writer, has said that invention and entrepreneurship are at the heart of national advantage.

Innovation may be defined as the process of creating new goods and services that provide unique value for demanding customers who are willing to pay for that value. Entrepreneurship may be defined as the creation and growth of new businesses and may be measured as the number of start-ups per adult population. Entrepreneurial capital consists of much more than financial capital, as illustrated in figure 1.

Innovation and entrepreneurship are particularly important because most firms in an economy may be classified as micro, small or medium. In Australia, for example, there are 952,200 micro enterprises, with four or fewer staff members, comprising 81.8 per cent of all enterprises. Small enterprises are defined as those with 5-19 employees. There are 169,800 of
those, or 14.6 per cent of the total. Medium-sized enterprises are those with 20-199 employees. There are 39,300 of those, constituting on 3.4 per cent of the total. Large firms are those with 200 or more employees. There are 2,800 such firms in Australia, representing only 0.24 per cent of all enterprises. The situation is similar in most economies, with small and medium enterprises typically representing 98 or 99 per cent of all companies.

In many countries, the proportion of medium-sized enterprises has been declining, leaving mostly small enterprises and a few very large ones. Only about 3 per cent of start-ups achieve high growth. In Australia, only 20-30 per cent of start-ups aspire to achieve high growth and only a small proportion of those have the capacity for growth.

A high growth company typically goes through the stages of start-up (largely at the pre-sales level), market development, expansion and internationalization. Growth stages may also be categorized by the number of employees. A start-up often has no or only one employee. This is a daunting and difficult step for the entrepreneur. When the enterprise reaches 5-7 employees, it is starting to formalize and having to meet more regulatory requirements. When the number of employees reaches about 17, it is necessary to have professional management and for the owner to delegate most functions.

Entrepreneurs face many challenges, including government rules and regulations, gaining access to finance, and building an ICT infrastructure that enables efficiency and growth. Entrepreneurs require confidence and leadership, need management skills and must find ways to access new markets.

There are many reasons that businesses fail. These include poor financial management and liquidity problems. Management inexperience and incompetence can also lead to failure. Businesses may fail because of problems in coping with inflation and other external economic conditions. Businesses may also fail because of poor or non-existent books and records, sales and marketing problems, staffing, difficulties with unions, and the failure to seek expert advice.

The Organisation for Economic Co-operation and Development has identified a number of barriers to entrepreneurship. These include limited social and business networks, a low level of demand in the local economy, the value and system of tenure for housing, constraints in access to finance, lack of work experience and skill, and lack of role models. Other barriers to entrepreneurship are cultural obstacles, lack of motivation, high crime rates, government regulation and problems during the transition from reliance on government benefits and employment.

Entrepreneurs often have a special personality. They sometimes make troublesome students because they favour creativity over conformity. They value autonomy and independence. They possess energy and a high need for achievement. Entrepreneurs often have a strong internal locus of control. They perceive change as opportunity and are willing to take careful
risks. They usually have social skills and possess a balance between intuition and thinking.

In Australia, 68 per cent of people aged 15-24 years would like to start a business and 10 per cent have already done so. Six per cent of Australians aged 15-19 years have started a business but most young people take a job first in order to gain experience. The Inter-American Development Bank has found that most dynamic growth companies are founded by people in their 30s who have work experience.

Although entrepreneurs usually have specific personality traits, research suggests that most entrepreneurial traits can be learned and developed. Beneficial innate traits for entrepreneurship would include high energy levels, good health and emotional stability. Good entrepreneurs should also possess innate creativity and innovativeness, high intelligence and conceptual ability, and vision. Most other entrepreneurial traits can be developed.

Persons desiring entrepreneurship training and business development are often difficult customers because they have little formal business training and have an unstructured approach to identifying learning needs. Such entrepreneurs usually want quick returns for the time and money spent on training, and they want targeted, practical solutions quickly.

New entrepreneurs typically know a lot about the product or service they wish to provide but lack experience in marketing and promotion, computer and information technologies, business planning and financial management. Most have sought business advice from an accountant and many obtain advice from a colleague or business partner but many would prefer to obtain advice from an independent business advisor or a business enterprise centre.

New entrepreneurs are frequently reluctant to pursue formal training and development, however, because of the time required, the mode of delivery, the lack of training tailored to their needs and their own learning style. Learning styles of small-scale entrepreneurs are usually very different from those required in large businesses. The learning style of entrepreneurs may be characterized as personal, wanting to learn from trusted sources, ad hoc, needs based, rarely systematic, rarely structured, and intuitive.

Managers in small firms often have very different perspectives from those in large firms. The planning timeframe tends to be short-term in small firms and long-term in large firms. The knowledge base in a small firm is limited but in a large firm it is sophisticated, extensive and widely dispersed. Communication in a small firm is usually informal and personalized whereas in a large firm it is systematic and structured. A manager in a small firm must be a jack-of-all-trades but in a large firm is more likely to be a specialist, with a focus on technical skills. The objectives of a small firm are likely to be the highly personal goals of the entrepreneur whereas the objectives of a large firm are set by the corporation and shareholders.
Entrepreneurs need different types of information and knowledge according to the stage of their business. When they are starting the business, they need information on compliance with rules and regulations, business planning and on the fundamentals of marketing and financial management. When stabilizing the business after the start-up stage, the entrepreneur needs to learn more about business practices, maximize efficiency, re-learn some past tasks, and continue learning about compliance.

When the business reaches a high-growth stage, it needs such specialized functions as human resources, IT, exporting and marketing. It also needs to know how to access government and private sector assistance. When the entrepreneur is ready to leave the business, s/he needs to learn about succession planning, termination and selling.

A word of caution may be in order. In spite of the importance of innovation and entrepreneurship for business growth, they are only part of the requirements. One survey of businesses found that the main idea behind the start-up for 71 per cent of them had been the replication or modification of an idea encountered in previous employment. Serendipity had led to 20 per cent of the ideas, while 4 per cent had resulted from a systematic search for business opportunities and 5 per cent had come from other sources. The same study found that for 58 per cent of the firms, an identical or close substitute of the business idea was available, implying that the firm’s success was based on other factors. Even the idea that being the first company to market a product is the key to success is probably overrated. Innovation in execution, the management team and the business model are critical for success.

There are many ways in which government and private sector firms can assist business development. The enabling environment, including registration, regulation and infrastructure are very important. These are provided primarily by government but the private sector should advocate for its needs. Any agency attempting to promote business development needs to analyse the needs of small and medium enterprises. If support services are not market driven and not focused on their customers’ needs, they are likely to be irrelevant and unlikely to achieve meaningful outcomes.

Governments may promote science parks and clusters of similar enterprises in order to stimulate innovation and to translate it into economic growth. Science parks are sometimes referred to as technology parks or cyber parks. They are linked with educational or research institutions and provide infrastructure and support services for businesses, particularly real estate and office space. They perform the functions of technology transfer and of economic development. They can accommodate large and established businesses but often involve the business incubation of new companies. Science parks may focus upon a particular industry, often ICT, or be more general in nature.
Clusters are the geographic concentration of firms that specialize around a core activity. Clusters require multiple actors, including firms, public authorities, academia, members of the financial sector and collaborative institutions. Thus, they promote both competition and cooperation. They provide the critical mass to achieve the necessary inner dynamics for growth. Clusters take a long-term perspective and promote innovation, or technological, commercial or organizational change.

The concept and practice of business incubation are covered in another lecture in the following chapter.

E. Venture special sessions

The organizers of the Workshop provided examples of successful women’s e-businesses in the Republic of Korea by inviting four women chief executive officers to make presentations about their companies.

One of the women entrepreneurs had invented and developed the manufacturing process for “coin tissues”. These are compact pellets with the diameter of a coin. When water is poured over them, they expand and can be unrolled to become a wet tissue. They are useful for wiping one’s hands and face, or for cleaning computer screens or mobile phones. They are sold in convenience stores and restaurants in the Republic of Korea and the United States of America.

Another woman entrepreneur heads a company that manufactures food waste dryers for use in homes and restaurants. The dryer reduces food waste to one tenth of its original volume through desiccation, which eliminates odor, germs and bacteria. The dryers are being incorporated into the new homes of many prominent housing developments in the Republic of Korea and are also being marketed in the United States, particularly for restaurants.

A woman entrepreneur established and directs the dominant company selling tickets for cultural events, movies and sporting events in the country. She explained that the Internet did not create the market for ticket sales but that it allowed a market opportunity to be realized. The company sells tickets at counters, by telephone and by Internet. A customer purchasing a ticket by Internet can print the ticket with a barcode that is then read when entering the event or movie. The company is investigating the possibility of expanding to other countries in Asia.

Another woman entrepreneur founded a business marketing and planning company in 2000. It provides marketing advice and strategies primarily to IT and biotechnology companies. It also provides consulting services for economic development to national, regional and local governments. It furnishes advice on financial matters, mergers and acquisitions, and foreign direct investment. It provides advice on international business development not only in the Republic of Korea but also in China, Europe.
and the United States. An aim of the company is to build the Republic of Korea into an IT hub for North-East Asia.

II. UNDERSTANDING, PLANNING AND BUILDING E-BUSINESS

A. Transition from business to e-business

Mr. Roshanjith Siriniwasa, SAARC Trade Promotion, Adviser ICT, German Technical Cooperation

In translating a business idea into an actual business, the entrepreneur must consider which services and products the business will provide and how to transform the business into an e-business. The entrepreneur will face many challenges in changing a business to an e-business. New business processes and an organizational change will be needed. The e-business will require new skills and technology. The e-business will need a greater service orientation and must be prepared to serve a greatly expanded clientele. It will be necessary to build customer trust and acceptance for the e-business. In planning the e-business, it is also important to take into account the business environment in terms of the physical and institutional infrastructure, the stability of the national and local economy, ICT literacy among potential customers etc.

An e-business may be distinguished from a conventional business in many ways. A conventional business is an entity that operates in a commercial environment to use inputs and produce tangible or intangible outputs with the aim of making profits. Key elements of a business are its organizational structure, its market and clients, its business process and its location. The business, its clients and its suppliers need to be in a state of readiness.

In comparison, an e-business is an entity that operates in a commercial environment on the Internet not only to buy and sell but also to serve customers and collaborate with other businesses with the aim of making profits. Key aspects of an e-business are open communication, transparency and customer service. An e-business should be interactive, conducting surveys of customers, obtaining feedback from customers and the public and giving incentives to customers. An e-business needs a good balance between customer relationship management (CRM) and supply chain management (SCM).

Future customers of an e-business will demand more integrated services. An e-business is more than content and information but also products and services.

Taking into account these attributes and requirements of e-business, figure 2 indicates some of the steps to take in transforming a business into an e-business.
The transformation of a real estate brokerage into an e-business may be taken as a case study. As part of step 1, the business would need to assess customer demand to decide if it would be worthwhile to use the web. If it is found worthwhile, the business would analyse how sellers provide information and what would be involved in developing a common template for them. The business would also need to re-organize job functions and upgrade the skills needed to provide services to both suppliers and customers.

In step 2, based on the analysis from step 1, the business would re-design the customer interface, keeping in mind that it should become “self-service”. The business would also introduce the template to suppliers and train them to provide information on-line.

In step 3, the business decides on technology options. It may choose open source software because it could be an inexpensive and reliable way to implement the business solution. External support would probably be required, however, to build the e-system.

Figure 3 presents a second case study – the transformation of a grocery store to an e-business.

The development of an e-tourism portal may be considered as a third case study. In this case, step 1 would involve an analysis of customer trends over time and an estimation of future targets. The business should
perform a situation analysis including the stakeholders analysis of all the players and define their modes of interaction and collaboration.

In step 2, the business would develop a customer interface to manage all travel and tour requirements, including for customized tours. It would introduce a template for service providers to post their offers. A mechanism would be introduced for customers to communicate, place orders, make payments and file complaints.

In step 3, open source or other state of the art technology would be selected.

Business persons should recognize that there is no single solution to the transition to an e-business. It is important that the transition be managed by business experts, however, and not by technical experts because in the final analysis an e-business is a business.

B. Current status and trends of e-business

Mr. Keum Ryong Lee, CEO, Netpia Korea

Much of modern industry can be characterized as the digital economy, in contrast with the more traditional industrial or manufacturing industry. Success in the industrial economy was dependent upon four P’s, or (1) product; (2) place; (3) price; and (4) promotion. Success in the digital economy, in contrast, depends upon a different set of four P’s. These are: (1) product; (2) place; (3) process; and (4) people.
Product

Although products are the key to both the industrial and the digital economies, it is important to realize that the nature of products has changed to a large extent. Whereas consumables and long-use items, such as automobiles and household appliances, dominated the industrial economy, less tangible products, such as services and intellectual creations, are key to the digital economy.

The nature of products in the digital economy changes rapidly. The mobile phone was reduced in size to such an extent that it created an expanded market for it. Few customers now buy film cameras. Audio and video tapes have rapidly been replaced in turn by CDs and DVDs. Another important characteristic of digital products is their complementarity. Mobile phones now commonly contain digital cameras and e-mail and SMS capability.

In the digital economy, large companies produce the hardware but small companies frequently produce the content, for example, computer games, music and website design.

Place

In the traditional economy the place of sale was a store. The modern location of sales is often large shopping malls and is increasingly becoming the Internet. Movies, hotel and flight reservations, and even education are now frequently purchased on-line. New-style companies, such as Amazon.com and e-Bay, have grown by providing for Internet sales.

In the industrial economy, productivity was defined as quantity of production divided by cost of production. In the digital economy, the key player is the customer. Normally, a digital product (such as electronic auctions or downloadable music and movies) is available for up to two years before large numbers of customers begin to use it. The period between availability and widespread use may be termed the patience period. We can call the CEO the Chief Endurance Officer during this period. The key needs of the digital entrepreneur are frugality (until the product begins to be used widely) and belief in its eventual success.

Process

The traditional industries, such as automobiles and clothing manufacturers, will not disappear in the digital age but they need to reinvent their work processes with digital technologies. For example, they need to become “real time enterprises”, in which their databases are on-line and key information may be obtained at all times by suppliers, corporate officers and customers.

Dell Computer Corporation is successful by selling personal computers only on-line or by telephone, and not in stores. This approach obviated
the need for costly inventories and the problem of obsolescence of stock. The value to the company has also been enhanced because it received payment prior to production and delivery.

People

The most important people in the digital economy are the customers. They have the ability to compare prices and products easily on the Internet and to exchange information about products both formally and informally. A digital company uses the Internet not only to advertise and market its products but to receive constant feedback. In the digital economy, a brand does not create customers but customers create the brand.

The second most important people are partners. Digital enterprises are characterized by the interaction of many companies to produce a product. A computer game, for example, requires a writer, an animator, a producer, a marketer and a distributor. In today’s economy, each of these steps is likely to be performed by a different company. A company’s reputation and relationships in the industry are critical to its success.

From the point of view of a company CEO, another important person is “myself”. There are no bad companies, only bad CEOs. It is the responsibility of the CEO to gather and analyse new information every day and to create new concepts and processes. A CEO must constantly have a vision 5-10 years in the future so that his/her company is prepared for rapid change.

Price and promotion remain important in the new economy but less important than before and less important than the new P’s of process and people. The value placed on a product by a customer is the key to its success but that value is created by many things other than price, for example by customer service, ease of use, good design etc. In the age of the Internet, much of the reputation of a product or company is spread by word of mouth, by tags on web sites and by blogs, rather than by advertising initiated by the company.

C. Introduction to e-business and innovation policy

Mr. Stephen W. Braim, Vice President, Government Programs, Asia Pacific, IBM Australia Limited

Historically, the introduction of new energy sources, industrial processes or modes of transport has dramatically transformed economies. These changes have often led to a collapse of the prior economy before institutions adapted and new, stronger economies emerged. This process is taking place with regard to information and telecommunications.

The pace of innovation is accelerating. New technologies take much less time to achieve complete penetration of economies that had been the
case for such earlier technology as the telephone or electricity, for example. Even as information and communication technologies (ICTs) become more embedded in the economy, there is a fundamental shift reshaping the global ICT industry. Industries and governments are moving from closed, proprietary ICT systems to open systems that address business and social needs and foster innovation. The Internet and world wide web have both proven how open standards create innovation and economic value.

The intersection of the information economy and globalization has created an environment of uncertainty for businesses and government around the world and across the Asian and Pacific region in particular. Enterprises everywhere are searching for paths through this maze of uncertainty – paths to predictable growth and economic success. Increasingly, the word for the path through the maze is “innovation”.

Innovation may be seen as residing at the intersection of invention and insight, leading to the creation of social and economic value. Government policies and programs focused on e-business and innovation share a common objective: a better understanding of how innovation can be the catalyst for global competitiveness and economic prosperity.

That’s the promise of innovation – but it doesn’t come easily. Against the backdrop of the global marketplace, there has never been a more important time for government, university, business, and labour leaders to sharpen their focus on policies and practices that stimulate and support innovation.

Why does innovation matter? Look at one area that has been the centre of discussion recently: job growth. One recent international study projects that 91 million new jobs will be created worldwide over the next decade. The most pressing question is: Where? Europe? The United States? China and India? Asia and the Pacific? Or elsewhere?

Many of the best jobs will go to those countries that create the most fertile environment for innovation. But the step from theory to practice is a big one. Setting up that environment requires action in several key areas such as skills, investment, infrastructure, IP, open system, metrix and so on.

Collectively, these issues require leaders to look in the mirror and ask tough questions. Is our country or region a hotspot for innovation? Are we creating an environment in which innovation can flourish? Where do we stand versus competitors on skills, investment, policy environment, and openness? What must we do to improve?

The answers will not be found by resorting to protectionism or by raising trade barriers to stem the outflow of jobs. Myopia isn’t a winning strategy. Nor are status-quo tactics such as wringing out marginal productivity and cost-control gains at the expense of investing in new, innovative directions.
And we will not find the answers if we treat these as rhetorical questions and relegate them to think tanks and ivory towers. Our government, business, labour, and educational leaders must grapple with them – today – if we are to secure our long-term economic prosperity.

This presentation explores these concepts and policy options for building sustainable national economic competitive advantage through e-business development and innovation-focused programmes.

The nature of business innovation is changing, driven by e-business infrastructure and processes. Innovation in business is changing from invention to innovation, from a linear innovation model to a dynamic innovation mode, from the approach of building to a forecasted demand to sensing and responding to demand, from an independent to an interdependent approach, from a single discipline to multi-disciplinary, from value based to product functions to customer value, and from local research and development to globalized research and development teams working around the clock. Thus, innovation in the 21st century is open, collaborative, multi-disciplinary and global.

Countries need to consider the impact of innovation on their economies and societies. In order to approach the issue of innovation systematically, the United States carried out a National Innovation Initiative. It brought together America’s top minds on innovation to create a consensus and a structure for action. Its purpose was to sharpen understanding of changes in the innovation process and how they could be harnessed for economic growth. The Initiative also advocated an agenda to make the United States the most fertile and attractive environment for innovation. The report of the National Innovation Initiative was published in 2004 and an innovation law was enacted in 2005. The approach of the National Innovation Initiative is being replicated in many other countries, including India, Thailand and Viet Nam.

Among the private sector companies, IBM has adopted a business and technology forecasting process, termed the Global Innovation Outlook (GIO). It consists of a series of dynamic, free-form brainstorming sessions around key issues and opportunities related to innovation. It draws together a broad ecosystem of experts from business, academia, government, citizens’ groups, partners etc. Insights are shared openly and opportunities are pursued collaboratively. The GIO was launched in 2004 with three primary focus areas: healthcare, government and work/life. Initiatives resulting from its consideration of these topics include integrated healthcare records, IP reform, global skills forecasting and innovations in offering basic care services.

The GIO was greatly expanded in 2005 and has been focusing on: (1) the future of the enterprise; (2) transportation and mobility; and (3) environment and energy. Under the first topic, the GIO is considering
designing the 21st century corporation, managing global talent and skills, alternate research and development, and innovation models, and global small business. In the area of transportation and mobility, the GIO is examining mega-urban centres and smart traffic management; “connected” vehicles; and customs, ports and border control. Under the topic of environment and energy, the GIO is considering eco-efficient technologies, the economic impact of access to clean water supplies, and predictive environmental impact services.

Another example of a pro-active approach to assessing innovation is the Asia-Pacific Economic Cooperation (APEC) forum e-commerce readiness initiative. The initiative identifies opportunities and choices for action and shows the consequences of inaction. It creates partnerships among government, business and communities. It follows a clear business perspective on the message of the market and prerequisites for growth and investment. It offers strategies for action in government policy and programmes and in business and community efforts.

The APEC e-commerce readiness initiative examines six categories of readiness: (1) telecommunications infrastructure and technology base; (2) access and supporting services; (3) community and government use of IT; (4) awareness and promotion; (5) skills and human resources; and (6) policy positioning for the digital economy. Figure 4 indicates the various aspects that are important to each of these six categories of e-readiness.

**Figure 4. APEC e-readiness parameters**

<table>
<thead>
<tr>
<th>Infrastructure and Technology</th>
<th>Access to Necessary Services</th>
<th>Community and Government Use of IT</th>
<th>Awareness and Promotion</th>
<th>Skills and Human Resources</th>
<th>Policy Positioning for the Digital Economy</th>
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There is an increasing emphasis on openness as a driver of innovation. Econometric analysis shows that, for any country, foreign research and development has a greater positive impact on production than does domestic research and development. Successful innovation is closely linked to openness, not only openness of the science and technology environment as such but openness in the whole economy, for example in foreign direct investment. Openness has several dimensions. It may refer to cross-border openness but also openness to flows between different sectors, such as public research, academia and business.

Openness may also refer to the technical concepts of open source software, open standards and open document format. A standard is like a blueprint or a specification. An open standard is one that is developed and maintained in a particularly transparent way with community involvement and is “freely” available and implementable. Open standards lead to standardization in an industry, which facilitates innovation by reducing complexity and helping to integrate work groups and information. The tax agency of the French government has moved 80,000 personal computers to an open standards-based office application, leading to lower costs. The Singapore Ministry of Defense in 2005 transitioned 20,000 desktop computers from proprietary software to an open standards-based solution to reduce costs and improve security.

Open source software refers to a computer program consisting of programming code/instruction, and it may implement open standards. Open source software is developed or implemented by a community and maintained in a particularly transparent way with community involvement. It is also “freely” available. Anyone may copy, modify and redistribute open source software. This approach enables collaboration and interoperability.

Open document format permits the efficient interchange of information between various parts of an organization and between organizations. It provides greater choice and control over the search and reuse of documents and the intellectual property contained therein. Open document format also provides forward and backward compatibility and document data protection in perpetuity for end users. It is helping to create new, more competitive and creative organizational productivity and creativity tools. The European Commission, the Ministry of Finance in France and the Ministry of Health in Brazil are organizations that have adopted the open document format.

In sum, it may be seen that collaboration is the key to innovation. Open standards are essential to collaborative innovation and interoperability is the key. Both proprietary and open source are important forms of software development. Patents should be granted only for what is new.

Enlightened governments are driving change. They require ICT architectures that enable service to the citizen and provide competition and
Technology options for e-business development

Mr. Har van der Veen, Chief Innovation Officer, MindWaves Solutions

In starting or expanding an e-business, entrepreneurs need to define their technology needs, define specifications and analyse the availability of products and services. There exists a myriad of software tools designed for Internet functions, e.g., HTML, .NET, MySQL, Skype, AJAX and Live! Some of these work together, or complement, other software while others are substitutes (figure 5). The business must analyse its needs, its computing environment and its market in determining the optimum combination of software to use.

In defining the technology needs of an e-business, the entrepreneur must consider the front end, the back end and the interface of the business’s website. The front end is the part seen by customers and includes the portal, the website, the shopping cart and the payment gateway.

The back end of an e-business is the part not seen directly by the customer. Multiple applications are required, including word processing, calculations, mailing, scheduling, photo editing, accounting and customer relationship management (CRM). The entrepreneur may choose either commercial or open source software for the main functions. Major commercial packages include MS Office, Outlook (for commercial scheduling), Siebel (for CRM) and Photoshop. Open source software performing similar functions includes OpenOffice, Thunderbird, Sugar and GimpShop, respectively.

An e-business must have a stable and scalable database. It is important to keep in mind that each sale involves multiple transactions, the records are accessed very frequently and that the number of records grows exponentially. Commercial database software includes Oracle, MS SQL (Microsoft) and DB2 (IBM). Major open source database software includes MySQL and PostgreSQL.

Macromedia Dreamweaver and MS Frontpage are commercial software tools for developing a website, while NVU is an open source option. Commercial website frameworks include ASP.NET, JSP and FLEX, while PHP and AJAX are open source frameworks.

While open source software may seem attractive because it may be available without cost and the source code may be altered, the entrepreneur must consider whether technical support for the software is available locally and must consider the long-term commitment of the supplier.
An e-business requires an interface between its front end and back end applications. This may be referred to as the electronic data interchange (EDI), which has three different standards. XML is a general-purpose and Internet-friendly package that can serve as the interface between an XML-coded web page and the in-house computer system.

After choosing the optimal software to use in building a website, the entrepreneur should specify all of the business’s requirements for design, content, functionality, navigation, payment gateway, speed and ease of use. It is also important to consider all boundaries in terms of budget, what will be done, which applications will be bought, which hardware will be bought and which functionalities will be implemented.

Finally, the entrepreneur must make an analysis of the availability of products and support. Are all the desired products available in that country or area? Is technical support for the products and applications available? Is that support available in the local language?

Following the availability analysis, the entrepreneur will need to consider hardware and software dependencies, and the human resources and skills that will be required to operate, maintain and update the planned system. The entrepreneur should plan to achieve a return on investment within three years because e-systems often become obsolete within that period.

ICTs change extremely rapidly so the entrepreneur must constantly look forward to identifying future value propositions for the business. One item of value may be the U3, which is a memory stick that carries the
configuration, programs and data of your personal computer. By inserting it
into any computer, that computer automatically becomes yours.

Another future value proposition is the software AJAX, which,
among other things, provides much faster refresh rates for web pages.

Finally, perhaps the most important component of an e-business is
its system and software for customer relations management.

E. E-business beyond borders

Mr. Roshanjith Siriniwasa, SAARC Trade Promotion,
Adviser ICT, German Technical Cooperation

Because of the ease of access and communication via the Internet, e-
businesses usually operate across borders. They may obtain supplies from
one or more countries overseas and the customers may be in many
countries. The infrastructure and business environment in their own country
is important for international businesses, however. An e-business operates in
the environment of e-government, e-business, telephone business and physical
services in its country.

While customers make contact with a company and order and pay
for a product via the Internet, after that, trade takes place as before. The e-
business may use a local courier service to deliver the product to an
international shipper, who carries it by land, sea or air. A local courier is
used at the destination to deliver the product to the customer. Today, of
course, the progress of the shipment may be tracked at any time on-line.

E-business is conducted both with other businesses (B2B, or busi-
ness to business) and with customers (B2C, or business to customer). In
building an e-business to serve customers, challenges include marketing the
website, enticing customers who browse to make purchases, protecting
customer privacy and building the trust and loyalty of customers. Other
challenges include re-designing business processes; selecting the right com-
panies to provide logistics; integrating systems for suppliers, customers and
shipping agents; and matching technologies to business needs.

When the business involves making shipments to other countries, it
is important to select a reliable courier company with a good network,
especially in the countries where the customers are located. Quality packag-
ing is necessary, as is clear documentation for customs clearance. The e-
business needs to build the capacity to maintain information on the status
of the shipment in collaboration with the courier company.

The complexity of international trade is illustrated in figure 6.

Many of the challenges in B2B operations are similar to those in
B2C trade. Technological challenges include maintaining the security of
operations, the integration of systems among businesses and couriers, and
managing the content of websites.
Business-related challenges include managing change within the company, selecting the right business models and managing conflict among the sales channels. An e-business working internationally also faces legal and regulatory challenges in each country. Behavioural and educational challenges are also more complex for a transnational company.

A business involved in cross-border trade should have full integration with all service providers through a single window. It requires a facility, such as electronic data interchange (EDI), for sending messages to entities prone to delay. The business must be able to provide reliable and timely tracking data to customers.

An e-business must recognize that there are no invisible clients; at some point a traditional business transaction takes place. Borderless trading only occurs for ordering (if then) but shipments of physical goods must be sent the conventional way. An e-business must recognize this reality and integrate as much as possible with existing automated trade flows in its country.

F. E-business planning: aligning a business cycle with ICT

Mr. Aaron Perryman, Senior Manager, Accenture

E-business

An e-business operates in different modes and at varying levels of sophistication. Initially the e-business may use a website only to post information for potential customers to view. The e-business should then progress to greater interaction, in which customers can perform simple
account maintenance, post questions on-line and download applications. Finally, the e-business will progress to the transaction phase, in which customers can perform many complex transactions on-line, simulating conventional real-world experience. For an e-business to progress in this manner, the entrepreneur requires a vision, a blueprint and a plan.

The transition from using the Internet only to post information to using it for complex transactions requires a major change in the business. The business will need new e-commerce business models, a new governance model, compatibility between organization and process, technological direction and the necessary local infrastructure.

**E-business planning**

E-business planning has five major purposes. (1) Planning provides a critical evaluation of a business and the opportunities to leverage e-commerce. (2) Planning focuses on a business vision and provides a reality check. (3) Planning defines the road map to the business vision. (4) Planning furnishes a tool to measure the success of the business. (5) Planning provides for clear and concise communications.

Business strategy may be perceived to drive the e-business strategy, which in turn enables the business strategy. The function of planning is to align this interactive process with the e-business vision, opportunities, investments and architecture.

There are key questions that an entrepreneur must ask in planning an e-business. The overall question is: “How can my company generate profitable growth and/or a competitive advantage utilizing e-business capabilities?” This question may then be broken down into several key components. These include: “How will the landscape between manufacturers and retailers develop over the next years?”, “How is my company positioned to operate in this landscape?”, “What opportunities are most valuable to further our company’s position?”, “How does this translate into a vision that can guide future decision making in this area?” and “What strategy and execution approach can move our business towards this vision?”

Figure 7 provides a schematic view of the application of a planning approach to the development of an e-business.

The assessment phase establishes the facts upon which decisions for the e-business vision will be based. The entrepreneur must review the current business strategy and direction. S/he must develop an understanding of the competitive landscape and identify potential e-business opportunities. A preliminary screening of business opportunities will be carried out, based on broad relevance, expected benefit and feasibility. The entrepreneur should obtain feedback on the assessment.
An end product of the assessment will be a judgment of what the company’s internal context implies for the e-business vision. The assessment will provide an overview of the relevant industry, trade partners and competitive development and provide an initial view of potential business opportunities.

Thinking about opportunities across a spectrum of potential e-business activities allows the planning team quickly to generate hypotheses. This assessment phase should consider ways to develop products and services, to generate demand, to fulfill demand and to plan and manage the company as it progresses through the e-business stages of publishing or broadcasting, interacting and transacting.

The second phase of planning an e-business prioritizes the opportunities and defines the overall vision and strategy. The planning team will need to develop a business case and financial model to assess benefits and costs. It must identify the criteria to be used to prioritize opportunities. It will build on the outcome of the first phase to refine the priority of opportunities. It must formulate an e-business vision that integrates the priority opportunities. The planning team must obtain feedback and formulate a road map to achieve the vision.

The purpose of prioritizing opportunities is to define a balanced portfolio of e-business opportunities and to identify those that would realize value immediately. This process considers opportunities in a framework that takes into account risks and the potential to create value. Those opportunities that entail low risk but would create immediate value would be undertaken first. These may include the use of e-mail, e-marketing, e-procurement and knowledge management.
Value can be obtained from many sources for participants in a marketplace. These include improved access to information, lower administrative costs, time savings, aggregation of demand, lower purchasing costs, improved communications, lower cost of sales, a wider customer base and a reduced inventory.

The next step is to integrate the priority opportunities into a forward looking vision and road map, based on the philosophy of “Think big, start small and scale up fast”. It is appropriate to start small because it minimizes the risk of disruption, proves the concept is feasible, reserves the right of the business to participate in the market and allows the entrepreneur to introduce simple and quick experiments.

It is essential to develop a business case or financial plan as a tool for making investment decisions and as a framework for objectively reviewing the financial aspects of business opportunities. The business case describes how the financial results will be delivered. The business case provides an understanding of which initiatives create the greatest value, supports decision making and helps track business performance. The business case is often developed throughout the planning stage of a project to help justify a strategic direction and operating strategy.

When the e-business assessment has been completed and the vision created, it is necessary to build a detailed plan for the business. The business must define a detailed timeline of opportunities and determine concrete next steps. The team must document the e-business plan for the next 12-24 months. It must identify key risks and the means to mitigate them. The team will update the business case with implementation details. The planning phase should produce an e-business plan specifying a timeline, budget, benefits, resources and risks. The planning phase will also yield a final business case.

When the assessment, vision and e-business planning have been completed, it is time to begin the journey.

G. Business development and incubation support

*Mr. Julian Webb, Managing Director, CREEDA Projects Pty. Ltd.*

Business incubation has become an industry in its own right. Worldwide, there are now more than 4,000 business incubators, including more than 450 science parks and over 300 for-profit incubators. More than 70 countries have two or more incubators. There are 60 national and regional business incubation associations. Several countries now have 10-15 years of experience in developing and supporting business incubators.

There are about 1,000 business incubators each in Asia and North America, and 900 in Western Europe. In terms of density, there are 15 incubator environments per million population in Finland, 11 in Singapore and 7 in the Republic of Korea.
Some key definitions concerning business incubation have been agreed globally. The business incubation environment should be conducive to the sustainable nurturing of growth potential and the development of enterprises.

Business incubation is a public and/or private, entrepreneurial, economic and social development process designed to nurture business ideas and start-up companies and, through a comprehensive business support programme, help them establish and accelerate their growth and success.

The business incubator is a physical space or facility that accommodates a business incubation process.

A business incubator provides selective, specialized service to help people establish and grow businesses. These services traditionally involve accommodation on a monthly basis and provision of a quality business development programme tailored to the needs of the clients. The programme usually involves business training, individual advice, formal and informal reviews, and peer-to-peer learning. It utilizes management staff, mentors, coaches, advisory boards and networks of business service providers.

To help clients learn and adopt good management practices, the programme includes support for business planning; financial, marketing, human resources and IT management; and strategic planning. A business incubator provides help in developing management teams, assistance in securing private and public finance for the business, and links to markets.

The business incubation programme provides personal support to the proprietor in developing the personal attributes of leadership, resilience, confidence and creativity, as well as teaching business expertise. A business incubator facilitates networking with peers in the incubator and with external networks, operates outreach and virtual programmes, furnishes a professional dynamic environment and is a good location from which to do business in the target market. A business incubator is a business in its own right. It usually provides pre- and post-incubation programmes, carries out a careful selection of clients and includes their subsequent graduation.

Client benefits of a business incubator include reduced start up costs and capital needs, enhanced success rate, reduced risk, accelerated growth, nurturing and confidence, learning from the business development programme, access to networks and peers, a good location and a good image. Subsequently, business development services result in reduced failure rates, an expansion in jobs and wealth, commercialization of research and development, creation of social capital and development of an entrepreneurial culture, and can be a catalyst for regulatory, social and cultural change.
Business incubators address failures in the property market, the business services market and financial markets. The property market is often too risky for small companies and new businesses may not be able to obtain short-term leases. Many new entrepreneurs cannot or are reluctant to pay for the business services that they need and do not have adequate finances for the expansion of their enterprises.

There are three main principles of successful business incubation: (1) Focus the energy and resources of the incubator on developing companies; (2) Manage the incubator as a business, i.e. minimize the resources spent on “overhead”, and develop a self-sustainable, efficient business operation; and (3) Develop a sophisticated array of services and programmes that can be targeted at companies, depending on their needs and stage of development.

Business incubators often provide three generations of services. In the first generation they furnish real estate and shared services, and give reactive business help. In the second generation they provide the same services but also provide a business development programme and coaching, and give proactive business help. In the third generation they add in-house equity/debt financing for clients or channels to external providers. They may also partner with the new business.

Incubators can stimulate the use of ICTs in business by supporting ICT businesses, e-businesses and the use of ICT applications. They can demonstrate the value of applications, help to build “business services” capacity and create a network of small businesses. They may become a hub for e-business.

Rather than think of incubator models, it is more appropriate to consider principles for adaptation. Some business incubators are multi-purpose, some specialize in the commercialization of technology and others focus on specific industries. Some are designed to empower particular socio-economic or disadvantaged groups, such as youth, women or migrants. Others target specifically undergraduate or graduate students.

Some business incubators are designed to promote international trade by assisting overseas companies that wish to enter the domestic market. In Malaysia, business incubators have been built around multi-national corporations in order to facilitate their entry to the Malaysian market and eventually develop local enterprises.

In some cases the incubator is a virtual one, using ICT to link clients and management, and to deliver services. Virtual incubators are usually not as powerful as physical ones. Sometimes the approach is mixed, as when outreach from a physical incubator is used to provide agricultural extension, health extension and, recently, entrepreneur extension. Because a virtual incubator is on-line, it can benefit both resident and non-resident
clients. The value of a virtual incubator depends somewhat on the state of other services available. In Australia, for example, most general business incubators are physical because numerous other business development and finance programmes exist.

Business incubation is rapidly expanding in China, with several innovative approaches. There are nearly 500 technology incubators that are funded by the Ministry of Science and Technology but there are no publicly funded entry-level business advice and support services. There are, however, a growing number of other types of incubators, mostly focused on real estate, that do provide business development programmes. There is a business potential in China for such mixed-use private incubators.

A good example of a mixed-use approach is the Tianjin Women’s Business Incubator (TWBI). It is considered a mixed-use incubator because it is designed to assist businesses founded by women and those with at least 60 per cent female employees. It also provides business advisory and training services for non-tenants. A microcredit project also has been established that is linked to but separate from the incubator.

After two years in operation, the TWBI has 40 private business tenants. It estimates that those tenants have generated about 2,800 jobs. The incubator has 89 per cent occupancy, has provided 61 training courses and conducted a total of 30,000 consultations (face-to-face, by telephone and by e-mail).

Some of the factors contributing to the success of TWBI are committed stakeholders; the passion and commitment of the staff; empathy with clients; a good location and building; a willingness to learn, adapt and change; and links with the microcredit programme and the Tianjin Commercial Bank.

H. Policies for promoting SMEs in the Republic of Korea

Ms. Jumi Kim, Research Fellow, Korea Small Business Institute

Situation of SMEs

The definition of a small and medium-sized enterprise (SMEs) in the Republic of Korea varies from industry to industry and takes into account both the number of workers and the amount of capital owned or annual sales. For most industries, a company of at least 300 workers qualifies as a large enterprise. The three million SMEs in the country represent 99.8 per cent of all enterprises. They employ 10.4 million workers, or 86.5 per cent of all employed persons.

There are several organizations devoted to the development of SMEs. The Small and Medium Business Administration (SMBA) is a public administrative agency overseeing small and medium-sized business.
The Small Business Corporation (SBC) is a non-profit government agency that implements government policies for the promotion of small and medium-sized businesses. The Korea Small Business Institute (KOSBI) was established in 1993 and conducts research on small businesses with the objective of enhancing their international competitiveness. The Korea Federation of Small Business (KFSB) was established in 1962 and speaks for the rights and interests of SMEs. It provides comprehensive assistance to them to strengthen their competitiveness.

**SME policies**

The Government implements a comprehensive set of policies to assist SMEs to start up, to expand and to be competitive. The first major area of SME policy is aimed at revitalizing start-ups and enhancing entrepreneurship. Among programmes for start-ups is a business incubator that supports would-be entrepreneurs or new SME founders. The government also offers an education programme targeting would-be entrepreneurs or new SME starters and designed to improve their management capabilities. An Entrepreneur Club has been set up, which is designed for college students who want to be future entrepreneurs and who have creativity and a pioneering spirit. The programme Biz-Cool for Teenagers also targets future entrepreneurs with creativity and a pioneering spirit.

A second major thrust of government SME policy is provision of necessary financing. The SMBA provides direct and indirect financing support to SMEs to ensure that creative and innovative SMEs will not fail as a result of difficulties with financing. Among its indirect financing services is the credit guarantee service, under which SMBA provides a security assurance service for SMEs ineligible for bank loans owing to a lack of collateral and technology. This service allows those SMEs to borrow needed funds from the KCGF (Korea Credit Guarantee Fund), KOTEC (Korea Technology Credit Guarantee Fund) and local KCGF offices. In addition, small business owners, enterprises in the start-up phase, technology-oriented SMEs and SMEs awaiting reorganization are provided policy funds through the Small Business Corporation.

Another indirect financing service is the Accounts Receivable Insurance Programme, which is designed to protect SMEs against management difficulties stemming from the failure to collect payments. This insurance programme was initiated in 2004 and is expected to ensure management stability of SMEs by preventing their bankruptcies.

For direct financing, SMBA has established the Venture Investment Fund. SMBA plans to generate US$500 million worth of venture investment funds in 2006 by setting up 102 venture capital firms and 400 venture capital partnerships. The objective is to provide stable long-term financing that is able to meet the needs of the capital market.
A third major area of SME policy is strengthening their human resources. The key to corporate competitiveness in this age of speed is acquiring competent human resources capable of flexibly and promptly responding to the changing environment. SMEs often face worker shortages because of their worse working conditions and lower level of benefits.

SMBA implements a number of programmes to enhance SME human resources. The On-site Work Conditions Improvement Programme aims to encourage the inflow of workers to SMEs by minimizing the number of challenging workplaces and improving the quality of life for workers through the development and diffusion of needed equipment aimed at alleviating such adverse conditions as heat, dust, smell and noise at the production site.

The Youth Employment Package Programme provides training for the jobless under age 30. The five-month training includes two months of assembly training and three months of on-site training. SMBA arranges employment at a relevant SME for those who complete the training. For those SMEs that hire the trainees, SMBA provides a new monthly employment grant valued at US$600 for up to one year from the employment insurance fund in order to encourage employment.

The government also aims to enhance SME human resources by operating the SME Training Center, the Industrial Training System and a programme of lectures for students about the role and status of SMEs.

The fourth main area of focus of SME policy is strengthening their marketing capability. Currently, export-based SMEs represent only 30 per cent of the total SME manufacturers. Export destinations are mostly limited to China and the United States. The government provides support for the successful entrance of SMEs into overseas markets. This is done by purchasing SME products, supporting the participation of SMEs in overseas exhibitions and fostering trade professionals. In the latter approach, SMBA selects unemployed or SME employees capable of communicating in foreign languages and dispatches them to overseas markets to develop them into trade professionals.

The government assists SMEs to find new markets overseas. It helps SMEs that are about to start up a business or that depend heavily on the domestic market to become export-driven businesses by supporting them throughout the entire export process. The government also promotes exports by assisting SMEs to acquire the requisite foreign standard certificates required by importing countries, enhancing their credibility and eliminating non-tariff trade barriers. The government provides information on the international procurement market. SMBA provides information on international bidding, awards and main contractors in real time (1,000 pieces of bidding information per day) through the construction and operation of the
Integrated System on International Procurement (www.b2g.go.kr). SMBA also offers training programmes and seminars on international procurement, and supports SMEs to participate in exhibitions.

The fifth SME policy area is strengthening the technological innovation capacity of SMEs. The future of the country’s economy depends on the technological innovation of SMEs, and their capability to utilize information technology and networks.

There are numerous programmes to build the capacity of SMEs for technological innovation. These include policies to promote venture business, including promoting mergers and acquisitions of venture companies, an Overseas Development Center that helps those SMEs intending to enter an overseas market, and the Global Star Fund, a specialized fund to assist the entrance of small and medium venture firms into global markets, including advanced economies and the emerging markets in Asia. Other policies aimed at building technological capacity include fostering innovative SMEs; reinforcing the networking of industry, academia and research institutes; promoting the commercialization of technology developed by universities or research institutes; and establishing the infrastructure of digitalization. Government ministries and government-financed institutions are required to allocate a certain percentage of their research and development budget to support the technology development of SMEs under the KOSBIR (Korea Small Business Innovation Research) system. Under the SME Technology Innovation Programme, SMEs that develop technologies can be reimbursed by the government for up to 75 per cent of the expenses spent to develop new products.

The sixth policy approach to supporting SMEs is providing services to microenterprises and conventional markets. Microenterprises are defined to be businesses with fewer than 10 regular employees in the mining, manufacturing, construction and transportation sectors, and businesses with fewer than five employees in other sectors. Microenterprises face the challenges of an increase in the number of large distribution stores, fiercer competition resulting from a surge of market entrants, and increasing complexity and diversity of their businesses.

The government provides assistance to modernize shopping districts and to improve amenities with the establishment of clean and modern stores. It also provides training and consulting services for the renovation of conventional markets.

Spi system

The Spi system is the SME policy information system. SMBA has established a database of SME policy information and operates a portal site with diverse functions and providing many types of service. The
website offers policy information in nine main areas, such as funding, workforce and technology, about approximately 200 governmental ministries and their relevant institutions. It also contains administrative information, such as laws, orders and tax regulations. The Spi system integrates the public purchasing information network with a commercial complex analysis system, and offers customized search functions for each sector and region. The system is provided on-line at http://www.spi.go.kr.

SMBA also operates the 1357 SME counseling system. Through the telephone number 1357, SMBA answers the questions and queries from SMEs regarding various SME assistance policies. The system is quick and friendly. The system is intended to enable SMEs and microenterprises in a poor IT environment to be able to access the counseling centre. SMBA has created a pool of professional counselors and provides in-depth business counseling on the law, accounting and taxes. Simple questions can be handled by the telephone operators but for complex matters the operator refers the case to a professional counselor.

I. Supporting innovation and entrepreneurship through public-private partnership

Ms. Hope Ong, Corporate Affairs Director, Law & Corporate Affairs, Microsoft Taiwan Corporation

Unlimited potential programmes

Microsoft Community Affairs was founded in 1983 and was a pioneering public affairs programme from the high-tech industry. Microsoft Unlimited Potential is a global programme with the main goal of bridging the digital divide and offering lifelong learning opportunities for underserved teenagers and adults through community technology learning centres. Microsoft believes that by providing technical training it can create social and economic opportunities to transform communities and help people to expand their potential.

Unlimited Potential programme provides cash grants for setting up community technology learning centres and hiring IT trainers. The programme has developed an IT skills training curriculum, donates software to partner non-profit organizations and has established community technology support networks.

Microsoft has established Unlimited Potential programmes particularly for women, such as the Digital Phoenix Programme being carried out in India, Japan, Malaysia and Taiwan Province of China. A key issue addressed by the programme is how to overcome time constraints and family responsibilities which often limit women’s access to training and information. Another key issue is whether the programme can be financially self-sustaining.
In these training programmes, 12-18 hours are devoted to an introduction to the computer and its operating system, the basic operation of the mouse and keyboard, Internet searches and e-mail. Another 12 hours are devoted to basic photo processing and on-line catalog functions. Trainees learn to transfer digital photos from the memory card to a PC, edit the photos and manage files. They learn to upload information to an on-line catalog and to perform maintenance of the catalog. At the end of the course, the trainees are expected to be able to search the Internet and to receive e-mail but not all are able to send e-mail. They will also be able to use a digital camera and to post photos and product information on the web.

A critical success factor for the Digital Phoenix Programme is that trainees must be within only 10-15 minutes by available transport from the training centre. Teaching is at a pace the trainees can follow, step-by-step and screen-by-screen. The training is community-based with peer support, rather than on an individual basis. Many of the trainees have reported that they receive more respect within their family after taking the course, that they have gained in confidence and that they expect to use the Internet for e-business and marketing. The brief training is not likely to lead to new job opportunities for most of the trainees, although some may be able to conduct expanded e-business.

In the Programme in Taiwan Province of China, local governments buy the required computers but Microsoft provides training to 1,000 women. The trainees then commit themselves to train 10 women each at community centres so the Programme should result in 11,000 women being trained in basic computer, Internet and e-business functions.

Adequate access to hardware by NGO partners and by women in their homes is a difficulty faced by the Programme. It is also difficult to expand the training to reach underserved women, especially those in rural and remote areas. Making the Programme self-sustaining is also a problem.

Public-private partnership

Microsoft continues to explore avenues for public-private partnership in bridging the digital divide. It is necessary to scale-up training opportunities by taking advantage of social work or social benefit programmes. A strong telecommunications infrastructure must be in place for widespread IT training to be feasible. Access to PCs is an issue for some underserved populations. In Taiwan Province of China, the Environmental Protection Bureau has created service centres to refurbish old PCs so that they may continue to be used. It is useful to provide e-business training to industry leaders so that they are aware of its potential.

A valuable working model of cooperation between the public and private sectors has been established in Taiwan Province of China. The
Commission of Agriculture maintains a plantation recording system for certifying organic crops and produce. Microsoft provides basic computer training to women farmers and the government furnishes them with laptop computers and trains them in the required data collection and entry. The government performs product certification on the basis of the plantation records and issues a coded certificate for the qualified produce. In the supermarket, a customer can scan the code to learn the entire plantation record, including the name of the farmer, the type of soil and the fertilizer used. Thus quality is guaranteed and certified produce sells at a price three times higher than non-certified produce.

J. E-business applications at community e-centres in rural areas

Dr. Roger W. Harris, Information and Communication Technologies for Rural Development, Roger Harris Associates

Introduction

The uneven global distribution of access to the Internet has highlighted a digital divide that separates individuals who are able to access computers and the Internet from those who have no opportunity to do so. Kofi Annan, Secretary-General of the United Nations, has said: “The new information and communications technologies are among the driving forces of globalization. They are bringing people together, and bringing decision makers unprecedented new tools for development. At the same time, however, the gap between information “haves” and “have-nots” is widening, and there is a real danger that the world’s poor will be excluded from the emerging knowledge-based global economy”.

Community e-centers

Computers and the Internet are most commonly made available to poor communities in the form of community-based telecentres. Community-based telecentres provide shared access to computers and the Internet and are the only realistic means of doing this for poor communities. Although they come in many guises, the two key elements are public access and development orientation. It is the latter characteristic that distinguishes telecentres from cyber cafés. Of course, the cyber café can be a useful device in fostering development through ICTs, but the difference is crucial, because development oriented telecentres embody the principle of providing access for a purpose, that of implementing a development agenda. To achieve their development objectives, telecentres perform community outreach services in order to determine the types of information that can be used to foster development activities. Computer literate telecentre staff act as intermediaries between community members who may not be familiar with ICTs and the information services that they require.
Typical development strategies of community-based telecentres include fostering micro-entrepreneurship, empowering disadvantaged and marginalized groups, improving health, and improving education through e-learning and life-long learning. Telecentres typically promote trade and e-commerce and make governance more efficient, effective and transparent. Telecentres build human capacity, enrich culture, improve agriculture, create employment and aid in social mobilization.

The typology in figure 8 depicts telecentres along two axes; their development outcome and their self-financing sustainability. By targeting development outcomes rather than technology diffusion and awareness, programmes that use telecentres for the delivery of public services and enterprise activities will avoid becoming trapped in the cyber café mode of operation, in which ICT usage is dominated by entertainment. Nevertheless, this type of usage serves the purpose of generating incomes that can be used to support the developmental activity of a mature telecentre. Programme designers need to understand this relationship to assist in knowing what to do in order to progress a telecentre from one type into another, evolving towards a mature and stable implementation capable of contributing to a sustainable development.

**ICTs for e-business**

Developing the strategy for an e-business should begin with an understanding of the potential and limitations of ICTs for contributing to business strategies. Then develop an unambiguous articulation of the business strategy that defines where the business should go. Next, draw up an information plan that indicates the information resources that will be...
required to achieve the business strategy. This determination can be made against an informed background with regard to the capabilities of ICTs, but it should not be driven by the mere application of technology. Finally, a plan for the technology is drawn up that will be capable of delivering the information resources required for achievement of the strategy. While such an approach makes sense intuitively, there are many examples of technology-related business projects that are technology-driven, and they often result in sub-optimal outcomes because of this.

**Community-based tourism (CBT)**

Tourism is one of the world’s largest industries, generating an estimated 11 per cent of global Gross Domestic Product. Tourism offers huge opportunities for developing countries to increase incomes from the growing number of arrivals that land on their shores. Tourism is a principal export for developing countries and the least developed countries. It is growing rapidly, globally and is the most significant source of foreign exchange after petroleum. There is a general shift of tourism arrivals towards developing countries. Growth rates of international tourism receipts during the 1990s were, on average, 50 per cent higher in the major developing country destinations than in the major developed country destinations.

According to the World Travel and Tourism Council, tourism and travel in the APEC region currently accounts for more than 100 million employed persons; by 2010 employment in travel and tourism in the APEC region will increase by more than 25 per cent creating an additional 30 million new jobs. Travel and tourism-related demand in APEC now equals over US$2 trillion and in 2010 is expected to exceed US$3 trillion. Tourism in the region currently accounts for approximately US$400 billion in export earnings and this is projected to increase by almost 66 per cent by 2010. One-quarter of world international visitor arrivals and more than one-third of global international visitor expenditure occurs in the APEC region.

Despite the contribution that tourism makes to national economies, it has relatively little impact on poverty reduction. Where tourism brings revenues into areas populated by the poor, they are usually restrained from deriving any benefits except at the margins of the industry; such as in low-paid low-skilled jobs and with street-level handicraft sales. This is largely because the tourism industry has little interest in poverty reduction and national tourism authorities have little understanding of pro-poor tourism.

There is a growing and important market for “responsible” tourism, however. *National Geographic* has identified 55 million Americans who are potential “geo-tourists”. This market is underserved with opportunities, which exist in abundance. It has been amply demonstrated that tourism and the Internet are natural partners.
Community-based tourism (CBT) is also known as homestay, village tourism or rural tourism. Villagers operate the tourism, including accommodation, guiding, catering, transportation, handicraft sales and cultural activities. CBT taps important and definable markets, domestic and international. It reinvigorates the rural economy, promotes local entrepreneurial activity, generates tourism incomes to those providing the experiences and favours women by creating jobs for them. CBT provides an incentive to protect the culture and the environment. It does not demand infrastructure investment, which can actually reduce the location’s attraction to the target market.

Community based tourism occurs when decisions about tourism activity and development are driven by the host community. It involves cultural exchanges where tourists meet with local communities and engage with aspects of their lifestyle. CBT is a tool for natural and cultural resource conservation and community development that is closely associated with eco-tourism. CBT is operated in many developing countries, often in support of wildlife management, environmental protection and/or development for indigenous peoples.

E-community-based tourism deploys ICTs in rural communities in the form of community e-centres. It develops and supports Internet software to promote the location as a suitable destination for the target market. It builds capacity to manage and operate both CBT and ICTs. It brings the benefits of CBT, plus provides a sustainable source of income to support the ICTs. It empowers communities to use ICTs for further development activities.

E-CBT is run from community telecentres and directly targets income generation, which provides a financial foundation for fostering further ICT-based innovations related to education, health care, enterprise development and agricultural improvement. E-CBT innovatively cuts through the global tourism value chain by connecting distant travellers directly with the villages they visit, thereby cutting out the agents whose only role anyway is the transfer of information. Most travel and tourism operations are based away from the destinations to which they take visitors and they exploit and despoil the rural locations in which they operate, generating little benefit for the residents while subjecting them to the environmental degradation that they cause. With CBT, more revenue is earned by the people who actually provide the experience and who occupy the environment in which it takes place.

Tourism in general and e-CBT both generate employment in areas where typically many women can be employed. Women may operate and use community telecentres and carry out infomediation, assisting other users to obtain the information they require.
Geo-tourism sustains or enhances the geographical character of the place being visited – its environment, culture, aesthetics, heritage and the well-being of its residents.

Overall, the majority of the travelling public (71 per cent) indicates that it is important to them that their visits to a destination not damage its environment. Nearly two thirds (61 per cent) agree that their travel experience is better when the destination preserves its natural, historic, and cultural sites and attractions. Many travellers (58 per cent) support controlling access to national parks and public lands so they can be preserved and protected. Over half (53 per cent) of travellers agree that their travel experience is better when they have learned as much as possible about their destination’s customs, geography, and culture. Urban sophisticates, like “geo-savvys”, prefer culturally and socially oriented travel and are interested in learning about the people, customs, and history of their destinations. They are more likely than any other group, except geo-savvys, to take trips to experience people, lifestyles, and cultures very different from their own (75 per cent). They are also second only to geo-savvys in wanting to learn as much as possible about their destination’s history, people, culture, and geography (67 per cent), and the most likely of all segments to say that the opportunity to try local foods and cuisine (81 per cent) is very important to them when they travel. It is important to keep in mind that this particular market segment “lives on-line”.

In order to set up e-CBT, a suitable and willing community is required. There must be a rural community e-centre with at least one computer with Internet access. A support organization is crucial to assist the community to build capacity at the early stages of ICT adoption and tourism mobilization. Content development will be necessary for the website. Needed software will include a content management system. An application service provider will also be needed.

Asian encounters

Asian Encounters promotes community-based tourism (CBT) as a way of generating incomes for poor people in Asia. It is neither travel agent nor tour operator. It is specialized in empowering poor communities with information and communication technologies to help them promote local tourism that is sensitive to the needs of the community, its culture and its environment. It is called electronic commerce for community-based tourism, or e-CBT. This involves establishing the principles of community-based tourism, organizing training, marketing CBT experiences, coordinating partners and overseeing CBT operation standards. Asian Encounters provides and supports ICT hardware and software, and helps to set up telecentres. It recruits additional community partners and seeks development funding in support of activities.
Conclusion

Several key messages emerge from a consideration of e-business opportunities in rural areas. They include the following:

- ICTs open opportunities to innovate with new business models
- Rural microenterprises can now address a global market
- There are tremendous opportunities in rural tourism
- In tourism, “if you’re not on line, you’re not on sale”
- Tourism is a women’s industry
- The market is on the Internet, and it’s waiting to hear from you

III. MANAGING AND PROTECTING E-BUSINESS

A. Adaptive enterprises with innovation

Mr. Eui Nyung Han, CEO & President, SAP Korea

Introduction to SAP AG

Mr. Han started his presentation by introducing his company. SAP is the third largest software company in the world, after Microsoft and Oracle. It was established in 1972 and targets businesses rather than individual customers. It now serves over 28,200 customers in 96,400 installations. SAP has over 34,000 employees, with about 10,000 of them working in research and development. There are now 12 million users in more than 120 countries. SAP Korea was established in 1995 and now has more than 180 employees. It has 520 customers in over 750 installations. It has 28 service partners, 18 business partners, 20 global technology partners and 9 local software partners.

Case studies

Today’s business environment is marked by new technologies and processes, changes rapidly and is global. A company must continuously innovate to achieve growth. Willie Pietersen has stated that, “Long-term success depends on the ability to do two seemingly contradictory things at the same time: improve existing processes and products and invent wholly new, better processes and products”.

W. Chan Kim and Renée Mauborgne have proposed the Blue Ocean Strategy, with the subtitle, How to create uncontested market space and make the competition irrelevant. That strategy relies especially on flexibility and speed.

It is useful to consider the cases of a number of successful companies and to assess the reasons for their success. Some companies have become more successful because of turn-around experts. One automobile
A manufacturing company was turned around initially by cost cutting, in which unproductive plants were closed and the number of employees was reduced. The CEO set a personal example and built credibility among senior management by working 16 hours a day. He also introduced a system to provide meaningful and timely information and data. He proclaimed a number-based vision.

Another turn-around specialist headed a grooming products company. Although most in the company agreed that it was important to cut costs, no manager wanted to cut costs in their own department. Thus, the CEO introduced a scoring system to evaluate costs and benefits. That system also relied on meaningful information and data.

A key element in the growth of an electronic products company was also the development of a system to provide meaningful data in real-time from a large number of operations around the world. The CEO emphasised quality over quantity in developing products and markets. The company developed strategies to sell directly to consumers, thus reducing wholesaler costs. A key element of its business strategy is speed in adapting to the market and getting new products to market.

Another electronics company has followed the principle of doing the difficult things first. Thus, it began selling in the United States market before markets in other Asian countries. That company takes an aggressive marketing approach because its sales personnel receive only about 20 per cent of their income from a fixed salary and 80 per cent in performance bonuses.

Common elements in all of the case studies are that each company has a great CEO and each pursues continuous innovation.

**Innovation**

The approach to innovation is similar to dieting in that it must be daily and life-long. There are no shortcuts. As in exercise routines, a company pursuing innovation must always push to the limits and progress beyond previous levels. The 10:1 rule may be applied to innovation; people need to hear about a change 10 times before they accept it. An Economist Intelligence Unit Survey asked 4,000 global CEOs what created the greatest management challenge for creating long-term value. Swift adaptability to change was indicated as the greatest challenge by 36 per cent of the CEOs, a much higher percentage than for any other challenge. Another 11 per cent cited speed of innovation as the greatest challenge. Because people are naturally resistant to change, a company needs to have frequent management training in order to be innovative.

The directors in a company should be rotated periodically. The main qualification of a manager in a large enterprise is now leadership rather than professional knowledge. While process execution time and product
lifecycles have been greatly reduced over time, business process change is still relatively slow so that a company that is able to change can be a leader.

Information technology can be an engine for adaptability, when processes, such as enterprise resource planning (ERP), are employed. ERP provides integrated information for speedy management and allows real-time response to change. ERP provides effective interaction of a company with its partners, suppliers and customers. It optimizes the use of human resources, financial resources, equipment and material. It gives a company the ability to innovate continuously.

The writer, John Kotter, has compared management and leadership. Management refers to planning and budgeting, organizing and staffing, and controlling and problem solving. Management ensures a degree of predictability and produces short-term results for the company and customers. Leadership, on the other hand, consists of establishing a direction of the company, aligning people, and motivating and inspiring. Leadership produces substantial change, e.g. new products or major shifts in ways of working.

Kotter has also indicated a sequence for implementing change. It requires establishing a sense of urgency, forming a powerful guiding coalition, creating a vision, communicating the vision and empowering others to act on the vision. The sequence also requires planning for and creating short-term wins, consolidating improvements and producing still more change and, finally, institutionalizing new approaches.

Change involves ending an old process, system or structure; moving to a transitional stage and beginning a new process or structure. A leader faces a challenge to move people through these stages. When ending old systems or structures, it is necessary to listen, to allow time for change, to acknowledge losses and to make continuities clear. In moving people through the transitional stage, it is important to normalize changes and to create temporary structures and roles. The company must also encourage experiments but protect people and units from failure. In order to entrench new beginnings, the leader should dramatize the new identity, redesign roles collaboratively, provide support and training, and create quick successes and celebrate them.

Obstacles to innovation include a lack of understanding of change management by stakeholders, lack of a clear vision, no ownership by executives, low participation by employees, low level of delegation and empowerment, and inadequate use of best practices. The keys to successful innovation are the active drive by the CEO, bringing innovation to every corner of a company, strong trust among stakeholders and continuous innovation.
B. Creating a brand image and marketing a persona

Mr. Bong Jin Cho, Professor, Keimyung Women’s University

For the modern enterprise, the intangible assets of human resources, technology and a brand are more important than the tangible assets of land, buildings and equipment.

A brand may be defined as a name, term, sign, symbol or design, or a combination of these, intended to identify the goods or services of one seller or group of sellers and to differentiate them from those of competitors. Elements of a brand often include a brand name, logo, symbol, slogan, jingle, package, design and character.

The asset of brand equity is the positive differential effect that knowing the brand name has on a customer’s response to a product or service. Brand equity is derived from a combination of brand awareness by potential customers and brand image. The concept of customer-based brand equity posits that the power of a brand resides in what customers have learned, felt, seen and heard about the brand as a result of their experiences over time. In other words, the power of a brand depends on customer perceptions. Customer-based brand equity can be developed by demonstrating a differential effect from using the brand, by improving knowledge of the brand and by measuring the consumer response to marketing.

Brands may attempt to convey a feeling of sincerity, excitement, competence, sophistication or ruggedness, for example. A brand gains credibility if it projects an image of expertise, trustworthiness and likeability. A brand may try to create feelings of warmth, fun, excitement, security, social approval or self-respect.

In selecting a brand, it is important that it be memorable and meaningful. It should also be transferable to other product categories (e.g. Canon) and to different cultures and regions. The brand should be adaptable to change, and able to be protected legally and from competitors. The five principles of creating a brand name are that it should be easy to pronounce (e.g. Pepsi, Sony); meaningful (e.g. Newsweek); differentiated and unique (e.g. Kodak, Xerox); associable (e.g. Travelodge), and creative (e.g. Duracell, Crest).

Brand persona is brand personality and image that is transferred to the customer. Persona marketing could be valuable for start-up and small and medium enterprises, for new product branding, and even for persons who want to achieve a promotion or to create a personal image.

The image of success is more important than actual achievement. Image is the most important thing for start-up enterprises, followed by actual facts, credibility and capital. Of course, it is important that an image be based on fact but it should also be creative, be sustainable and differentiate the product or services offered. While a persona should be
based on facts, they should be facts that can be easily proved or that people readily believe. If the facts are complex or difficult to convey easily, the persona should be based on sincerity and credibility.

A persona should be custom built to appeal to the taste of target customers. Thus, variations should be tested to find the best choice. A core persona should be expressed in five words or fewer.

Once a persona has been established, it must remain consistent and continuing. Corporate regulations and culture need to sustain the persona. A persona should be able to accommodate change and growth. A persona needs to be based on research and have an independent identity.

The following ten principles should be borne in mind when building a persona:

- Image is the most important aspect, and that requires a logo
- Short names are the easiest to remember (e.g. LG, IBM, GE)
- Persona is affected by such non-verbal language as attire, habits, manners and packaging
- Goals and objectives are essential for success
- Be positive and consistent about the persona
- Adapt to trends
- Marketing is warfare
- Never change the main thrust of the business but adapt to the environment
- Persona must be managed
- Dreams come true

C. E-CRM: turn foes into friends

Mr. Yong Gu Seo, Professor, Division of Business Administration, Sookmyung Women’s University

CRM

Customer relationship management (CRM) has been defined by the American Marketing Association as a discipline in marketing combining database and computer technology with customer service and marketing communications. The marketing objective of CRM is to create more meaningful one-on-one communication with the customer by applying customer data (demographic characteristics, occupation, buying history etc.) to every communications vehicle.

Many management experts have stressed the importance of focusing a business on the customer. CRM is a process of creating and maintaining relationships with business customers or consumers. It is a holistic process.
of identifying, attracting, differentiating and retaining customers. CRM requires integrating the firm’s value chain to create customer value at every step. CRM provides an integrated cross-functional focus on improving customer retention and profitability for the company. When implemented properly, CRM benefits a company by retaining existing customers, selling more to existing customers, and finding and winning new customers.

There are three stages for a company to reach in building effective CRM. At the first stage the company builds the necessary infrastructure by creating a customer database, implementing CRM with the other enterprises that it deals with, and introducing the customer management programme. At the second stage, the company achieves integrated CRM performance and carries out one-to-one customer contacts and management. The third stage is CRM development, when the company diversifies the sources of customer value.

A key concept of CRM is lifetime value, which refers to the net present value of the potential revenue stream for any particular customer over a number of years. It starts with the current purchase activity then extends to include potential additions from cross-selling, up-selling and re-selling. Another key CRM concept is customer ownership, meaning that a company or brand attempts to “own” most of the customer’s spending or opinion in a particular product category. To achieve this, it is essential to build brand equity, maintain vigilant customer contact and keep current with market trends. It has been estimated that a 5 percentage point increase in customer retention results in a 20 per cent to 125 per cent increase in profit.

The architecture of a CRM programme has three parts: analytical, operational and collaborative. The analytical part analyses customer behaviour, performs customer segmentation and carries out trend analysis, for example. The operational part of CRM applies automation to the basic business processes of marketing, sales and service. It may involve advertising campaigns, tele-marketing, recording and processing orders, delivery of products, and customer service and support. The collaborative part is designed to ensure contact with customers and suppliers by telephone, e-mail, fax, Internet, mail or in person. Communication and service are personalized for the customer.

For CRM to work well, the firm must have an integrated customer database. It needs to analyse customer statistics from the database. Marketing channels should be associated with the strategy built from such analysis.

**E-CRM and e-WOM**

E-CRM refers to the use of electronic communications (Internet, e-mail, mobile devices) to acquire, cultivate and retain customers. An effective website should attract customers with a combination of text, pictures, sound and video. It should enable commercial transactions, be
linked to other relevant sites, and allow site-to-user, user-to-site, and user-to-user communication. An effective website has the ability to tailor itself to different users.

E-WOM refers to electronic word of mouth or Internet customer communication. Customers may wish to post positive or negative comments about a product on the Internet because of a desire for social interaction, desire for economic benefit, or concern for other consumers or as a means of enhancing their self-worth. E-WOM results in recorded documents that can be accessed widely via the Internet and the author may be anonymous. An example of a relatively structured e-WOM is the website <Epinions.com>, which allows customers to post their opinions on a wide range of subjects, including automobiles, books, movies, computers and travel destinations.

Examination of a number of successful e-CRM campaigns yields three key messages. The first is that the purpose of e-CRM is to convert customers into advocates for a product or service. The second key message is that the secret of CRM is to listen and learn, not to tell and sell. CRM is about empowering, delighting and letting the customer feel as though their interaction with the company is within their control. The third message is that CRM alone is not enough; customer experience management is also required. This is the process of strategically managing a customer’s entire experience with a product or a company.

D. E-business security and ethics

Ms. Janette Toral, President, Digital Filipino.com

For ICT-empowered entrepreneurs, it may be easier to do business these days but it is very competitive. To be successful, the entrepreneur must have a focus and must be competitive by doing research and by using e-tools to one’s advantage. The e-business person must shamelessly promote and, fortunately, e-tools help to do that. The entrepreneur must also continue to innovate.

As an e-business entrepreneur, you must conduct your e-business in the most professional manner possible and you must protect your on-line business and reputation.

E-mail is the most important and powerful tool in conducting e-business. It is used for submitting and entertaining proposals, initiating contacts, and receiving and resolving customer complaints. For the security of your business, however, it is important to use a secure and complex password, and to change it frequently. Your business also must have updated anti-virus software and a firewall.

In order to enhance and protect the reputation of your business and you as a person, certain ethics in the use of e-mail should be observed. When submitting proposals or sending “cold” e-mails to initiate contact,
disclose your contact details to show who you are and to avoid any negative impression about your reliability. Get express permission to do so before you submit a proposal. Respect the wishes of persons who request that you do not send e-mail messages. You should not forward any message without explicit permission and without verifying its authenticity. Forwarding e-mail on a regular basis makes you susceptible to spoofing or hoaxes.

On-line communities are another powerful tool that entrepreneurs can use to their benefit. An on-line community allows them to keep informed about activities in their sector, to maintain communication with suppliers and customers, and to enhance their reputation for expertise or service. They may create their own community or join an existing one. They should, however, have a clear goal in mind when creating or joining a community.

The entrepreneur should be sure that the community is protected from viruses and spam. When creating your own on-line community, establish certain rules so that you remain in control and the site does not get highjacked by others with different interests. Keep the peace among community members. When joining an existing community, do not send spam and think before you react in debates. You could be charged with libel, as e-mails may be treated as legal evidence of your statements and intentions. If you choose to unsubscribe from an on-line community, do it quietly, i.e. send the message only to the administrator, not to all members.

Chat tools are another powerful aide to entrepreneurs, as they allow you to assist prospective or current customers in real time. For your security, always log out after using a shared PC for e-mail or chat groups. You should be careful with what you say when chatting with strangers, as messages can be saved and forwarded.

Your personal or business website becomes your on-line showroom or portfolio. Blogs are becoming an acceptable alternative to a website. Security for your website is essential. Be sure to use a highly reliable content management system with accessible support infrastructure. The system needs to provide a rapid response to hacking attempts and a regular back-up of website content. Do not publish articles of other people on your website or blog without first obtaining their permission. Handle your personal information with care so you do not lose your privacy.

Entrepreneurs can now accept payment on-line through cash, bank deposits, credit card or mobile telephone. To do so, you must be sure that your website and especially the payment gateway are secure. You need to have a clear process to receive complaints and for charge-backs. You should have clear delivery and refund guidelines. Courier charges must be explicit. You must keep the customer informed about the delivery status of the product.
If you keep these issues of security and ethics in mind, you have every opportunity to be a successful e-entrepreneur.

IV. GUIDELINES FOR ENTREPRENEURSHIP AND E-BUSINESS DEVELOPMENT FOR RURAL WOMEN

A. Establishment of sustainable e-business and networks for green co-op enterprise for women in rural communities

ICT Applications Section Information, Communication and Space Technology Division, UNESCAP

A goal of the project named in the title is to empower women in green cooperatives in rural communities through the use of ICT as a tool for socio-economic development. A second goal of the project is to provide an enabling policy environment that promotes capacity building in entrepreneurship and in the use of ICT for income-generating opportunities for the purpose of socio-economic empowerment of rural women.

The objective of the project, which is executed by UNESCAP, is to enable women in agricultural cooperatives sell their green products on-line utilizing e-business services, which is expected to increase their income and provide better business opportunities. The target group consists of decision/policymakers working on empowerment of women.

The project will publish guidelines and strategies to promote entrepreneurship in general and e-business in particular among rural women’s green cooperatives in the Asian and Pacific region. This workshop is one of the activities of the project and intends to provide a forum to share experiences and good practices, and to review the draft guidelines. In the second phase, the project will carry out pilot implementation of e-business at a green co-op in some of the member States. The project will then conduct a regional training workshop on e-business development and will build a knowledge network of green co-ops to share information, experience and knowledge regarding products and market trends.

B. Developing women’s entrepreneurship among agricultural cooperatives in Asia and the Pacific

Associate Social Affairs Officer, Gender and Development Section, Emerging Social Issues Division, UNESCAP

Introduction

The Asian and Pacific region is home to over 60 per cent of the world’s population, with approximately 3.8 billion people living in the region. A majority of the population, especially in developing countries, lives in rural areas. Approximately two thirds of all women work in some
areas of economic activities. Agricultural employment constitutes the primary source of income for women in the region.

The feminization of poverty occurs for many reasons, including because they often work in the informal sector or as unpaid family workers. Women’s jobs are often insecure, their wages are lower and their working conditions are poor. Between work in the home and outside employment, women work more hours than men and experience constant fatigue. They are often subject to social subordination.

**Cooperative entrepreneurship**

As defined by the International Cooperative Alliance, a cooperative is an autonomous association of persons united voluntarily to meet their common economic, social and cultural needs and aspirations through a jointly owned and democratically controlled enterprise.

Cooperatives enable small-scale entrepreneurs with limited individual resources to pool their resources and make equipment purchases and investments normally impossible on their own. Thus, small-scale entrepreneurs can acquire economies of scale usually only attainable by better-financed entrepreneurs. Cooperatives enable small farmers to become competitive players in the market and to enter higher-return areas of business, such as the market for organic/green products.

Cooperatives contribute to economic and social development because their economic model is based on collaboration rather than on competition. The collaborative nature of cooperatives fosters trust and helps develop social capital within communities. Cooperatives establish a balance between the profit motive and the interests of their membership and community. They work for the sustainable development of their communities.

Cooperatives are owned by their members and members have equal voting rights in their governing structures. Members contribute equitably to, and democratically control, the capital of their cooperative. Cooperation exists among cooperatives, as they work together through local, national, regional and international structures.

Common types of cooperatives include farmers’ and agricultural producers’ co-ops; agricultural produce and food processing co-ops; marketing co-ops; agricultural cooperative banks, credit unions and micro-finance co-ops; and consumer co-ops.

A key strength of cooperatives is their collaboration. They tend to operate through mutually supporting networks in local, national, regional and international structures among different cooperative types and functional areas. The cooperation between producer and consumer co-ops benefits the membership of both. The formation of comprehensive consumer cooperatives has provided the vital marketing channel for the small-
scale farmers in the producer cooperatives to sell their products and enter areas of business with a higher return. Without these consumer cooperatives, many of the small-scale farmers would not be able to find a market for their goods or to make a profit.

**Women in green cooperatives**

The rationale for promoting women’s entrepreneurship in green cooperatives is that eco-friendly agricultural development and green business provide an enabling environment for women’s entrepreneurship. Green co-ops are a growing niche market for women entrepreneurs that is likely to accelerate with the growing emphasis on sustainable development. Green co-ops can help counter poverty among rural women.

However, it must be recognized that cooperatives in the region are still characterized by strong gender inequality with regard to women’s participation. Most cooperatives have a male-dominated governing structure and women are not included in the decision-making process. Some gender sensitization is taking place but greater participation of women in decision making is required.

Agricultural consumer cooperatives consist of members who are regular consumers of agricultural products. While producer cooperatives tend to be male-dominated, consumer cooperatives tend to have a predominantly female membership and are run by women. It would be useful to examine in more depth the governing process in consumer cooperatives and how it has been conducive to women’s participation in the decision-making process, and if any of these lessons learned could be transferred to agricultural producer cooperatives.

Green co-ops, in particular consumer cooperatives, tend to be dominated and run by women, which reflects women’s interest in and priority given to healthy, quality foods and products for the family. Women’s networks are familiar with the operation of the consumer market. An opportunity exists for stronger liaison between women entrepreneurs in producer green cooperatives and women-run consumer cooperatives specializing in green products.

**Entrepreneurship opportunities in green business**

While the proportion of agricultural land devoted to organic farming is still very small in Asia compared with more developed regions, there has been a growing acceptance of organic agriculture. Environmentally-friendly agricultural practices are gaining more urgency in the region because of environmental deterioration in many countries. Green co-ops are conducive to sustainable development.

There are expanding local markets for organic products and greater government involvement in organic agriculture. Currently, Japan and the Republic of Korea are the main markets in the region. China, however,
demonstrates the highest growth potential in the region in near future and is experiencing a large increase in sales of organic foods.

In order to promote women’s entrepreneurship in green cooperatives, there should be gender mainstreaming in policies on rural entrepreneurship development. The process should be started with consumer cooperatives, possibly initiated by women’s NGOs. Public campaigns for a “life of health and sustainability” should be conducted. Once green cooperatives are set up by rural women, it would be valuable to establish intra-regional e-business women’s green cooperative networks.

C. Developing e-business for rural women’s green cooperatives in the Asian and Pacific region

*Associate Economic Affairs Officer, ICT Applications Section, Information, Communication and Space Technology Division, UNESCAP*

**Background**

As noted in the previous presentations, guidelines and strategies for the development of e-business in women’s agricultural cooperatives specializing in green products will be published by this project. The guidelines aim to target rural women’s green co-ops and will constitute a step-by-step guide for planning, implementing and maintaining e-business. A second important target group will be policymakers in order to increase their awareness on the impact of gender differences on the access to and use of ICT, and e-business in particular, in rural areas.

There are many constraints facing rural women in their adoption of ICTs. Most are not aware of the opportunities and potential of using ICTs. Many do not have access to computers at home or community telecentres. They often cannot afford the computer and other equipment required and they do not have the necessary training to use them. Rural development strategies often overlook the actual and potential contribution that empowered women can make to the rural economy.

Women’s access to ICT depends greatly on the country they live in. There are three broad groupings of Asian countries in terms of the percentage of the population who use the Internet. The more developed countries in the region have high rates of access. For example, two thirds of the population of the Republic of Korea use the Internet. The second tier consists of countries in which the usage equals only 5-8 per cent. This group includes China, Indonesia, the Islamic Republic of Iran, Maldives, Mongolia, the Philippines and Viet Nam. The third tier is countries in which Internet use is below 1.0 per cent of the population, including Bangladesh, Cambodia, Myanmar and Nepal. In most countries there is also a wide gap between urban and rural areas in terms of using mobile telephones, computers and the Internet.
Green cooperatives are an ideal vehicle for rural women to engage in e-business. They depend upon the local market, with which the women are very familiar. Products must be fresh and local demand is important. For this reason, consumers’ co-ops are valuable and they can collaborate with green producers’ co-ops. An information management system will integrate supply and demand and payments can be made on-line.

**Planning and implementation process**

The guidelines propose that the process of setting up and running a green cooperative’s e-business may be disaggregated into three phases: planning, implementation and operation. The planning phase consists of three steps: raising awareness, developing the e-business plan, and planning the implementation.

To raise awareness of the potential of e-business among rural women, the organization implementing e-business will need to obtain general information about e-business and examples of the way e-business works at other green co-ops. Meetings and workshops should be held so that all stakeholders understand what the co-op will do and how it will operate. These activities should gain the support of stakeholders and identify the information need of the cooperative. In project execution, the output of one activity often serves as the input for a following activity.

Figures 9-13 illustrate the activities required to develop the e-business plan, plan for the implementation of the project, implement the project and operate the green cooperative.
Developing e-business for rural women’s green cooperatives in the Asian and Pacific region

Guidelines for development of e-business in green co-ops

Guidelines for development of e-business in green co-ops (cont.)

Figure 9. Development of the e-business plan

Figure 10. Planning the implementation of the project (A)
PLANNING

Step 1
Raise awareness

Step 2
e-Business plan

Step 3
Plan the implementation project

IMPLEMENTATION

Step 4
Execute the Implementation

OPERATION

Step 5
Operation

Figure 11. Planning the implementation of the project (B)

Guidelines for development of e-business in green co-ops (cont.)

Activity 3.4
Develop schedule

Activity 3.5
Plan procurement

Activity 3.6
Estimate costs

Activity 3.7
Develop Project Plan

Inputs
- List of internal resources
- List of training required
- List of tasks
- Task sequencing
- Gantt Chart
- Critical Path
- Schedule of the project

Inputs
- Schedule of the Project
- List of tasks – external
- Tools and Techniques
- Research on local market
- Outputs
- Cost of procurement
- Schedule of procurement

Inputs
- List of tasks
- Cooperative’s remuneration policy
- Estimated cost of procurement
- Schedule of procurement
- Tools and Techniques
- Expert judgment
- Budget estimating
- Outputs
- Budget Plan

Inputs
- Scope statement
- Schedule of tasks
- Budget and Procurement plan
- Tools and Techniques
- Project management methodologies
- Outputs
- Project Plan

Figure 12. Implementation of the project
Guidelines for development of e-business in green co-ops (cont.)

Figure 13. Operation of the green cooperative
PART THREE
Country Reports
I. REPORTS ON ICT AND WOMEN’S ENTREPRENEURSHIP

A. Entrepreneurship and e-business development for women in Bangladesh

Ms. Nargis Khanam, Senior Assistant Chief,
Ministry of Women & Children Affairs

Ms. Fahmida Akhter, Senior Assistant Chief,
Ministry of Finance

Ms. Dilshat Ara Shela, Assistant Director,
Bangladesh Telecommunications Regulatory Commission (BTRC)

The population of Bangladesh is 140 million and is growing by 1.6 per cent a year. Women in Bangladesh play a significant role in the economy even though a statistical curtain renders much of the women’s economic contribution invisible in national income data. Women are key productive workers in the informal sector. According to the labour force survey of 1995-1996, 42 per cent of women participated in the labour force, most of them working as unpaid workers in the agricultural sector. Data on women entrepreneurship are limited but it is seen over the last decade that enterprising women are emerging in micro, small and medium business. The Government’s development strategy is currently focusing on the issue of poverty alleviation through microcredit programmes for those who have limited avenues to further expand and establish their enterprises.

The Ministry of Women and Children Affairs is implementing an Urban (City) Based Women Development Project and the Entrepreneurship Development for Women Project.

ICT in Bangladesh

The Ministry of Science and Information and Communication Technology of the People’s Republic of Bangladesh approved an information and communication technology (ICT) policy in October 2002. ICT encompasses the broad fields of data/information processing, transmission and communications by means of computer and telecommunication techniques and these modern tools are being increasingly used for organizational/personal information processing in all sectors of the economy and society.

This policy aims at building an ICT-driven nation comprising a knowledge-based society by the year 2006. In view of this, a country-wide ICT-infrastructure will be developed to ensure access to information by every citizen to facilitate empowerment of people and enhance democratic values and norms for sustainable economic development by using the infrastructure for human resources development, governance, e-commerce, banking, public utility services and all sorts of on-line ICT-enabled services.
The Internet was first introduced in Bangladesh in 1996. There are 219 licensed Internet service providers, 80 per cent of whom are in Dhaka, but not all of them are functioning. There are 300,000 Internet users. A planned submarine cable had not yet been connected at the end of 2005. The following statistics indicate the extent of use of the Internet:

<table>
<thead>
<tr>
<th>Statistic</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Computer ownership per 100 inhabitants</td>
<td>0.782</td>
</tr>
<tr>
<td>Telephone Lines per 100 inhabitants</td>
<td>5.15</td>
</tr>
<tr>
<td>Internet hosts per 10,000 inhabitants</td>
<td>0.015 (estimated)</td>
</tr>
<tr>
<td>Internet users per 10,000 inhabitants</td>
<td>19.04</td>
</tr>
<tr>
<td>Number of websites in the national language(s)</td>
<td>200 (estimated)</td>
</tr>
<tr>
<td>Number of websites in English and other languages:</td>
<td>600 (estimated)</td>
</tr>
<tr>
<td>National bandwidth within the country</td>
<td>68 Mbps (data) (estimated)</td>
</tr>
<tr>
<td>National bandwidth to and from the country</td>
<td>112 Mbps</td>
</tr>
</tbody>
</table>

Constraints to ICT development in Bangladesh include the small number of computers and telephones, outdated technologies, the economic condition of the country, a weak data communication infrastructure, lack of public awareness about ICT, lack of appropriate human resources, the absence of laws against cyber crime and on electronic verification, and the absence of an electronic certification authority.

E-business situation of women in Bangladesh

The presence of women in the formal sector is not significant. The Government is acting as the catalyst for mainstreaming gender in all areas. Yet women entrepreneurs are mostly concentrated in the low-productivity and low-profit margin sectors. As noted above, Bangladesh is a late starter in the IT sector. A project to connect Bangladesh with the Information Superhighway through a submarine fiber-optic cable (SEA-ME-WE-4 consortium) was launched in May 2006. This new connection is expected to boost the ICT sector. At this stage the major Government focus is on increasing the use of ICT applications rather than on gender issues, but with the rise of this sector women are also expected to participate. In this context, major challenges for e-entrepreneurship development among women are as follow:

- Low rate of computer literacy and IT use by women
- Lack of IT facilities
- Inadequate electricity supply
- High cost for use of Internet
• Inadequate link between the ICT policy and gender
• Lack of an enabling environment
• More focus on low-paid and labour-intensive sectors (e.g., garments, handicrafts)
• Limited access by women in formal financial sectors
• Inadequate market facilities for products of women
• Attitude of women (more interest in teaching and official jobs)
• Lack of training for women in entrepreneurship
• High start-up cost for e-enterprises

B. Development and information in rural China

Mr. Han Qing Chen, Ministry of Commerce, China

Status of rural development in China

To understand the situation of information technology in rural China it is necessary to consider the overall status of rural development. That development is marked by two main barriers – small-scale production in a large market and overpopulation. Among 248 million farm households, about 200 million till small plots of land, averaging only 0.65 ha. Yet these small units must compete in an extremely large domestic market. With China’s entry into the World Trade Organization, China’s agriculture must now also compete with imported foreign agricultural products.

While 40 per cent of the labour force is engaged in agriculture, it produces only 15 per cent of national economic production, indicating overpopulation and inefficiency in the rural sector. Rural areas lack capital flows, information exchange and physical transactions.

Information and communication in rural China

Information and communication flows in rural China are still at a relatively low level, in the phase of platform construction and with one-way information flows. According to the China Internet Network Information Centre (CNNIC), the number of Internet users in rural areas equals 19.3 million, which is only 2.6 per cent of the population. In contrast, the rate of Internet users is 16.9 per cent of the urban population. China has 70 million farmers with annual incomes of less than RMB800 (roughly US$100) who cannot afford to buy computers and do not know how to use them. The lack of knowledge and the lack of facilities for connecting to the Internet are major obstacles to its use in rural areas.

In spite of these barriers, government institutions have taken the lead in establishing a rural market information service system. Ninety-seven per cent of cities at the prefecture level and 77 per cent of those at the county
level have set up institutions for agricultural information management and services, and 47 per cent of towns and villages have established information service stations, with more than 100,000 persons providing such information.

The Ministry of Agriculture has constructed a network centre with support and service capability. The web site of the China Agriculture Information Service (http://www.agri.gov.cn/) attracted 2.7 million visitors in December 2005. China now has about 5,000 agriculture web sites. There are about 20,000 information service stations in towns and villages with computers connecting to the Internet, accounting for 40 per cent of towns and villages.

The Ministry of Commerce has launched the Rural Commercial Information Service Project, which provides support to the promotion of the market for rural and agricultural products. Incomplete statistics indicate that at the end of 2005, over 170,000 rural cooperative and intermediary organizations, one million large agricultural producers and 2.4 million rural brokers in China could enjoy a regular information service provided by the administrative departments of agriculture.

The approach to expanding the information system in rural areas is for the government to construct the information service system but to sub-contract to non-government entities the tasks of operating and providing services.

Although computer use is low in rural areas, use of telephones and television is high. Therefore, China is promoting the integration of information services via telephones, television and personal computers. This approach promotes the interoperability and interconnection of these three types of communication systems.

In 2005, the Golden Agriculture Project was approved. It is intended greatly to build up the agriculture information system. Its overall goal is to promote agricultural decision-making, management and services by building agricultural e-government. It aims to accomplish a major leap in the development of agricultural information and to establish by 2010 a sound agriculture information system that suits the basic requirements of rural economic development.

The Golden Agriculture Project aims to achieve its goals by building an agricultural monitoring and warning system, an agricultural product market-watch system and a rural market science and technology information service system. It will also develop and integrate domestic and international agricultural information resources and build a nationwide rural information and service network.
C. Commitment of Government of Maldives to the empowerment of women

Mr. Mohamed Sakeeb, Social Development Officer, Ministry of Gender and Family

In Maldives the national machinery for the advancement of women is the Ministry of Gender and Family. The mandate of the Ministry focuses on gender mainstreaming for effective inclusion of gender concerns in all policies, programmes and projects. The Ministry also focuses on eliminating all existing gender disparities through active promotion of gender equity and equality, and, where necessary, affirmative action.

The priorities of the national machinery are adopting a comprehensive gender policy, gender sensitization, strengthening gender mainstreaming, encouraging male participation, addressing gender based violence, analysing data to identify and address gender disparities, and identifying present and emerging gender issues.

In order to promote gender mainstreaming and to institutionalize women’s development, a Gender Management System was put in place in 2001, with the establishment of the Gender Equality Council and Gender Focal Points. Island Women’s Development Committees have also been established. The Sixth National Development Plan reaffirms gender mainstreaming as a priority issue. In the draft Seventh National Development Plan, gender is treated as a cross-cutting issue. A National Gender Policy has been formulated and endorsed by the Cabinet.

The government is implementing a number of projects to promote the empowerment of women. An empowerment project assisted by the United Nations Population Fund (UNFPA) provides loans for women. The government funds a revolving fund loan scheme. A project is also being implemented for the post-tsunami restoration of women’s livelihood.

There are many challenges to gender equity and gender mainstreaming in Maldives. The massive tsunami that inundated many areas in the region in December 2004 set back development in the country by several years. The tsunami caused considerable damage to health and education facilities, with significant implications for women and girls, such as for their reproductive health. It has raised the issue of access to alternative options for education. The tsunami also had detrimental effects on the livelihoods of women, with considerable damage to small and medium enterprises in which women predominate.

The traditional beliefs that exist in the society act as a deterrent for people to fully accept the concept of gender equality. Thus, a strong legislative framework is needed to protect the rights of women. In addition, the Ministry of Gender and Family, as the lead agency for gender issues, needs to be strengthened in order to effectively coordinate gender mainstreaming activities and provide technical support for line ministries.
To promote the economic advancement of women, easy access to banking facilities in the island communities and special loan opportunities for women for income generating activities are required. Improved marketing opportunities are also needed.

D. National initiatives for development of women’s entrepreneurship in Mongolia

Ms. Binderya Dugersuren, Senior Officer,
Population Development and Social Welfare Department,
Ministry of Social Welfare and Labor of Mongolia

Current economic status of women

The experience of the past decade shows that women were affected negatively and have become victims of poverty as a result of socio-economic reform policies. Women, for example, were hit hard during structural reform and privatization which took place in the early 1990s. Many women working in light industries and services were transferred to the informal sector with little preparation. Woman faced difficulties in obtaining credit and in managing their households because they were left with no right to own capital after privatization.

As poverty deepens, the number of female-headed households in poverty is growing because these households tend to have more children and are lower income-earners. Thus 24.6 per cent of extremely poor households and 18.3 per cent of all poor households are female-headed households, although female-headed households make up only around 12-13 per cent of the total.

Female-headed poor households are more concentrated in aimag centres and soums due to limited opportunities for them in the countryside to engage in business or to commute to urban centres for work. In addition, they have poor access to the social safety net system.

The National Programme for Household Livelihood Support was approved in 2001 and is being implemented as a follow-up to the 1994 National Poverty Alleviation Programme (NPAP). The main objectives of this programme are to remove the poor households from poverty and to prevent the non-poor low-income households from falling into poverty through mobilizing the economic and social resources necessary to support human and development capabilities. Implementation of the first stage of projects under this programme started in the second half of 2002.

Female participants in the NPAP have benefited more from income generation projects. For example, 65 per cent of participants in income generating projects were female. At the same time, female participants benefited from activities aimed to transfer skills on project development and management implemented by non-governmental organizations and rural health improvement projects, especially the maternal home restoration project.
It has been learned that programmes and projects for poverty reduction and social welfare enhancement should be implemented in combination with a broad range of policies for sustainable economic growth, intensification of structural reforms, improvement of banking and financial services, and enhancement of social safety nets. A poverty alleviation programme, no matter how sound in its concepts and principles, may not eradicate poverty unless it is harmonized with and supported by broad-based social and economic projects and programmes, and with policies oriented toward enhancing human capabilities, increasing employment and enhancing economic growth.

**Women and economic opportunity**

The crucible for small and medium enterprise (SME) growth in Mongolia is the informal sector, which has great potential to offer income-generating opportunities to the poor, and poor women in particular.

Women have moved into the informal sector to seek income-generating opportunities as employment was cut and pensions and other social welfare entitlements became inadequate to cover family needs. Despite the rapid movement of women into the informal sector, several factors limit the potential for women to increase their labour productivity and hence contribution to economic growth as compared with men. Areas such as petty trading and food services, where women are concentrated, offer few opportunities to increase profit margins without credit for investing in higher volumes. With the majority of fixed assets registered in the name of male household heads, women do not control collateral against which they can access credit. Furthermore, although these sectors offer opportunities to use skills employed in domestic tasks, such as food preparation, or personal services like hairdressing or tailoring, these skills are accorded much lower value in the market place than those associated with male responsibilities.

Many microenterprises are run without any knowledge of bookkeeping or marketing, and there are thousands of cases of entrepreneurs falling into bankruptcy, including women with multiple family responsibilities and little hope of paying off debts. Like other transition economies, in Mongolia those in the informal sector, particularly women, have high levels of education and good potential to learn these skills. Several micro-finance cooperatives, which provide credit and other business services to their women members, note that women apply business training they receive very readily.

There are factors that contribute to limited access to credit that are not associated with gender. Banks generally have undeveloped credit appraisal systems, and prefer not to provide services to micro or small enterprises with low returns in the high-risk business environment in Mongolia. There is a general lack of business skills for tasks, such as preparing business plans to back up requests for financing.
Other factors beyond the business environment limit women’s potential to expand their micro enterprises. Lack of social services, particularly childcare, is a significant factor. It could be also noted that those women who have had the greatest difficulty in repayment of loans have been challenged by social pressures, such as abusive husbands, or sick relatives that have to be cared for, rather than business pressures.

As the Community Trust Fund has demonstrated in their credit cooperative, women members opt to pay higher costs for their credit than for that available from other banking institutions because of the other, non-business services available to them as members of an organization. Community groups organized through NGOs or projects such as the ADB-supported Urban Housing Financing Project, have also demonstrated how women value highly additional group membership services that facilitate their work or develop their enterprises.

There are also very few Business Women’s Associations that provide quality business services tailored to women entrepreneurs. Experience in other countries, and to a limited extent in Mongolia, has demonstrated that women prefer community and business groups that cater specifically to their needs, as shared social concerns are more likely to be addressed and social support networks improved.

**Recommendations for gender integration into programmes to promote the informal sector and SMEs**

Based on the experience in Mongolia, it is possible to make a number of recommendations concerning the incorporation of gender components in programmes to promote the informal sector and SMEs.

An accurate assessment of the contribution of women to informal sector economic production should be made and incorporated into policy and program analysis.

Appropriate business training should be complemented by access to social programmes to relieve women’s double burden of responsibilities. Mechanisms need to be explored to deliver a broad range of services to women entrepreneurs that recognize that domestic responsibilities will always intersect with business needs. These mechanisms could be developed through Women’s Business Associations, micro-finance institutions or NGOs/community-based organizations.

Opportunities should be provided to women to move into non-traditional sectors with greater potential for increasing the return on their labour, e.g. as mechanics or in other areas of light engineering, through targeting of vocational training or other programmes.

Business programmes that combine access to a range of financial services (credit as well as savings programmes) should be targeted to women-led micro and small and medium enterprises.
Government policy on private-sector-led growth support

The Government of Mongolia aims to enhance economic growth and maintain sustainable livelihoods of the population based on three main pillars, namely macroeconomic stability, improving the business environment, and human capital enhancement.

To set up a favourable environment for running businesses intended to accelerate economic growth based on the private sector in the long and medium term is a priority policy of the Government of Mongolia.

Development of ICT is of vital significance for creating a favourable environment for businesses. The first law on Communications was passed only in 1995. In line with further developments and the market situation of ICT, the law was updated in 2001 and provided for establishment of an independent regulatory institution and a fund for universal service obligation. This was an important step towards supporting private investment and fair competition and is appreciated by international ICT organizations. The Parliament of Mongolia passed a policy document called “Strategy until 2010 for ICT sector of Mongolia” in February 2000. The main objective of this document is to “build a community based on knowledge and mental capacity through the ICT development for improving the living standards of the people”.

The mid-term ICT strategy of the Government of Mongolia identifies harnessing the potential of ICTs as a key driver of development and is supported by four pillars: (i) establishing the appropriate policy, legal and regulatory framework; (ii) developing the key telecommunications and information infrastructure necessary for providing access to reliable and affordable connectivity; (iii) establishing an economic and business framework for the utilization of ICTs in governance and other applications; and (iv) developing human resources to effectively utilise ICTs.

As part of the objective of developing human resources, the Government intends to (i) mainstream IT into the education curriculum; (ii) organize schemes to provide basic knowledge of IT to the population, to support primary, intermediate and advanced IT courses and centres using economic policies, tax policies and others, and to enable broad enrollment/involvement of the population in such training; and (iii) develop distance learning based on ICT, to create a system of acquiring formal education through open training programmes, to support training centres that conduct training in the use of electronic text books.

As part of the objective to support the development of business and the private sector, the Government intends to create a favourable policy and regulatory environment for ICT-related development led by the private sector.

The short- to medium-term priorities of the Government of Mongolia for the ICT sector are as follows:
• Develop and implement a Universal Service Fund to provide access in rural and peri-urban areas of Mongolia
• Implement policies (economic/fiscal/tax) and design incentives to encourage adoption and use of ICTs in businesses, the social sectors and civil society
• Create a competitive environment for private-sector-led development of Mongolia’s information and communications infrastructure
• Improve the regulatory framework for the introduction and widespread use of new services/IP enabled services, transit data transfer, call-back, and interconnection and tariff issues
• Create an enabling environment in order to improve availability of IT services including e-learning, tele-medicine and national information databases
• Increase the use of ICT for economic growth in industry, the financial sector and agriculture, and introduce ICT applications in the social sector
• Increase the potential and results of basic and complementary research studies in the ICT sector
• Broaden and deepen regulatory reform, cyber laws and others
• Implement e-trade and e-services applications for all sectors
• Develop and implement the concepts of DTH (direct-to-home) distance learning and education, distance medicine and national registry.

E. ICT and women’s development in Myanmar

Ms. Chaw Khin Khin, Executive Committee Member,
Myanmar Women Entrepreneurs’ Association

Background

Myanmar has a total population of 52 million. Eighty per cent of those live in rural areas and agriculture is the main contributor to gross domestic product (GDP). The country adopted a market-oriented economy in 1989 and has achieved a steady rate of growth of GDP since.

ICT initiatives

The government has taken the lead in promoting ICT initiatives in Myanmar. It has enacted such legislation as the Myanmar Computer Science Development Law and the Myanmar Electronic Transaction Act. A cyber law is being drafted. The government has also formed the e-National Task Force, which guides such ICT NGOs as the Myanmar Computer
Federation, the Myanmar Computer Professionals Association, the Myanmar Computer Industry Association and the Myanmar Computer Enthusiasts Association.

While the government leads ICT initiatives, the private sector has been the driving force. The private sector has established the Myanmar InfoTech Corporation for ICT development, and ICT parks. These ICT parks, located in Yangon and Mandalay, can accommodate many ICT-related business offices and production blocks with full ICT infrastructures. The first phase launch of the ICT parks was the incubation phase of many ICT companies and non-ICT companies designed to venture towards e-commerce- and e-business-based business models in addition to their current software development business. The absence of on-line payment facilities dampens the momentum toward e-business but awareness building continues, although only in the two main cities.

The Myanmar Computer Federation has set up ICT caravans that go around certain parts of Myanmar to promote ICT awareness, education and knowledge dissemination.

Public Access Centres are a flagship project of Myanmar InfoTech Corporation. They were initiated at the end of 2005 with the purpose of providing Internet access points throughout the country. The target is to establish 100 such centres by the end of 2006. So far, 60 of them have been set up but penetration is low in rural areas owing to the cost, poor infrastructure and lack of awareness.

Another flagship project of the Myanmar InfoTech Corporation is the Rural Development Information System (RDIS). Its purpose is to use ICT to uplift the economic well-being and all around development of rural areas. It plans to develop an RDIS Web Portal and RDIS Network. The RDIS is a collaborative effort among infrastructure providers, technology providers, local investors and other related organizations. The project is currently at the web portal prototype stage.

The RDIS will provide information via the Internet on transportation, clean water, health, education, social uplift and economic development.

_gender perspective in rural ICT initiatives_

A main objective of the Government is the development of the rural areas and gender issues are not the primary focus at this moment. Still, the importance of promoting income generation activities for women in rural areas through ICT enablement cannot be overlooked. The Beijing Platform For Action (1995) emphasises the educational and technological empowerment of women and adding economic value to the work of women through technological and information empowerment. These goals are strengthened by the Channai Declaration: An Agenda for Action (1996).
Women’s entrepreneurship in Myanmar

The Myanmar Women Entrepreneurs’ Association (MWEA) was formed in 1995 “to organize the energies and enterprises of the Myanmar women into a sisterhood with awareness and a mission for social and self-development, and with a national and international focus and vision”.

There are other women’s NGOs in Myanmar, including the much larger Myanmar Women Affairs Federation (MWAF) and the Maternal and Child Welfare Association (MNCWA). Before 1995, however, there was no organization to unite women in business and women entrepreneurs in Myanmar. Thus, MWEA was founded for entrepreneurial women in Myanmar and has a development focus. MWEA is approved by the government as a non-governmental, non-profit, non-political and non-religious organization. It has a membership of over 1,300, consisting largely of women business entrepreneurs, women management and supervisory personnel in business organizations, women educators and professional business educators.

MWEA Objectives are:

- To unite and bring into focus and world attention the role and capabilities of Myanmar women as entrepreneurial business women
- To facilitate communications and discussions and promote friendship and cooperative efforts among women entrepreneurs
- To promote and encourage modern methods of business management among Myanmar women entrepreneurs
- To participate in and promote activities to raise the social and economic life of Myanmar women and to encourage environment-friendly and culturally-sensitive businesses
- To promote and encourage relationships with national and international women’s associations, professionals and business educators

MWEA holds regular meetings to provide members with opportunities for interaction, networking and joint activities. It organizes lectures, seminars and workshops to promote awareness of women’s development and to improve the entrepreneurial and managerial capabilities of its members. MWEA acts as a resource organization for sustaining programmes for women’s development and income generation.

MWEA also contributes to women’s entrepreneurship by initiating plans for improving the access by women, especially micro-entrepreneurs in bazaars, to formal and informal financing through group guaranteed loans and saving schemes. It also initiates revolving funds at selected bazaars to
provide seed money for casual sellers, with systems of repayment and savings and with plans for replication and growth. MWEA networks internationally with women entrepreneurs world-wide.

MWEA has conducted numerous training courses, including in Internet use and the English language. It holds an annual conference and has hosted a delegation from the All China Women’s Federation and a delegation of women CEOs from India. It supports a model village. In the future it will establish the Women Entrepreneurship Development Center intended to improve the overall capacity and develop the skills of current women entrepreneurs and to set the stage for more entrepreneurial women to surface in Myanmar.

F. National initiatives for development of women’s entrepreneurship in Nepal

Ms. Mandira Poudyal, Under Secretary,
National Planning Commission Secretariat

Situation of women in Nepal

Nepal is a mountainous Himalayan country, having a population about 24 million and a population density of 158 persons/sq. km. It is predominantly rural, with only 14 per cent of the population living in urban areas. It is one of the poorest countries in the world, with a per capita GDP for the year 2004/05 of US$294. Economic output and employment depend heavily on agriculture, which employs more than 80 per cent of the nation’s labour force. Over 60 per cent of the total household income comes from agriculture. According to the census of 2001, the literacy rate was 54.1 per cent. Presently the population below the poverty line is estimated at 31 per cent.

According to the 2001 census, women constitute more than half of the population and more than 48 per cent of the labour force. Among working women, 73 per cent are in agriculture and 27 per cent in the non-agriculture sectors. The proportion of women in almost all occupations has increased to some extent. A positive trend is visible in their empowerment as reflected in their increasing proportion among professionals and technicians, and in administration and management occupations.

The development of such major export industries as the manufacture of carpets, garments and woolen goods has opened new avenues of formal employment for women. Increased tourism and the number of hotels have increased women’s engagement in trade and related services. Regarding employment status, 62 per cent of men and nearly 84 per cent of women are self-employed or family workers. In the non-agricultural sector, a much lower proportion of women than men are wage workers.
Although the low status of women in Nepal is a well-documented and well-known fact among most development policymakers, planners and implementers, the inclusion of women’s and gender issues in the development process of Nepal is a fairly new phenomenon. Since 1975 and the first Decade for Women, the status and the situation of women of Nepal has become an oft-debated subject among multisectoral development professionals.

With the growth of the international women’s movement, the women’s conferences and the commitments of the International Women’s Year in 1975, the women in development movement gathered momentum in Nepal. The Women’s Organization and Women Services Coordination Committee were created in the non-governmental sector.

The productive role of women has been better recognized after the landmark study on the Status of Women in Nepal conducted by the Centre for Economic Development and Administration (CEDA), Tribhuvan University in 1978. The study documented the extent of adult women’s economic contribution in the family economy to be major (50 per cent), compared to that of adult males (44 per cent) and children (6 per cent). This study made a milestone contribution to the creation of awareness among planners, policymakers and the general public, and confirmed other countries’ data and information on women as a basis for planning and programming for women.

The Sixth Plan (1980-85), for the first time, incorporated a separate chapter on women’s development as a national policy. Since then the government has continued to incorporate women in development policies and strategies in various development plans and has focused on increasing women’s access to education and training, bank loans, rural infrastructure development and employment in traditional and new activities.

The current Tenth Plan (2002-07), which is also called the Poverty Reduction Strategy Paper (PRSP), has set poverty alleviation as the single long-term goal. Mainstreaming gender perspectives and concerns in all development programmes is the major focus and strategy of the Plan for achieving the long-term goal. The Plan has retained the three strategies of gender equality, women’s empowerment and gender mainstreaming towards the advancement of women as envisaged in the Ninth Plan. The main objective of the Tenth Plan is to create a gender equal and gender just society while achieving the targets of sustainable economic development and poverty reduction by eliminating all forms of discrimination against women and ensuring women’s human rights. The Plan targets are to increase the gender development and gender empowerment indicators to 0.550 and 0.500, respectively, and to increase women’s participation in decision-making at least 20 per cent.
Another noteworthy step is the requirement that at least 5 per cent of all electoral candidates from each political party and at least three representatives in the Upper House of Parliament be women. The enactment of the Local Self Governance Act 1999 has contributed to increasing women’s participation in local bodies by nominating at least 20 per cent women in each ward in cities and municipalities. Yet another significant step has been the establishment of the National Women’s Commission in 2002 to develop policies and programmes aimed at the advancement of women.

**Increase in entrepreneurs**

Small and cottage industrial enterprises have been an important foundation of industrial development in Nepal. In the past, rural entrepreneurs started numerous cottage-scale new ventures in milling, in spinning and weaving of textiles and wools, and in manufacturing of paper, bamboo, leather, wood and iron products. These days Nepal has been pursuing more liberal, open and market-oriented policies with the aim of improving its competitiveness in international markets. Thus, free market forces have opened up a scope for entrepreneurial initiative and strengthened and stabilized the liberal economic arrangement. In this business environment, small scale industries have a good prospect for sustainable growth.

In the 1980s, the government initiated the first microcredit programmes targeting women (Production Credit for Rural Women, and the Microcredit Project for Women). There is a considerable impact of microfinance and microenterprise development on the economic empowerment of women, and possibly on their social standing as well. They are gaining self-confidence and expanding their businesses. These financial and economic activities have helped improve their status in the family and in the community. Furthermore, in most cases their husbands are supportive and helpful.

There are many barriers to increasing the incomes of women, however. They usually lack access to financing, markets, training, networks and policymakers. Their dual responsibilities in work and the family may also impede their earning potential.

Women have a big role to play in developing the microenterprise sector of Nepal because they are not only the backbone of agriculture, they also have the ability to develop other types of microenterprise products such as home-based foodstuffs, handicrafts, garments and many others. But women entrepreneurship has culture-specific aspects. Nepalese culture, in general, does not encourage women to be involved in outdoor activities, for example.
It is estimated that of the total registered cottage and small-scale enterprises in Nepal only about 2 per cent are headed by women. According to the Central Bureau of Statistics, about 18 per cent of enterprises engaging 10 or more persons have women working as proprietors and their family members. Nepalese women entrepreneurs have started enterprises in textiles, garments, carpets, hosiery, handmade paper crafts, cane and bamboo products, handicrafts, boutique and fashion designing, tourism, banking and cooperatives and weaving.

The Women Entrepreneurs Association of Nepal (WEAN) is working especially to develop women entrepreneurship in the country. It has been implementing activities towards increasing women’s participation in economic activities since 1989. It has become a platform for women entrepreneurs where they discuss business issues and raise a voice for the economic empowerment of women.

One of the objectives of the Tenth Plan is to contribute to poverty alleviation by increasing the income and purchasing power of rural people through employment generation in micro, cottage and small-scale industries. To meet this objective, the Plan lays out a strategy of paying special attention to the sustainable development of the infrastructure, entrepreneurship and skills required to develop micro, cottage and small-scale industries based on local agro-forest resources.

**Microenterprise Development Programme (MEDEP)**

Some of the major challenges in Nepal are unemployment, underemployment and low level of income, especially in rural areas. To address the issue of employment and income generation, the government indicated in its Ninth Plan that the development of microenterprises should be given priority as a means to reduce poverty in the country. It is in this context that the Government of Nepal and the United Nations Development Programme (UNDP) jointly initiated the MEDEP as a pilot programme in 1998, for a five-year period, to address poverty through the development and promotion of microenterprises. MEDEP has taken a comprehensive approach to develop microenterprises by providing all support services necessary in a sequential order.

The main goal of MEDEP is to improve the socio-economic status of low-income families through the development and promotion of microenterprises in Nepal. The Programme aims to provide low-income families with: (i) skills and technologies necessary for microenterprise development; (ii) access to necessary finance; and (iii) access to business development services. The approach of the Programme has been to help low-income families become entrepreneurs, promote the development of their enterprises, and then create a strong partnership between consumers of microenterprise products and services and local service delivery institutions.
for micro-entrepreneurs in order to create a new and dynamic business sector in rural areas of Nepal.

Participation of women in enterprise development is not a one-step process; rather it encompasses provision of sensitization, motivation, skill formation, credit access, market linkages etc. MEDEP has focused on economic empowerment of women through asset building and their control over the resources and profit from their enterprises. It has given special attention to address the needs of women and developed its own strategy, techniques and tools to assist in achieving its target of 70 per cent female participation.

Its intervention has been successful to a great extent in reducing the poverty level of low-income families in the Programme districts. From the various enterprises begun with the initiative of MEDEP, the per capita income of entrepreneurs has increased by 234 percent (income of Rs.4,429 before the project to Rs.15,166 after the project), with a 56- per cent increase at the family level.

It has provided various types of training to 36,347 participants, two thirds of them women. The training focused on enhancing entrepreneurship capabilities of current and potential entrepreneurs.

A total of 14,109 micro-entrepreneurs has been created in 20 MEDEP districts. These entrepreneurs are associated in 2,639 microenterprise groups. Similarly, more than 100 cooperatives and product associations are actively operating in the Programme districts. Credit disbursement to entrepreneurs to date equals Rs.38 million from the Agriculture Development Bank of Nepal (ADB/N) and Rs.3 million from micro-finance institutions (MFIs).

Although MEDEP has achieved much, it has been constrained by the unstable political situation in the country, conflict in rural areas, the lack of market outlets and the lack of both backward and forward linkages to small, medium and large enterprises in the country.

A number of key lessons have been learned from MEDEP. One is that women entrepreneurs are generally found to be more disciplined than male entrepreneurs in terms of utilizing income for the health and education of their family members, and at starting an enterprise with a comparatively smaller equity investment.

For sustainability of enterprises, there should be an intensive focus on markets, marketing skills and marketing mechanisms, and using locally available resources. Providing business development services in sequential order is one of the most important approaches for entrepreneurship development and enterprise creation.
Microenterprise development should not be equated with microcredit programmes; in many cases microcredit policy itself becomes one of the barriers to growth of the microenterprises.

Overall, it may be seen that MEDEP has developed three key approaches to facilitating women to participate in enterprise development. Firstly, MEDEP has conducted a study on the special needs of women and identified women-friendly enterprises, focusing mostly on food processing, textile-fibre and cloth manufacturing, and on agriculture- and forestry-based enterprises. Secondly, MEDEP has introduced women-friendly technologies that reduce their drudgeries. Finally, a gender sensitization training module has been developed and integrated into the main training curricula of entrepreneurship development training.

In the future, women entrepreneurs will be encouraged to involve male members of their families in major programme activities such as training, microcredit disbursement and marketing. MEDEP will support women entrepreneurs more directly in developing market linkages, market exposure visits and establishment of sales outlets.

In conclusion, MEDEP has demonstrated that women’s entrepreneurship development should be one of the innovative approaches of the government’s poverty alleviation programmes.

G. The development of e-business and entrepreneurship among Korean women’s agricultural cooperatives

Ms. Young Ock Kim, Director, Research Department of Human Resources Development, Korean Women’s Development Institute

Situation of farm women

There are over one million women farmers in the Republic of Korea, constituting 53 per cent of all farmers, but a majority of them are unpaid family workers. Although many women participate in farming, most farm women have been alienated from farm management, decision making, and the distribution of agricultural products. Fewer than 2 per cent of them own their house or land. On average, women in rice farming households work nearly two hours a day more than men. Three fourths of women farmers have been farmers for more than 10 years.

Most farms cultivate rice, vegetables or fruits. Average farm household income is below the urban average although rural living conditions have improved significantly.

Income generation programmes

The Rural Development Administration (RDA) is the central government organization for agricultural research and extension services. It has been initiating income generation programmes since 1990. The RDA
identifies women’s indigenous knowledge and expertise, supports start-up costs, provides processing technologies and managing skills, provides advice on packaging and design and helps with marketing.

The main activities of the project under the programme are the processing, packaging and sales of agricultural products, the manufacture of traditional foods such as fermented soy foods, and the production of special products in the local areas. The RDA has subsidized 169 projects with national funding and more than 700 projects with local funding. The total funding support from the national government amounts to 2,292 million won.

**ICT programmes for farmers**

Since the whole society has rapidly been transformed into an information society, a digital divide between urban and rural areas and between the sexes has emerged. To reduce such gaps, the Ministry of Agriculture and Forestry has implemented various IT programmes for farmers. The programmes provided computer education to 170,000 farmers between 2000 and 2002. Beginning in 2001, the programme became more systematic by offering basic, intermediate and advanced courses.

Mobile computer training is also provided. A special bus equipped with computer facilities visits farm households in remote areas with little access to proper education facilities, as well as those who cannot afford to leave their workplace. The mobile programme reached 2,000 farmers in 150 villages in 2001.

Under the “Farming Information 119” programme, farmers make a telephone call when having trouble with their computers, and agricultural college students visit the households to give assistance. Students trained for this purpose are reimbursed actual expenses for providing each service by the Government. In 2000, 10,109 farmers received the service and the number of those benefiting increased to 15,000 in 2001. This training programme is tailored to the individual and includes instruction on how to fix computers at home, how to use computers, how to search for data on the Internet and how to utilize agricultural software programs.

The Ministry of Agriculture and Forestry also implements a system of assistance for shipment of farm products. The programme posts on the Internet important wholesale market information such as prices and trade volumes of farm products in order to assist farmers in selecting the market, the best time to ship and the method of shipment. In 2001, real-time information on wholesale auction of a variety of products such as garlic, onions, hot peppers, radishes, and cabbage was provided. Furthermore, more detailed agricultural production data were added onto a wireless Internet.
The Government has set up a comprehensive digital shopping mall for e-commerce in agricultural products. To provide a list of prices and information on the quality of farm products directly to consumers by linking farmers’ websites with on-line shopping malls in 2001, the existing 400 websites were developed into comprehensive portal sites with 500 new websites and extended links with other on-line shopping malls.

The quality of content on these websites was also improved, with 3-dimensional display of products, an animation image of high-end farm products and additional information on agricultural equipment. In addition, a customer management system was introduced to strengthen one-on-one marketing.

The government also helps to build personal home pages for farmers so that they will be able to take part in an on-line agricultural market and reduce marketing costs. One hundred and six and 306 websites were built in 1999 and 2000, respectively. In 2001, 506 websites were newly established, with separate on-line communities for each region and farm product.

**Development of e-business for women’s agricultural cooperatives**

Income generation teams are constituted as women’s agricultural cooperatives. Most of the income generation programmes have been equipped with homepages for e-business. This approach has increased farm income for women and earned money in their own name. It has increased the self-confidence of rural women. It has benefited rural areas by using local materials and inputs, carrying out e-commerce in them, and promoting farm tours. It has also resulted in maintaining women’s traditional knowledge about agriculture.

However, operating a homepage is not enough to launch e-commerce. Future tasks to promote e-commerce for women’s cooperatives include providing entrepreneurial education on bookkeeping, marketing, legal restrictions and procedures, return policy etc. Skill development is required on environmentally friendly processing and packaging. Systems of standardization of goods and of quality assurance need to be established. An integrated information system is needed for on-the-spot ordering, confirmation of delivery etc.

**II. REPORTS ON LEGISLATIVE, POLICY AND REGULATORY INITIATIVES TO PROMOTE E-BUSINESS**

**A. International Telecommunication Union**

*Ms. Aurora A. Rubio, Senior Adviser for Asia and Pacific, ITU Area Office*

The International Telecommunication Union is a United Nations specialized agency focusing on development of telecommunication networks
and services worldwide. The ITU was founded in 1865 and has 189 Member States and more than 600 sector members. Its headquarters are at Geneva and it has an Asia-Pacific Regional Office at Bangkok and an Area Office at Jakarta. It has about 700 staff members worldwide. Its website address is: http://www.itu.int.

The ITU has three sectors in which it functions. The Radio-Communications Sector is responsible for spectrum allocation and registration. The Standardization Sector oversees international telecommunications and ICT standardization. The Development Sector promotes the development of telecommunications and ICTs.

In its Development Sector activities, the ITU emphasizes emergency telecommunication; e-strategies; financing; gender and youth; human capacity building; ICT indicators; policy and regulation; private sector initiatives; and technologies, infrastructure and applications.

The ITUs gender-related priorities and strategies include developing gender-sensitive indicators and sex-disaggregated data. It collaborates with international organizations, as appropriate, to collect, analyse and publish statistical and qualitative information on women and ICTs and the gendered digital divide. It promotes human resources capacity building for increased economic well-being.

The ITU also promotes private sector partnerships for gender equality by developing or supporting specific ICT projects that target women in developing countries. It cooperates with other United Nations bodies to promote gender equality in access and use of ICTs through initiatives focused on employability, employment creation and ICTs. The ITU encourages gender mainstreaming in its activities in the Development Sector.

The ITU has carried out significant research on gender and ICT. A paper titled “Women take the ICT leap”, posted on the website, argues that women will be able to take the ICT leap, in terms of employment gains in the services industry, to the extent that their countries are prepared and the political will exists for them to gain access to education, training and employment opportunities.

The ITU has prepared another paper titled “Emergency telecommunications: engendering prevention and response”, in which it is argued that in disaster reduction activities women are often marginalized, despite the reality that in most communities they perform the roles of key communicators and caregivers. Noting that reducing disaster risk involves effective preparedness, mitigation, response and recovery and is partly dependent on access to, and appropriate use of, emergency telecommunications by vulnerable local communities as well as effective coordination at the national and international levels, the paper argues that a gender-sensitive
approach to effective and coherent disaster reduction accepts that those community members who are key communicators and caregivers during normal weather conditions and peacetime are also key actors before, during and after disasters.

In the area of e-strategies, the ITU promotes the development of IP networks and e-applications and e-services in such fields as e-agriculture, e-commerce, e-education, e-government and e-health. It also promotes multi-purpose community telecentres, promotes cyber security and focuses on e-legislation.

The ITU website contains valuable papers on “Research on legislation in data privacy, security and the prevention of cybercrime”, “E-Strategies: Empowering” and “ITU activities in countering spam”.

The country reports that follow provide specific information about legislation, policies and regulations concerning e-business.

B. Indonesia

Ms. Sri Setyo Kusumawati, Director of E-Business, Ministry of Communication and Information Technology

Indonesia, with a population of 222 million, is the fourth largest country in the world. It contains 33 provinces, 424 districts and more than 69,000 villages.

The number of Internet subscribers has increased rapidly and reached 1.5 million in 2005. The number of Internet users is estimated to be 16 million. The country ranks low on such indicators of ICT as e-readiness, e-government and the ITU Digital Opportunity Index.

The Ministry of Communication and Information Technology is responsible for organizing the national information and communication technology. The national ICT strategy rests on the three pillars of (1) the information infrastructure; (2) human resources and the ICT framework; and (3) regulation. Resources for ICT development are expected to come from public-private partnership.

The country has five flagship ICT programmes. The first is the national movement to build smart communities, which aims to promote e-literacy, human resources in ICT, the “one school, one computer laboratory” programme, kiosks for information communities, kiosks for information technology, the use of legal software, enforcement of intellectual property rights, the use of open source software and software competition.

The second flagship ICT programme is development of the ICT infrastructure. The third is facilitation of the ICT industry, including incubators, open source certification, e-government, e-procurement, e-commerce, e-learning and e-health.
The fourth flagship programme is information dissemination to strengthen national competitiveness, which includes digital television, video on demand and multimedia services. The fifth flagship programme is public services integration and interoperability through software standardization and consideration of the use of a single identification number for clients.

The national legislature is currently considering a draft cyber law called the Electronic Information and Transaction Act. Policies on e-government are set out in a Presidential Instruction and a Ministerial Decree, which provides guidance for a government portal infrastructure, electronic record management, development of an e-government master plan, and development of a government information system network. The government plans to develop a national single window as a one-stop service provider for different public services, including for customs, immigration and trade.

Indonesia is in the process of adopting a Ministerial Decree providing guidance on the security of information for e-commerce. The Decree will provide guidance on the organization and management of Certification Authority (CA), on the control and infrastructure security of the CA etc. Indonesia has finalized an Information Security Standard which contains a code of practice for information security management.

Indonesia currently has 10 Kiosks for Information Communities for Indonesia (KICI) but will double that number by 2007. KICI provide Community Access Points where people can use ICT equipment and services. They have been developed by the Ministry of Communication and Information Technology in cooperation with regional governments and local post offices. KICI are located in post offices and the post office is responsible for managing the website, upgrading data and providing staff members to administer the Kiosk and to assist users to search for information.

The Ministry of Communication and Information Technology furnishes such equipment as personal computers, printers, scanners and digital cameras. It provides a website with applications for small and medium enterprises, e-health and a digital library. The Ministry also provides training for the website administrator and users. In addition to providing telephone services and access to the Internet, KICI provides electronic transaction services.

Target users of KICI include small and medium enterprises. They may promote their products on the Internet, buy and sell products, perform electronic transactions and obtain information on business development. The health information services at KICI include information about hospitals, clinics, pharmacies, health insurance and medical conditions. The KICI digital library services specialize in science information and are linked to other digital libraries.
C. Mongolia

Mr. Chaimardaan Nurgul, Officer for External Cooperation, Communications Regulatory Commission Mongolia

Overview of ICT sector development

The telecommunications sector in Mongolia has expanded and changed rapidly in the recent past. In 1990 the Ministry of Communication was reorganized as Mongolian Telecommunication. Digital telephones were introduced in 1995 and mobile phone services were introduced in 1996. The Communications Regulatory Commission was established in 2002. In 2005 a project titled “Strategies for e-government blueprint and road map in Mongolia” was started, with the mandate to develop an e-government master plan.

Mongolia has an extremely low telephony density of only 20.7 per 100 population. The number of cellular and wireless telephones has rapidly surpassed that of fixed line telephones. At the end of 2004, there were 420,000 cellular and wireless telephones (with a density of 15.3 per 100), compared with only 150,000 fixed line telephones (a density of 5.4 per 100).

Policy, legal and regulatory initiatives

The government that was formed in 2004 has promulgated an action plan to give priority to the ICT sector. The plan intends to upgrade the quality of public service by strengthening the capacity and accountability of public service agencies and civil servants, by expanding civil participation in policy making and ensuring transparency. The action plan will reform regulations by strengthening legal reforms in all spheres of political, economic and social life, and will improve standards for ensuring human rights and creating a safe living environment.

The action plan will promote stable economic growth by supporting access to new markets on the basis of knowledge and information, and by reducing disparities in development between urban and rural areas. The plan will improve living standards by providing a stable legal environment and structure and by improving the financial environment. It will promote human development by teaching citizens about education, culture, the environment and democracy. The action plan will make a contribution to development by taking advantage of the opportunities offered by globalization.

The Government of Mongolia has endorsed the vision of an e-Mongolia aimed at establishing an information and knowledge-based society by enhancing extensive applications of ICT in all sectors of society. The vision expects that by 2012 Mongolia will become one of the top ten ICT developed countries in Asia. The components of the vision of an e-
Mongolia are the legal and regulatory framework, infrastructure development, leadership and reform, interoperability and applications, ICT-enabled economic growth, public awareness and participation, and ICT skills and human resources development.

A required action to achieve the vision will be the design and implementation of new applications for e-commerce, e-taxes, e-customs, e-payments, e-procurement, e-health and e-learning. The establishment of an electronic system to expand civil participation will be needed. Government agencies will need a unified information exchange network. The vision will require leadership at all levels of e-government execution. New laws and regulations on ICT will be required. There is a need to build high-speed transmission networks throughout the country. Digital Community Centres to assist businesses will need to be established across the country and Internet connection fees should be lowered.

Mongolia is implementing an information and communications infrastructure development project with a long-term development objective of significantly increasing the coverage and use of relevant ICT services among the rural population through an incentive programme designed to encourage the participation of private operators in the rural segment of the ICT market. The project also aims to increase private sector participation in the delivery of e-government services, thereby improving public sector utilization of ICT.

Many of the new laws required for the vision of an e-Mongolia are still in the drafting stage. These include a general IT law, a transactions law, an e-government law and a criminal law covering ICT.

**Accessibility to ICT services**

The provinces of Mongolia are variously linked by an optical fiber cable, a digital microwave link, an analog microwave link and by satellite communication. There are currently 12 companies licensed to provide WiFi, WiMax and Internet services. Only about half of the population of Mongolia has access to the Internet. Access by businesses and homes is usually by modem but the Government uses a LAN. Forty-one per cent of Internet users access it from various places, 33 per cent at their place of work, 19 per cent at Internet cafés and 7 per cent at home.

A recent survey found that 51 per cent of people in Ulaanbaatar had a PC at home and that 45 per cent of those used the PC mainly for business. All government officials have a PC and 49 per cent of them use it mainly for obtaining information from the Internet.

One survey found that 24 per cent of informatics teachers did not have access to a computer and that 57 per cent of them used a computer only at their office. Forty-five per cent of rural students do not receive any informatics education but 77 per cent of them use computer labs.
A project is being implemented to establish distance learning centres in the capital and all 21 provinces. To date, the centres have been established in Ulaanbaatar and in 14 of the provinces.

**Gender situation**

Females predominate in sectors associated with trade, processing, hotels, health, education and finance. There are only three female managers for every five male managers, however. Females earn about 88 per cent per month as much as males. The percentage of women among members of Parliament has fallen from 23 per cent in 1990 to only 7 per cent in 2004.

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**D. Samoa**

*Ms. Jacinta S. Teofilo, Project Coordinator, Ministry of Communications and Information Technology*

The vision of the Rural Connectivity Programme, implemented by the Government of Samoa is “ICT for every Samoan”. Its mission is for Samoa to be the leader in ICT development in the South Pacific.

The road to realizing that vision will be challenging. Currently there are 19,000 land line telephones, 26,000 mobile phones and 182 public telephones for the population of 178,000. There are now three Internet providers and more than 3,500 Internet accounts. There are also nine cyber cafés.

The Cabinet approved the National ICT Steering Committee in 2002 and the National Strategic Plan for ICT was launched in May 2005. The project document for the Rural Connectivity Programme was approved by ITU and the project was launched in October 2005. The first task was to select and prepare the sites for five multipurpose community telecentres (MCTs) on each of the two main islands of Samoa – Savai’i and Upola. The National ICT Committee began by determining criteria for sites.

Presentations were made in the Samoan language by the ICT Secretariat to local Women’s Committees explaining the benefits of MCTs and the women’s roles in operating them. The project was presented as a business model. Potential sites then had to prepare plans for an MCT and the plans were assessed and approved at ITU headquarters in Geneva.

The MCTs are funded by an ITU and government partnership. Each MCT consists of a room or building prepared by the Women’s Committee. Each contains five personal computers, a printer, a photocopier/scanner, a web camera, a television, a data projector and an overhead screen. Air conditioners and an outside antenna for television have also been requested. All of the equipment has been funded by ITU.

Challenges faced by the project included the fact that many of the women did not know what a computer was. They felt computers would be
good for students but not of use to older persons. Most of the women had
never had typing lessons. Some communities believed they could not afford
to construct a new building or prepare a new room. The men often felt left
out the activity.

The strategy of the Rural Connectivity Programme is to develop a
business for women in which they are trained to provide paid services to
the public. The community is empowered through training on management
and modern technology. The MCT services include photocopying, fax, use
of a web camera, scanning, television, Internet and typing. Typing of land
titles and for court cases has been especially valuable. The MCTs provide
e-mail services, especially for tourists.

Women perceive the benefits of the MCTs to include the fact that
they save money because they do not need to travel to the capital as often.
Students in the community have a place where they can do their
homework. The women have learned new management and finance skills
and now know how to keep records on a computer. The financial model of
the MCTs is beneficial because the Women’s Committees collect fees
before having to pay some expenses. The MCTs are popular in the
communities because the projector and overhead screen can be used for
watching athletic contests, especially rugby matches. The MCTs charge $2
to watch the matches.

To date, nine of the MCTs have been launched, with one remaining.
Data collection templates have been developed and provided to the
Women’s Committees for collecting data on usage of the MCTs. The
training of trainers programme is ongoing. Women are now earning income
from their new business.

Feedback from the Women’s Committees has been very positive.
They are pleased to have the MCTs in their communities because they have
been able to learn new skills. Some of the women were illiterate and are
now using the computer to learn how to spell. The women earn more from
the MCTs than from other sources. Families with members overseas can
use the MCTs to keep in touch. People save money by using the telephone
in the MCT, whereas previously they had to travel to the capital to use a
telephone.

A next step for the MCTs will be to build websites where people
can advertise their products and post information. E-health, e-education and
e-typing applications will also be developed. Technical staff members need
to be trained to carry out maintenance. Women will require more manage-
ment training. A security awareness programme will also be developed to
instruct the MCT operators to identify if an e-mail is spam or the result of
a scam or phishing. The programme also needs to identify partners for the
next phase.
E. Viet Nam

Ms. Tran Thi Thu Huong, Vice Director,
Vietnam Datacommunication Company

ICT development in Viet Nam

At the beginning of the Doimoi (renovation) process in 1986, Viet Nam decided to advance to digital technology by opening up to international cooperation, attracting foreign investment, obtaining new technologies for the development of the telecommunications network, and improving its human resources. By early digitalization of its telecommunications network, Viet Nam shortened its ICT development by several decades, compared with the time needed by developed countries. Currently, Viet Nam is one of the fastest growing countries in terms of telecommunications.

Viet Nam now has 16.5 million telephones, of which 58 per cent are mobile telephones. This total is 20 times the number of telephones in 1995. All communes have telephone service. There are 12.2 million Internet users, or 15 per cent of the population. About one quarter of the communes have a village post office with an Internet connection. ICT development has been carried out in a competitive environment. There are six network infrastructure providers and many telecommunications and Internet service providers.

The ICT industry has been growing by 20-25 per cent per year and its contribution to gross domestic product is more than US$2 billion per year. Software industrial zones have been established in several larger cities and many international electronic and telecommunications groups have invested in Viet Nam.

ICT applications are now used for economic, social, management and manufacturing activities in the public and private sectors. Human resources for ICT are increasing in quantity and quality.

Goals and objectives for ICT development up to 2020

In 2005, a strategy for ICT development up to 2010 was approved, with general direction provided up to 2020. In February 2006, the master plan for telecommunications and Internet development up to 2010 was approved. In order to enable ICT expansion, Viet Nam has developed the necessary legal infrastructure, including laws on investment, commerce, enterprises, intellectual property, e-transactions and IT. With this legal system in place, Viet Nam hopes to attract greater foreign direct investment in the ICT sector.

Viet Nam’s goal is to be above average among ASEAN countries in terms of the information society by 2010 and to be considered an advanced ASEAN country by 2020 in ICT development and application.
To achieve these ambitious goals, several targets have been set. The telecommunications infrastructure will need to expand 1½ to 2 times as fast as economic growth. Telephone density should equal 32-42 per cent by 2010 and Internet subscribers should equal 8-12 per cent. Internet users should equal 25-30 per cent of the population and 70 per cent of communes should have Internet access. The ICT industry should become a leading economic sector with growth rates of 20-25 per cent per year. The total value of the ICT industry is expected to reach US$6-7 billion in 2010.

Human resources in the ICT sector will need to reach international standards in terms of skills and foreign language ability. It is projected that 70 percent of ICT graduates will have the necessary skills to compete in the international labour market. All students in universities, colleges and vocational schools will be able to use computers and the Internet. ICT applications will be applied broadly in government and industry to develop the e-citizen, e-government, e-enterprises, e-transactions and e-commerce.

**Tasks for ICT development**

To implement the strategy for ICT development in Viet Nam, it will be necessary to use IT effectively in the whole society. The wide area networks (WANs) of the Government will be completed soon, upgraded regularly and used effectively. Businesses will need to invest more in IT.

The Government will create an enabling environment for the development and use of IT. Priority in the use of official development assistance will be given to IT development and use. Domestic IT products and services shall be exempt from the value added tax (VAT). Companies operating in the IT area will be given preferences on corporate revenue tax, access to credit, and land use.

Training and utilization of human resources for IT development and use will be accelerated. More specialized personnel will be trained, especially for software development. Incentives will be given for receiving specialized IT training. The use of IT in training will be enhanced. E-learning modalities will be developed and Internet access will be provided to all education and training establishments.

The Government will accelerate the establishment of the national information network, including the telecommunications system and Internet Viet Nam. It will increase investment in these areas in order to create a national information super-highway that will be linked to countries in the region and the rest of the world. It will create the conditions for private sector participation in the telecommunications and Internet services market.
**E-commerce and e-banking**

Ninety per cent of business websites in Viet Nam provide general information about the enterprise and its products but only 10 per cent have a system for electronic payment or funds transfer. Seventy-four per cent of the websites are used for business-to-business contacts.

A goal for e-commerce is that 70 per cent of large enterprises will use e-commerce by 2010. Ninety per cent of small and medium enterprises should know the advantages of e-commerce and use some applications. Fifteen per cent of families should be in the habit of selling and buying on the Internet. To achieve these goals will require further training, relevant laws and support from the government.

The Law on e-Transactions was passed by the Viet Nam National Assembly in November 2005. In order to implement the law, a decree on e-transactions will cover on-line tax payments, e-customs, e-accounting, e-banking, e-transactions for State agencies and digital signature and certification authority.

**E-government**

State organizations will revise their procedures, build their IT infrastructure and build up databases in order to implement e-government. State organizations will develop and maintain websites and electronic forms. They will upgrade the training of their officers so that they can work in an e-government environment.

The government will seek investment and provide financial assistance to its agencies, research institutes, education and training institutes, and healthcare entities for them to be able to use IT applications and to provide information and services via the Internet. Provincial and municipal people’s committees will be responsible for development and universal implementation of IT systems. Public Internet access points will be located in post offices, railway stations, bus stations, harbours, airport terminals, border crossings and supermarkets.

It is the goal to universalize the application of IT in establishing e-government.
ANNEX I

DRAFT BUSINESS PLANS AND E-STORES

A. Installation of LAN system and database in the Economic Relations Division (ERD)

Ms. Fahmida Akhtar, Senior Assistant Chief, Ministry of Finance

The function of the Economic Relations Division (ERD), Ministry of Finance, Bangladesh, is to coordinate, plan, mobilize and determine the allocation of external assistance in relation to the country’s development programme priorities. ERD also maintains external economic relations with governments and international and regional bodies.

The problems that this plan is meant to overcome are the lack of a computerized aid processing system and the absence of a database on loan and grant agreements at ERD. The plan calls for the installation of a LAN system that would connect all officers at ERD and the establishment of a database of agreements with all development partners.

The outcome of these steps is expected to be increased efficiency in processing foreign aid. Because of the ready documentation of aid agreements, decision making will be more rapid and aid will be better utilized.

The inputs required for the plan are computers and accessories, a server, related equipment, and training. The project is expected to take 12 months and would be funded by the Government of Bangladesh and by the Asian Development Bank (ADB).

In order to carry out the project, a project implementation unit will be established in ERD. Consultants and officers will be appointed. The required equipment will be procured and installed. The project will prepare a training manual and the employees of ERD will be trained on the new systems. By the end of the project, the LAN system and aid database will be fully functional.

All equipment and materials are expected to cost US$11 million. Procurement of services would cost US$8 million. Training would require US$3 million. Unallocated funds would equal US$0.5 million and US$2 million is included to cover cost escalation. Thus, the total cost of the project is expected to equal US$24.5 million.

Implementation of this plan is expected to yield several benefits, foremost of which is that ERD would become more dynamic and efficient. Monitoring of aid utilization would be improved and existing difficulties regarding debt payment would be eliminated. Perhaps the major benefit would be that economic development would be expedited.
B. Business plan on establishment of e-Biz Centre for Jatiyo Mohila Sangstha

Ms. Nargis Khanam, Senior Assistant Chief,
Ministry of Women and Children Affairs

Introduction

Women constitute about half of the population of Bangladesh and a majority of them live in the villages. Especially the poor, landless and unemployed women live in the villages. They suffer lack of opportunity and gender discrimination in almost every area of their life. For promoting equality of men and women’s development the Government of Bangladesh has established the Ministry of Women and Children Affairs. Jatiyo Mohila Sangstha (National Women’s Organization) is a semi-autonomous organization of the Ministry that works for the development of women.

At present JMS has been implementing various programmes on skill development, microcredit through self-reliance, rural development, legal assistance, women’s entrepreneurship etc. One of the major activities of JMS is to provide credit and training to different women’s organizations and small entrepreneurs. All these entrepreneurs are making beautiful handmade products, such as embroidered quilts, household materials, cane products and wax goods. JMS has established a sales centre that has created opportunities to display products produced by the women. Opportunities are also offered to participate in different international trade fairs, which helps these small entrepreneurs to be directly involved in export, as well as to participate in the development process.

Objectives

The objective of this business plan is to establish an e-biz centre for Jatiyo Mohila Sangstha. The existing sales and display centre of the organization will be accessible using the Internet. Major objectives of the business plan are to facilitate online marketing for the products of rural women, to introduce online customer services and to establish a network between women entrepreneurs and customers regarding the marketing of products.

Purpose

Because of various initiatives of both government and non-government organizations, small women entrepreneurs are gaining in the economy. Yet a major concern remains regarding designing and marketing of their products. At present there are several training programmes undertaken by the government on designing and diversification of their products. Consequently, marketing remains the major area that needs attention. Keeping this in mind, JMS has established one sales centre to display products produced by different women’s organizations. JMS also has one website...
displaying a few products, yet this is a very negligible effort relative to the huge marketing potential both at national and international level.

**Implementation strategy**

The project will be implemented by JMS from government financing. Products of small women entrepreneurs would be collected on a weekly basis. Different categories of commodities would be displayed. All marketing and customer care services would be done on-line. Five per cent of the sales proceeds would be taken by JMS to meet the costs of manpower and facilities. The e-biz centre would be established in the existing showroom of JMS.

**Output**

By establishing an e-biz centre for JMS, it would be possible to ensure better market prices and sales promotion for products of rural women. The major outputs of the project would include the creation of a database, updating of the web page and the introduction of on-line services.

**Required inputs and budget**

To implement this project, five computers and accessories would be required, at an estimated cost of US$7,000. A web server (US$1,000), a database server (US$2,000), a mail server (US$1,000), a consultant (US$2,000) and furniture (US$1,000) would also be required. With the inclusion of US$1,000 for training and $1,000 for miscellaneous costs, the total cost of the project would be only US$16,000.

**Implementation arrangement**

The project would be implemented by the existing staff of the showroom serving under JMS. One technical person would be appointed during the project period to update the existing web page of JMS and to create new web pages. The project would give training to the existing staff of JMS to run the centre. The Executive Director of JMS would be in charge of the project in addition to his/her other responsibilities.

**Major outcome**

One of the mandates of the Ministry of Women and Children Affairs is to strengthen the government’s poverty reduction strategy by promoting self-reliance for women. By creating this e-biz centre it would be possible to create better marketing opportunities and fair prices for the products of women. Therefore, the major outcome of this project would be the self-reliance and economic empowerment of women, as well as for the country.

**Home page**

An example of the proposed home page is shown in the figure 14.
C. Project plan and billing automation system

Ms. Dilshat Ara Shela, Assistant Director, Bangladesh Telecommunication Regulatory Commission (BTRC)

Introduction

Electronic payment solutions for telecommunication services allow wireless and other consumers and operators greater convenience by automatically transferring monthly or regularly scheduled payments. An operator or user can select a credit card, debit card or checking account to pay the bill. Including the capability of electronically collecting receivables offers an effective output. Electronic delivery of bills and acceptance of cheques and credit cards cuts the payment cycle, assures quicker access to funds and eliminates delays associated with paper cheques.

Objectives

The main objective of the project is to eliminate the existing difficulties in preparing demand notes for various telecommunication charges, e.g., frequency and station terminal charges. The project will also lead to effective use of limited manpower, eliminate delays associated with cheques, promote computerization of government offices and improve the work of the Bangladesh Telecommunication Regulatory Commission.

Rationale

The Bangladesh Telecommunication Regulatory Commission (BTRC) started its work in 2002 under the Bangladesh Telecommunication Act, 2001
to improve and facilitate the telecommunication field in the country. Before the establishment of the BTRC, all of this regulatory work was done by the Bangladesh Telegraph and Telephone Board (BTTB) under the Ministry of Post and Telecommunication. BTRC has started its work with limited manpower but with a high volume of work. Among its responsibilities, an important job is the preparation of demand notes for the cost of the use of frequencies, license fees, station terminal charges etc. Owing to a lack of sufficient manpower, this job can not be done properly every year and the government is not able to collect these charges on time. The use of a manual process to prepare demand notes requires a lot of time to check documents.

Resource requirements

To implement this project, the following resources will be required: (1) a consultant to make a tentative programme schedule and to prepare an overview of the working procedure; (2) a database server (3) computers with accessories for data entry, and software; and (4) a key person for providing the necessary training.

Key activities

To get the expected outputs, the following tasks must be undertaken: (1) prepare a database for each operator; (2) update the database on a regular basis; (3) develop the billing software; and (4) develop the relevant website.

Accuracy of data entry must be ensured. If the data are wrong then the prepared bill will also be wrong, which cannot be accepted. A skilled person should be appointed for data entry. Current BTRC manpower is limited and officials would not have enough time to do this but they could supervise a data entry operator.

Project budget

The costs for the three-month duration of the project are for a domestic consultant (US$8,000), equipment (US$6,000), software (US$1,500), space and furniture (US$400), training and conferences (US$1,000), data entry (US$1,500) and miscellaneous administrative and support costs (US$200). Thus, the total cost of the project would be only US$18,600.

Implementation arrangement

The government can take the initiative to implement the project. It would need to prepare an agreement between different operators so that they would be bounded to follow the required activities. To continue to carry out this system, the government should employ one skilled person who can maintain the mentioned duties and two persons should be appointed for the required regular updating. All the officers concerned should be well-trained so that they can adopt this new system.
Output and outcome

The main output of the project will be the installation of an automatic billing system, which will resolve many existing problems. The automatic billing procedure will be done using a database. The automatic procedure will provide for periodic updates, allow shorter transaction times, eliminate paperwork and improve the working environment of BTRC and telecommunication operators.

The concept of on-line billing is simple. Instead of opening paper bills, writing cheques, stamping envelopes and then mailing out payments, operators can receive and pay bills electronically. When they understand that future payments can be made electronically, vendors, operators and other concerned entities can build the infrastructure to support electronic billing and payment. This will be the major outcome of the project.

Benefits of the project

When using the on-line billing system, operators need not come physically to the BTRC office to collect the bills that they have to pay. Thus, the efficiency of BTRC personnel will be increased. The system will lead to improved accuracy, and better reporting and monitoring.

D. Project on rural China information service system

Mr. Han Qing Chen, Ministry of Commerce, China

Background

There is a low level of ICT application in rural China. There are 19,314,000 Internet users in rural areas but this equals only 2.6 per cent of the rural population, a user rate that is only about one third of the national average. The ICT gap between urban and rural areas is increasing, which impedes the development of the rural economy. The digital and income divides between urban and rural areas are a threat to social stability. At the same time, nearly 4 million students graduate from colleges and universities in China every year and it is difficult for some of them to find jobs.

The central government is aware of these problems and is encouraging ICT development in rural China. In 2006 the government introduced a number of measures in this regard. Public and private investments in rural ICT projects are equally welcome.

Project structure

The present project would be executed by the Ministry of Commerce, which is responsible for business development in rural areas. It has an electronic data and information (EDI) centre that has experience in information services and training, and that can furnish hardware and software support.
The project calls for training nearly 3,000 graduate students in information applications and sending them to the approximately 3,000 districts in the country. In the districts, they would establish agricultural product information points, with financial support from the Ministry. The Ministry would, in turn, establish a website and integrate all of the information points into a national rural business platform within one year.

**Project goals**

The main goal of the project is to establish the integrated national platform for producers and consumers of rural products to post and receive information. The platform should enhance trade in these rural products throughout the country. At the same time, job opportunities would be created for 3,000 graduates. It is hoped that their experience would also help other students to find employment opportunities in rural areas.

Each of the information agents (students) would train at least 10 villagers per year to use ICT, thus promoting ICT applications in rural areas.

**Action plan**

The Ministry will purchase 3,000 computers and 3,000 telephones for the information agents. The EDI centre will explore a software system for the platform and provide the server. The Ministry will recruit and employ 3,000 graduates willing to be information agents and the EDI centre will provide them with the required ICT training.

The Ministry will deploy the information agents to every district in the country. The district Commerce agency will provide their office space and furniture. The Ministry will pay the salary and Internet fees of the information agents. The Ministry will prepare and distribute 30,000 training manuals to the agents. The information agents will obtain local business information and post it on the integrated website in order to help villagers communicate with potential buyers. The information agents will train 10 villagers in ICT applications per year.

**Project budget**

The project budget equals RMB 19.8 million in one-time costs and RMB 39.06 million in annual costs. The cost breakdown is as follows:

One-time costs:

- Computers with operating system: 3,000 x RMB 5,000 = 15 million
- Telephones: 3,000 x RMB 100 = 0.3 million
- Software: 1.5 million
- Training: 3,000 x RMB 1,000 = 3 million
Annual costs:

- Training manuals: 30,000 x RMB 2 = 60,000
- Salary: 3,000 x RMB 12,000/yr = 36 million
- Internet fees: 3,000 x RMB 1,000 = 3 million

**Output and outcomes**

The main output of the project will be an integrated market information system for rural products. The project will also directly create 3,000 job opportunities.

It is anticipated that, with implementation of the project, the rate of economic growth in rural China will be increased by one per cent annually. That would add 0.15 per cent to the GDP growth rate and would increase rural income by RMB 3 billion per year. The project will reduce the information gap between urban and rural areas in China. A total of 30,000 rural persons per year will receive training in ICT and be able to use it to promote their businesses. The project will stimulate trade flows in rural China.

**Review and evaluation**

The project makes provision for a thorough review and evaluation process. Each month, the Ministry should compile useful data about the agricultural products sold on the platform (price, quantity, types etc.) and compare prices and sales volumes before and after establishment of the platform. Each year, the Ministry should calculate the total revenue gained by rural people from use of the integrated platform. The Ministry should also monitor the work and results of each information agent every month.

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**E. Online shopping in all Islands of the Maldives**

*Mr. Mohamed Sakeeb, Social Development Officer, Ministry of Gender & Family*

**Objective**

The project will be titled “Supply Direct Maldives” and it will provide an e-business solution for supplying vegetables and marine products to hotels, resorts and government-owned supply chains.

**Conceptual framework**

In each atoll, an e-procurement centre will be established to manage the information content, especially entering data on vegetable and marine products. The information will be synchronized in the server in the capital, Malé. All hotels, resorts and supply chains will be able to visit the portal and place their orders. The orders will be distributed to the respective atolls and to transport agents for the delivery of goods. The respective hotels, resorts and supply chains would deposit money in a consolidated bank account and, on a monthly basis, producers will be paid through the local bank branch.
Marketing plan

Of the 298,842 people in Maldives, 194,439 live in islands outside the capital. On average, the population is only about 2,000 or 2,500 people per island. Owing to the small population of the islands, there are very few shops and a very limited range of products.

All of the islands have communication service and use of the Internet is growing rapidly in Maldives. Ninety per cent of the country is covered by a mobile network, with GPRS Internet facility, which will soon cover 100 per cent of the country.

The target customers for the project will be hotels, resorts and government-owned supply chains. They will be reached through direct marketing and a one-on-one selling approach.

Operation plan

For each e-procurement centre, two staff members will be recruited from the local atoll. Gender balance would be a main consideration in recruitment. Staff members will work on a shift basis. They will be trained to manage the portal. An incentive scheme will be introduced for the staff members.

A delivery transport network will be established using vessels and aircraft. A wireless network will be established for uninterrupted communication.

Cost plan

For each atoll e-business centre, the first year costs would include US$1,000 for office setup, US$400 for the IT setup, US$500 for miscellaneous items and $50 for communication fees.

The fixed recurrent costs would include US$6,000 for renting the office (US$500 per month) and US$72,000 for the salary of two staff members (at US$3,000 per person per month), US$500 for marketing and advertising, and US$60 for insurance. The variable recurrent costs would include US$200 for electricity, US$1,000 for office materials and US$360 for toner for the fax machines, printers and copiers. Thus, the total cost of setting up and operating an atoll e-business centre in the first year would equal US$82,070.

F. E-business for housewives in Mongolia

Ms. Binderya Dugersuren, Senior Officer, Population Development and Social Welfare Department, Ministry of Social Welfare and Labor of Mongolia

Introduction

Nowadays many Mongolian housewives live in poverty. While some of them depend on their husbands, others head households alone with many
children and earn a low income. Many of them, particularly the uneducated and unskilled, are becoming more vulnerable. Statistics indicate that 24.6 per cent of extremely poor households and 18.3 per cent of all poor households are female-headed, although female-headed households make up only around 12-13 per cent of the total. Female-headed poor households are more concentrated in provincial centres owing to limited opportunities for women in the countryside to engage in business or to commute to urban centres for work.

Many women have moved into the informal sector to seek income-generating opportunities. Many women, including housewives, run their small businesses without adequate knowledge of bookkeeping, marketing or innovative technologies. At the same time, they spend long hours on household activities and have limited time to devote to economic activities. Housewives’ unpaid work has never been evaluated and the contribution of the unpaid labour has never been calculated in the national accounts. Areas such as small shops and food services, where women are concentrated, offer few opportunities to increase profit margins without credit for investing in higher volumes.

With the majority of fixed assets registered in the name of male household heads, women do not control collateral against which they can access credit. Furthermore, although these sectors offer opportunities to use skills employed in domestic tasks, such as food preparation, or personal services like hairdressing or tailoring, these skills are accorded much lower value in the market place owing to low dissemination of information on business development. Access to and the availability of credit and financial services is low, and hence the business environment is limited for women, particularly for housewives.

Women and poverty

The major causes of poverty, especially among women, could be determined as follows:

- Macroeconomic instability, especially increases in prices and slowing down of economic activities, leading to income losses
- Lack of experience of women to adapt to an open market economy and a lack of preparedness against risk from external factors, such as a shortage of petroleum, stripping women of their income sources
- Low employability of women, including of uneducated housewives
- Low level of access to such social services as care for children and elderly people
- Considerable reduction of household income during the transition to a market economy
The Government has implemented a poverty reduction programme since 1994 and within this programme a number of small-scale projects have been undertaken to create temporary jobs in rural areas, to support basic education and to provide technical training for people by involving them in income-generating activities.

Although a number of projects have been implemented, an effective outcome has not been observed among the poor households and poverty has deepened. These projects could not protect all households from poverty and could not provide adequate support to individuals. One of the reasons the poverty programme is inefficient is that it has attempted to support poor people in general but has not targeted particular vulnerable groups.

Many valuable lessons have been learned from implementation of the poverty programme. It has been learned that a poverty alleviation programme, no matter how sound in its concepts and principles, may not eradicate poverty unless it is harmonized with and supported by broad-based social and economic projects and programmes, and policies oriented toward enhancing human capabilities, increasing employment, and enhancing economic growth.

Thus, the present project aims to support e-businesses of poor housewives through the improvement of their skills and self-employability. The project will target a particular group of people, particularly housewives, rather than the whole poor and vulnerable population. Therefore, the target would be housewives in remote districts of Ulaanbaatar city.

**Purpose and outputs**

The purpose of the “E-business for Housewives in Mongolia” project is to contribute to a diversification of their livelihoods and increase their household income through e-business development. The following outcomes are anticipated: (1) an increased number of women applying for e-business training; (2) an increased number of e-businesses operated by housewives; and (3) the establishment of an e-business development centre for women.

Outputs of the project include: (1) improved housewives’ skills and knowledge about e-business development; (2) improved attitude of housewives toward running an e-business; and (3) improved institutionalization of e-business capacity-building for women.

**Methodology and key activities**

The first output of the project is to motivate women entrepreneurs to develop e-businesses through the introduction of e-business, its advantages, development strategies, trends, business planning and other vital aspects. Key activities would be:

- Invite an international expert, based on the identification of training needs, and an assessment of priorities
Development of handouts, software and other training materials for both trainers and the public

Training of trainers

Training of target housewives on e-business development, marketing, financial issues and business management

The project can achieve success if the target housewives are willing to take the initiative to improve their knowledge and skills. Therefore, those who are willing can be an important force for e-biz development. Women’s limited knowledge about marketing, their low level of computer utilization and their low level of access to innovative technologies would be the main challenges.

The second proposed output is an improved attitude of housewives toward running an e-business using new and innovative skills and knowledge. The key activities would be:

- Information, education and communication about e-business among the public
- Start-up credit or a loan scheme for housewives
- Information sharing through meetings for e-businesswomen to share their experiences and ideas

Financial support, entrepreneurs’ interest in adopting an innovative approach and governmental commitment to develop e-biz are risk factors for the second output.

The final output is related to capacity development. The following activities could be carried out within the framework of the project.

- E-business training could be categorized according to women’s traditional skills and experiences in such domestic tasks as running small shops, producing dairy products and making handicrafts. Trainees could specialize in particular e-businesses, such as e-trade, e-services, e-counseling or e-handicrafts. By sharing experiences and developing businesses together or in a group, an e-businesswomen network would be supported.

- An e-business development centre would be established in an area with sufficient population density. The centre would be equipped with modern equipment and other vital infrastructure for training on Internet access, e-library etc. The centre would provide opportunities for women to learn e-business. The Government’s efforts and maintenance, and other donor and international assistance, would support the centre. The centre also would serve as an intermediary organization for accessing new markets, other research work, and for finding new resources for local marketing.
Decision makers’ contributions and political will to support women entrepreneurs are essential for these activities. The project would be implemented by the Ministry of Social Welfare and Labour. The project would also cooperate closely with all relevant stakeholders, such as the Agency for Employment and Social Services, the Agency for State Control and Inspection, national NGOs, the National Authority for ICT, local governments, the National Committee on Gender Equality, the Committee on ICT and many others. International and donor agencies would play a great role in supporting this project and future development of e-business in Mongolia.

**Project framework**

The project framework is presented below.

### Project Framework

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<th>Design summary</th>
<th>Performance indicators/targets</th>
<th>Monitoring mechanisms</th>
<th>Assumptions and risks</th>
</tr>
</thead>
</table>
| **Goal**       | “E-business for Housewives in Mongolia” will contribute to diversification of the livelihoods and increase average household income of targeted households through e-business development and promotion of housewives | • Increase average household income of target households by 30 per cent  
• Increase number of women who run e-business  
Target: housewives, female-headed households and relevant stakeholders | • Livelihood measurement survey assessed by participation method of project beneficiaries. National Statistical Office conducts this survey  
• Periodical reports could be monitored by Agency for Employment and Social Services and Agency for State Control and Inspection, Mongolia | • Governmental political commitment to integrate gender issues in private-sector-led growth economy  
• Women’s initiatives |
| **Purpose**    | • Decrease of poverty rate for project beneficiaries  
• Women’s ratio of e-business people  
Target: households, including female-headed households, women and poor families | • Ibid | • Economic stability  
• Accessibility of Universal Service Obligation |
### Outputs
- Improved housewives' skills and knowledge on e-business development
- Increased housewives' attitude to run business
- Improved institutionalization of e-business capacity building promoting women

### Performance indicators/targets
- Number of trained women on e-business and e-marketing
- Number of applications of women for e-business training
- Number of institutions dealing with e-business development
- Number of licenses provided by the Ministry of Trade and Industry and the Ministry of Social Welfare and Labour

**Target:** women entrepreneurs, trainers, housewives and relevant institutions

### Monitoring mechanisms
- Training reports could show how many women are engaged, if there is growth or failure, what kind of e-businesses have been chosen by women etc.
- Ministry of Education, Culture and Science in collaboration with the Ministry of Social Welfare and Labour would be responsible for controlling training institutions’ standards or discipline as well as their quality of training
- Annual report of authorized institutions who deal with business development training could illustrate their sustainability or on-going actions

### Assumptions and risks
- Stereotypes that exclude women
- Active participation in e-business by women entrepreneurs and housewives
- Women’s time limits due to their productive and reproductive roles
- Decision makers’ and policymakers’ political will and bureaucracy support for women’s initiatives
- Financial cut-off
- Close collaboration of different organizations and their good coordination and linkage

### Activities achieving Output 1:
- Development of handouts, software and CDs for both trainers and the public in national language
- Training of trainers
- Training of target housewives on e-business development, marketing, financial issues and business management

### Monitoring and Evaluation
- Number of handouts, manuals, guidelines and other textbooks
- Number of trained trainers
- Number of women trained on e-business development
- Number of women who register to run business soon after training
- Number of women who completed training successfully

**Target:** trainers, housewives, women entrepreneurs and training institutions

### Annex I: Draft Business Plans and E-Stores
Annex 1: Draft Business Plans and E-Stores

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<th>Performance indicators/targets</th>
<th>Monitoring mechanisms</th>
<th>Assumptions and risks</th>
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<td><strong>Activities achieving Output 2:</strong></td>
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<tr>
<td>- IEC on e-businesses among the public</td>
<td>- Planned budget and annual expenditures for IEC on e-business development</td>
<td>- Committee on Financial Regulation will control whether credit unions have policy that supports women or not</td>
<td>- Stable financial resources and economic stability</td>
</tr>
<tr>
<td>- Start-up credit or loan scheme for housewives</td>
<td>- Number of women who apply for credit or loans</td>
<td>- Clients’ (women) satisfaction with services delivered by credit unions</td>
<td>- Governmental commitment to develop e-biz</td>
</tr>
<tr>
<td>- Information sharing, meeting of e-businesswomen for sharing their experiences and ideas</td>
<td>- Number of workshops, meetings and discussions held on e-business development</td>
<td>- Reports, minutes and records of meetings, workshops, campaigns, IEC, BCC and other activities</td>
<td>- Women’s attitude to survive in competitive and flexible market</td>
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<td><strong>Activities achieving Output 3:</strong></td>
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<tr>
<td>- E-Businesswomen network</td>
<td>- Number of specialized e-businesswomen networks</td>
<td>- Annual report of businesswomen network could be collected from Chamber of Commerce and Trade</td>
<td>- Decision makers’ contribution for supporting women entrepreneurs</td>
</tr>
<tr>
<td>- E-Business development center</td>
<td>- Established and is functional e-businesswomen development centre</td>
<td>- Financial report and mid- and long-term report could be collected from Ministry of Finance and Ministry of Social Welfare and Labour respectively</td>
<td>- Cooperation and collaboration of business development groups</td>
</tr>
<tr>
<td></td>
<td>- Yearly budget allocated for e-business development centre</td>
<td></td>
<td>- Financial allocation for the centre</td>
</tr>
<tr>
<td></td>
<td>Target: e-business development centre</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Inputs:</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Governmental and non-governmental institutions dealing with employment, poverty alleviation, social welfare, controlling and inspection, population development issues and research and statistics</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Laws, regulations and policies related to entrepreneurship, labour relations, information and communication issues</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Past experiences and lessons learned during the implementation of Poverty Alleviation Programme</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Functions and duties of professional staff, specialists and officials who are responsible for labour relations, employment and other relevant issues</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Infrastructure for IT</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
## Cost estimate and financing plan

### (US$)

<table>
<thead>
<tr>
<th>Item</th>
<th>Government</th>
<th>Donors</th>
<th>Total Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>1. Training and seminars:</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. International consultants</td>
<td>–</td>
<td>20,000</td>
<td>20,000</td>
</tr>
<tr>
<td>b. Training for trainers</td>
<td>4,000</td>
<td>6,000</td>
<td>10,000</td>
</tr>
<tr>
<td>c. Training for housewives</td>
<td>18,000</td>
<td>18,000</td>
<td>36,000</td>
</tr>
<tr>
<td>d. Development, translation and publication of training materials: handouts, leaflets, brochures, software and CDs</td>
<td>15,000</td>
<td>25,000</td>
<td>40,000</td>
</tr>
<tr>
<td><strong>Subtotal</strong></td>
<td></td>
<td></td>
<td><strong>106,000</strong></td>
</tr>
<tr>
<td><strong>2. E-business for women:</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. IEC: TV and radio adverts; documentary and trade-fair of e-businesswomen</td>
<td>10,000</td>
<td>20,000</td>
<td>30,000</td>
</tr>
<tr>
<td>b. Credit scheme, including lobbying and advocacy for credit unions, banks and other financial institutions</td>
<td>50,000</td>
<td>100,000</td>
<td>150,000</td>
</tr>
<tr>
<td>c. Information sharing meetings among e-businesswomen, housewives and women entrepreneurs</td>
<td>5,000</td>
<td>5,000</td>
<td>10,000</td>
</tr>
<tr>
<td><strong>Subtotal</strong></td>
<td></td>
<td></td>
<td><strong>190,000</strong></td>
</tr>
<tr>
<td><strong>3. E-business development centre</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Equipment for e-business development centre</td>
<td>9,000</td>
<td>18,000</td>
<td>27,000</td>
</tr>
<tr>
<td>Support for women entrepreneurs or e-businesswomen network</td>
<td>5,000</td>
<td>–</td>
<td>5,000</td>
</tr>
<tr>
<td>Website for e-business network</td>
<td>5,000</td>
<td>5,000</td>
<td>10,000</td>
</tr>
<tr>
<td>Research, development and surveys</td>
<td>5,000</td>
<td>10,000</td>
<td>15,000</td>
</tr>
<tr>
<td>Administration costs</td>
<td>18,000</td>
<td>–</td>
<td>18,000</td>
</tr>
<tr>
<td><strong>Subtotal</strong></td>
<td></td>
<td></td>
<td><strong>75,000</strong></td>
</tr>
<tr>
<td><strong>4. Contingencies</strong></td>
<td></td>
<td></td>
<td><strong>30,000</strong></td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>159,000</strong> (One hundred fifty-nine thousand)</td>
<td><strong>242,000</strong> (Two hundred forty-two thousand)</td>
<td><strong>401,000</strong> (Four hundred one thousand)</td>
</tr>
</tbody>
</table>

### Implementation arrangements

The Ministry of Social Welfare and Labour gives priority to reducing unemployment and poverty, and to improving the living standards of the population through employment promotion and supporting initiatives
from citizens, entities and local organizations. Therefore, it is a leading ministry to implement the project “E-Business for Housewives in Mongolia”, as the project conforms to the Ministry’s priority issues. The Agency for Employment and Social Welfare Services is an implementing agency within the portfolio of the Minister for Social Welfare and Labour. Its branches in all 21 provinces and all 9 districts of Ulaanbaatar city can execute the Ministry’s directions. The National Authority for ICT will play a great role in creating an enabling environment in order to improve availability of IT services and developing e-biz and e-services/applications.

The Parliament of Mongolia passed a policy document called “Strategy until 2010 for ICT sector of Mongolia” in 2000. The Government of Mongolia’s mid-term ICT strategy identifies harnessing the potential of ICTs as a key driver of development and is supported by pillars, which include establishing an economic and business framework for the utilization of ICTs and developing human resources to effectively utilize ICTs. As the strategy has been approved only a few years ago, e-business is not yet common for most business entities and many small entrepreneurs are not aware of e-commerce, particularly the businesswomen. Capacities of officials working at the local level are not adequate to assist in running e-businesses or counseling on them. Therefore, an international consultant or expert is required to train officials in charge of employment issues in the country and advise on appropriate strategies in terms of the project’s efficiency.

Plan for disseminating the expected outputs and outcome evaluation

<table>
<thead>
<tr>
<th>Expected outputs and outcome evaluation</th>
<th>Organization responsible for evaluation and dissemination</th>
<th>Audience</th>
<th>Frequency</th>
</tr>
</thead>
</table>
| Improved housewives’ skills and knowledge on e-business development | Monitoring and Evaluation Department, Ministry of Social Welfare and Labour | • Planners  
• Officials responsible for employment, poverty alleviation and population development issues  
• Entrepreneurs  
• Women | • Periodical training reports  
• On-going monitoring reports  
• Local field trip reports |
| Improved housewives’ attitude to running a business | Agency for Employment and Social Welfare Services | • National and local state agencies  
• Decision makers, policymakers and planners  
• Women NGOs and business associations  
• Housewives  
• Women entrepreneurs  
• Donors | • Mid-term review  
• Final report of the project |
### Expected outputs and outcome evaluation

<table>
<thead>
<tr>
<th>Improved institutionalization of e-business capacity building promoting women</th>
<th>Organization responsible for evaluation and dissemination</th>
<th>Audience</th>
<th>Frequency</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Population and Social Welfare Policy Coordination Department, Ministry of Social Welfare and Labour • Labour Relations Policy Department, Ministry of Social Welfare and Labour</td>
<td>• Decision makers, policymakers and planners on development issues • Entrepreneurs • Women • Youth and young girls • Donors</td>
<td>• Annual and half-yearly report • Monthly and quarterly information collected from e-business development centre</td>
<td></td>
</tr>
</tbody>
</table>

### Benefits of the project

Female participants will benefit the most from this project. First, female participants would benefit from activities implemented by the government aimed at transferring skills on e-business development and management. Training for e-business development encourages women to build enterprises with their newly obtained knowledge and skills.

At the same time, housewives may choose self-help activities or self-employment that does not conflict with the time required for both domestic and formal production activities. This is perceived as offering more lucrative earning opportunities with less bureaucratic involvement.

There are very few women’s business associations that provide quality services for female entrepreneurs. During the project implementation, hopefully many women will enter e-businesses and socialize with each other. The establishment of an e-businesswomen network or association would be beneficial for sharing knowledge and learning from each other.

In the long term, the project will contribute to ensuring women’s equal participation in the economic development of the country. E-business development projects that combine access to a range of financial services would be targeted to women entrepreneurs. More women could graduate from the informal sector and lead small and medium enterprises if they could get access to capital, skills, and support. According to the project achievements and lessons learned, the Ministry could improve laws and regulations on e-business management and information systems in the future.

Other main beneficiaries would be different institutions and organizations. For example, the capacity and linkage of governmental and non-governmental institutions would be enhanced and strengthened.
G. E-business for Myanmar women

Ms. Chaw Khin Khin, Executive Committee Member, Myanmar Women Entrepreneurs’ Association

Background

Women constitute more than half of the Myanmar population of 52 million. ICT is still a new acronym for the majority of women. Although gender is not generally an issue for ICT in Myanmar, the bridging of ICT and women still must be made.

Project strategy

The scope of the business will cover both urban and rural women. It is intended to have a chain reaction effect starting with the women in urban areas and bringing in the participation of rural women as the business progresses. The approach is to create a cycle of women helping women to develop e-business capabilities and to create e-opportunities together.

The project will require a portal based infrastructure where Myanmar women will be able to set up e-business initiatives, such as having their e-catalogue of products and services on-line. The first phase of the project will focus on business-to-business (B2B) matching, to be followed by a business-to-customer (B2C) approach, where the whole infrastructure set-up for the payment mechanism is in place.

Purpose, objective, output

The main purpose of the project is for Myanmar women to capitalize on the dynamism and growth of new economic opportunities created by the Internet. The objective is to liaise with the Public Access Centres (PAC) and Rural Development Information System (RDIS) projects to leverage on their infrastructure to synergize the development efforts. The expected output is ICT usage awareness amongst all women, leading to additional income generation opportunities. A specific women’s corner will be established at the RDIS centres.

Marketing plan

The first step will be to conduct an assessment of the market environment. The size of the market is entirely dependent on the Internet infrastructure in the country and the reach of e-business awareness and education. The first target group for the project will be all members of the Myanmar Women Entrepreneurs’ Association (MWEA).

The business will need to start from the heart of Yangon, where Internet penetration is good and the business can be expanded. The first phase will focus on B2B between women in urban and rural areas. The Marketing Commission (MarComm) should also consider possible business matching opportunities with women in similar programmes and similar businesses outside of Myanmar, preferably in countries that are key trading partners of Myanmar.
The second step in the marketing plan will be to conduct an analysis of expected market share and of competitors. Few competitors are expected during the launch phase of the project. Nonetheless, the possibility cannot be overlooked that competing commercialized portals will be set up after the business begins to expand.

Promotional strategies will involve choosing an appropriate media mix, including all forms of communication but mainly focusing on television and radio. A special corner for women would be set up in Public Access Points. It would be decorated with promotional posters and with step-by-step instructions for setting up and operating e-businesses. The Internet will be used to promote this women’s development initiative and to explore its overseas potential. The biggest challenge that the promotional campaign will need to tackle will be to get the majority of Myanmar women to start coming to the PACs and to create e-catalogues for their products.

Financial plan

As the proposed plan will be riding upon the infrastructure developed by PACs and the RDIS project, the main requirement for funds will be for training and promotional activities. To ensure that participants are serious, the business plan is a hybrid in which small service fees will be charged to women for setting up their e-business pages, although most funding will come from NGOs and other donor organizations. An indicative budget plan is shown below.

<table>
<thead>
<tr>
<th>Item</th>
<th>Quantity</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Equipment for Centre:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Desks, chairs (donation)</td>
<td>30</td>
<td></td>
</tr>
<tr>
<td>Miscellaneous</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Contingency</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Scanner/printer/fax/copier (used)</td>
<td>30</td>
<td></td>
</tr>
<tr>
<td>Multimedia Pentium PC</td>
<td>30</td>
<td></td>
</tr>
<tr>
<td>Local Area Network cable</td>
<td>30</td>
<td></td>
</tr>
<tr>
<td>Web camera</td>
<td>30</td>
<td></td>
</tr>
<tr>
<td>Client application software</td>
<td>30</td>
<td></td>
</tr>
<tr>
<td><strong>Fixed recurrent costs:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Monthly rent for facility</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Monthly salary for staff</td>
<td></td>
<td></td>
</tr>
<tr>
<td>On-site training</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Maintenance cost for computers</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Marketing and advertising</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Variable recurrent costs:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Electricity</td>
<td>12</td>
<td></td>
</tr>
<tr>
<td>Paper/office materials</td>
<td>100</td>
<td></td>
</tr>
<tr>
<td>CD-ROMs and disks</td>
<td>50</td>
<td></td>
</tr>
<tr>
<td>Toner for fax/printer/copier</td>
<td>100</td>
<td></td>
</tr>
<tr>
<td><strong>Total costs for first year</strong></td>
<td>USD</td>
<td>200,000</td>
</tr>
</tbody>
</table>
Operation plan

The operation plan is shown below.

<table>
<thead>
<tr>
<th>Part of the PAC service provided only to women but to be monitored by committee set up by MWEA for each city/township level</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Business proposal submission for approval</td>
</tr>
</tbody>
</table>
| 2. Awareness creation & educating  
  - Executive level  
  - District leader level  
  - Interested members  
  - District level |
| 3. Portal infrastructure development |
| 4. 1st phase project roll out |
| 5. Launch of promotional campaign |
| 6. 1st phase review & rectification |
| 7. 2nd phase roll out |

Future plans

After the first phase of implementation, the project will be expanded to all the cyber cafés and PACs throughout the country. The project is intended to morph slowly into the e-commerce process of selling directly on-line in B2C markets for both local and overseas buyers. It is intended to use this foundation as a springboard for further developmental initiatives to empower both the urban and rural women in Myanmar with ICT tools and techniques.

H. Microenterprise development for rural women in Nepal

Ms. Mandira Poudyal, Under Secretary,  
National Planning Commission Secretariat

Background

Women constitute more than half of the population of 24 million in Nepal. Eighty-six percent of the total population lives in rural areas. The list of household chores and agricultural activities that women do in rural areas is very long. Their little spare time is utilized in weaving, sewing and food processing for household use as well as for sale.

Women have a big role to play in developing the microenterprise sector of the country because they are not only the backbone of agriculture but they also have the ability to develop various types of microenterprises. Women’s entrepreneurship is partially a cultural phenomenon, however. Nepalese culture, in general, does not encourage women to be involved in outdoor activities.
Women’s entrepreneurship development is one of the major activities outlined in the national development plan of the country. The current Tenth Plan (2002-07) has adopted a policy of developing entrepreneurship among rural women. Hence it is proposed that a project on “Microenterprise Development for Rural Women” (MDRW) be implemented in order to enhance the situation of women.

**Vision**

The vision of the project is to enhance the social and economic empowerment of women in rural areas through microenterprise development and help reduce the existing poverty in rural Nepal.

**Goals**

The twin goals of MDRW are to reduce poverty among low-income families and to build the capacity of service delivery organizations.

**Immediate objectives**

The first immediate objective of the project is the development of micro-entrepreneurs. Based on the market potential and the special needs of women, new and existing micro-entrepreneurs from poor families will be linked to local service delivery organizations so that their microenterprises can expand and their family income increase.

The second objective is the creation of a sustainable service delivery mechanism for microenterprises. The mechanism will be created through the networking of local organizations in partnership with micro-entrepreneurs and by building up the capacity of local government and communities through participatory programme management and a shared information system.

**Key strategies**

MDWR is designed to contribute to enterprise development by offering training, consultation and support services to entrepreneurs. Project activities will be based on the needs and demands of markets and the ability and potential of micro-entrepreneurs to meet the demands. The programme will promote strategic alliances and networks among project partners to support microenterprise development. The programme activities are designed to strengthen the capacity of local agencies.

**Major activities**

MDRW is designed to emphasise the following five building blocks in order to provide packages of services to micro-entrepreneurs in partnership with relevant implementing partners: (1) skill development; (2) a management information system; (3) support for microcredit, (4) development of appropriate rural technology; and (5) market promotion and business counseling.
Coverage

MDRW will be implemented in 25 backward districts in Nepal. Districts will be selected based on the Nepal Human Development Report 2005.

Execution framework

MDRW will be executed by the Ministry of Industry and Commerce and Supplies. There will be a Steering Committee as an apex body for policy matters and for monitoring and evaluation of the project.

At the district level there will be a Coordination Committee under the District Development Committee and at the project level there will be a Project Implementation Committee to look after the daily operation of the project.

Investment plan

The project will be a joint collaboration between the Government of Nepal and the donor agencies, with due participation from local bodies.

MDRW partners and their roles

There will be two types of partner in MDRW: (1) Stakeholder Programme Partners; and (2) Networking Programme Partners. The main roles of the Stakeholder Programme Partners will be as follows:

1. Department of Cottage and Small Industries – skill development training
2. Agricultural Development Bank – microcredit
3. Local Development Fund Board – microcredit
4. Federation of Nepalese Chambers of Commerce – business counseling
5. Federation of Nepal Cottage and Small Industries – business counseling
6. District Development Committees – microenterprise planning and coordination, monitoring and evaluation, follow-up support

The main roles of the Networking Programme Partners will be as follows:

1. Product Associations and NGOs – market promotion, business counseling and follow-up support
2. RECAST (Tribhuvan University) – appropriate technology
3. Centre for Rural Technology – appropriate technology
4. Rural Banks/Local Savings and Credit Cooperatives – microcredit

Annex I: Draft Business Plans and E-Stores
Monitoring and evaluation

The project will be monitored by the implementing agencies at local level and central level regularly. Trimester reviews will take place at the Ministerial level. A mid-term evaluation will be done independently by the donor in collaboration with government officials. Based on the evaluation report, the future course of action will be adopted.

I. ICT applications in remote and rural areas in Viet Nam

Ms. Tran Thi Thu Huong, Vice Director,
Vietnam Datacommunication Company

Executive summary

The farmers’ portal (Village Post Office Cultural Centre, or VPOCC-portal) is an Internet portal that promotes exchange and dissemination of information. It provides ICT applications services and products on development matters for population living in remote and rural areas.

Mission statement

The main functions of the VPOCC-portal include:

- Promoting the dissemination of quality information and products in an efficient way through developing the VPOCC-portal
- Providing services and products for hunger eradication and sustainable development
- Facilitating and serving as catalyst for the development of information and communication technology to support government, civil society, NGO, academic and private sector initiatives for economic development and poverty alleviation throughout the country
- Raising public awareness about the impact of ICTs on the economy, education and society as a whole
- Promoting the use of ICT for economic and social development

Objectives

The objectives of the project are as follows:

- To develop the VPOCC-portal based on the Vietnam Development Gateway technological platform
- To provide services and products for sustainable development (human resource development, environmental protection, hunger eradication etc.)
To develop highly resourceful online information and communication services

To disseminate the most up-to-date information and knowledge to the farthest corners of the country through the network of VPOCC (telecentres)

Status evaluation

The first step in implementing the project will be to conduct a status evaluation of the current situation. The Internet is still a fairly new concept in Viet Nam. Its utilization is largely limited to university students, researchers and a limited number of enterprises. Of the population of over 80 million, no more than 8 per cent have access to the Internet. This situation is rapidly changing with the government implementing a vast programme of ICT development within the administration, from the central to the local level.

However, the need for knowledge and information is huge. This is due to the rapid improvement of the level of education and the aspiration for a better life by the population in general and by farmers in particular. A serious weakness of all information channels is their inability to reach the farmers and rural residents, who represent some 80 per cent of the total population. The limited capacity of users to access information is another drawback. The advent of the Internet, the Village Post Office Cultural Centres (VPOCC) network around the country and the VPOCC-portal are factors contributing to overcoming these difficulties, providing means of access to information to the rural population.

Target groups

Target groups for the project include key local officials (village administrators and managers of local associations), farmers and other persons interested in agricultural development.

Products and services

Some information will be provided for free while other information will be provided on a fee basis. The free information will be on the following topics:

- Agriculture and rural development: planting technology, fertilizer use, pesticides, seed selection, animal husbandry etc.
- Traditional handicrafts: products and the preservation and development of traditional skills and values
- Public health: cure and prevention of common illnesses, warnings about public health problems
- Employment: job vacancies and job seekers

Annex I: Draft Business Plans and E-Stores
The information provided on a fee basis will be that in answer to special requests and that requiring the assistance of an expert to provide. The level of charges will be modulated according to the ability of the users to pay. The highest fees will be market driven.

As the project expands, it will add a number of services. These will include providing access to information on distant databases through various media, including computers, televisions and telephones. A “Farmers ask – Scientists answer” service will be developed to disseminate information and knowledge about agriculture and rural development. Users will be able to request information on developmental studies including information sources, statistics and evaluations. Legal references and contract assistance could be included in the services offered. The project will also provide assistance in on-line advertising, marketing, product presentation and purchasing. It will create an e-market. It will include e-learning using the platform VnDG (Vietnam Development Gateway) Campus 21 Vietnam. The project will be used to promote culture, tourism and traditional handicrafts, including handicraft villages.

**Service development strategy**

The first priority of the project is to provide information in support of farmers and others in rural areas, including the development of craft villages. The reason for this choice is based on the overwhelming percentage of the population living and working on the farms and in the rural areas, and their important contribution to the country’s GDP.

The development of products and services will focus on business and on technology. Business services will include market research and forecasts, information about the characteristics and quality of products and services, building relationships with partners and users, developing and implementing marketing plans, introducing products and services, and carrying out promotion and customer services to attract customers to products and services.

The technology branch of the project will develop products and services identified by the business branch. It will promote the sustainability of the project. It will support the business branch on technology issues, including the development and use of technology for customer services.

**Pricing strategy**

It will take some time to set an acceptable pricing policy. In the beginning, VnDG will set a service price with reference to the pricing policy of competitors. The first main source of revenue will be from web advertisements.

**Operations**

The three main operations of the project will be content development, information dissemination and distance learning. In terms of content, in the
future the VPOCC-portal will maintain the same structure on the main pages but incorporate sub-pages dealing in depth with certain subjects. Information entering the VPOCC-portal is characterized by two main features: time of existence (constant and temporary) and frequency of updating.

Information dissemination by the project will provide support for rural development, with an emphasis on traditional craft villages, modernizing methods of production and adapting products to the demands of the market. The project aims to deliver the information and knowledge to the users, and not simply to store the information on the Internet. A two-way communication system will be created to improve the efficiency of delivery and use of the information.

The implementation plan for the information dissemination component of the project will begin with a study on the application of ICT for knowledge dissemination. A model will be built for the delivery of information to rural areas through the VPOCC network. A survey will be conducted on the information needs of farmers and others living in rural and remote areas, including on distant islands. Training will be provided to the staff of VPOCCs and such key local officials as village administrators and managers of local associations and volunteer organizations. The training will cover basic computer skills, use of the Internet, searching for information and posting information. The information system will first be tested in 10 districts then evaluated and finally extended nationwide.

The third main component of the operational plan is distance learning for rural and remote areas. Most civil service administrators and VPOCC staff in these areas are not well-qualified and lack ICT knowledge. The training courses for civil administrators and VPOCC staff will include basic IT skills, Internet use, information searches and other skills needed to use postal and communication services.

In order to provide training to farmers and others in rural areas, the project will work closely with the Male Farmers Clubs, the Community Education Centres in the villages and Provincial and City government agencies to mobilize their resources for the widest possible dissemination of information. The project will coordinate with partners who have developed VCD and DVD based training programs for trainers. It will also take advantage of such traditional training approaches as using classrooms, television, radio and loud speakers to fulfill its objectives. Thus, the project will make use of classroom, computer-based and web-based training.

Marketing activities

Information about the project will be disseminated through national and local television channels, newspapers and printed and electronic magazines related to the economy, culture and management. Internet
advertisements can also be used, with an exchange of logos with partners. Seminars and forums will be held in cooperation with partner organizations and development related institutions. Leaflets and publications will be disseminated.

**Budget**

The annual budget is presented below.

<table>
<thead>
<tr>
<th>Item</th>
<th>Funding (US$)</th>
<th>Counterpart Funding (US$)</th>
<th>Total Cost (US$)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Implementation</td>
<td>143,700</td>
<td>9,000</td>
<td>152,700</td>
</tr>
<tr>
<td>Consultation services</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Project management</td>
<td>12,000</td>
<td>2,000</td>
<td>14,000</td>
</tr>
<tr>
<td>Web development</td>
<td>8,000</td>
<td>1,000</td>
<td>9,000</td>
</tr>
<tr>
<td>Working group facilitation</td>
<td>5,000</td>
<td>–</td>
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<tr>
<td>Content development</td>
<td>20,000</td>
<td>2,000</td>
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<td>Technology development</td>
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<td>Consulting</td>
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<td>Translation</td>
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<td><strong>Subtotal 1</strong></td>
<td>75,000</td>
<td>8,500</td>
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<td>Workshop, seminars and travel</td>
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<td>Conferences, workshops, presentations</td>
<td>5,000</td>
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<td>Travel</td>
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<td><strong>Subtotal 2</strong></td>
<td>17,500</td>
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<td>Marketing and promotional materials</td>
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<tr>
<td>Advertising</td>
<td>5,000</td>
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<tr>
<td>Promotional material</td>
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<td><strong>Subtotal 3</strong></td>
<td>9,000</td>
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<tr>
<td>Facilities and supplies</td>
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<tr>
<td>Application server</td>
<td>6,000</td>
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<tr>
<td>PCs</td>
<td>1,200</td>
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<tr>
<td>Internet connection, domain registration, communications etc.</td>
<td>2,500</td>
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<td>Other office equipment</td>
<td>3,000</td>
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<td><strong>Subtotal 4</strong></td>
<td>12,700</td>
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<tr>
<td>Model of information dissemination for rural areas (management spending)</td>
<td>16,000</td>
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<td>16,000</td>
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<td>Distance learning (Management spending)</td>
<td>10,000</td>
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<tr>
<td>Miscellaneous (audit, legal fees etc.)</td>
<td>2,500</td>
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<tr>
<td>Reserve</td>
<td>1,000</td>
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<tr>
<td>Revenue (from services/products)</td>
<td>5,000</td>
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## Work plan

The work plan for the first year of the project is presented below.

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<tr>
<th>Activities</th>
<th>Year 1</th>
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<td></td>
<td>1st</td>
</tr>
<tr>
<td>1 Establish management team</td>
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<tr>
<td>2 Content development</td>
<td></td>
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<tr>
<td>Identify content partners</td>
<td></td>
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<tr>
<td>Identify user needs</td>
<td></td>
</tr>
<tr>
<td>General and outsourced content</td>
<td></td>
</tr>
<tr>
<td>3 Portal development</td>
<td></td>
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<tr>
<td>Website development</td>
<td></td>
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<tr>
<td>VPOCC installation</td>
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<tr>
<td>Website design (design, review and change)</td>
<td></td>
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<tr>
<td>Portal update</td>
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<tr>
<td>4 Technology development</td>
<td></td>
</tr>
<tr>
<td>5 Marketing and promotion</td>
<td></td>
</tr>
<tr>
<td>Advertisement (television and newspapers)</td>
<td></td>
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<tr>
<td>Online marketing</td>
<td></td>
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<tr>
<td>Promotional materials</td>
<td></td>
</tr>
<tr>
<td>Conference/presentations</td>
<td></td>
</tr>
<tr>
<td>6 Workshops</td>
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<tr>
<td>Stakeholders workshops</td>
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<tr>
<td>Thematics</td>
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<tr>
<td>7 Projects</td>
<td></td>
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<tr>
<td>Distance learning</td>
<td></td>
</tr>
<tr>
<td>Information dissemination to farmers (with Ministry of Agriculture and Rural Development and Vietnam Farmers’ Union)</td>
<td></td>
</tr>
<tr>
<td>8 Off-line activities</td>
<td></td>
</tr>
<tr>
<td>9 Staff training</td>
<td></td>
</tr>
<tr>
<td>10 Evaluation workshop/survey</td>
<td></td>
</tr>
</tbody>
</table>

### VPOCC-portal

The VPOCC-portal is located at the Vietnam Development Gateway (VnDG). The e-mail address is: tranhuong@vnn.vn. The portal is shown below and may be viewed at [http://vietnamgateway.org/vanhoaxa/tintuc.php](http://vietnamgateway.org/vanhoaxa/tintuc.php).
Annex I: Draft Business Plans and E-Stores
## ANNEX II

### PROGRAMME

<table>
<thead>
<tr>
<th>Date/Time</th>
<th>UNESCAP Regional Workshop Participants</th>
<th>WeBiz 2006 Participants</th>
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<tr>
<td><strong>2 July</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Sunday</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1300 – 1600</td>
<td>Registration</td>
<td></td>
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<tr>
<td>1600 – 1800</td>
<td>Orientation</td>
<td></td>
</tr>
<tr>
<td>1800</td>
<td>Dinner</td>
<td></td>
</tr>
<tr>
<td>0800 – 0900</td>
<td>Registration</td>
<td></td>
</tr>
<tr>
<td>0900 – 0930</td>
<td><strong>Opening Ceremony:</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Opening Remarks:</td>
<td></td>
</tr>
<tr>
<td></td>
<td>– Kio Chung Kim, Executive Director, APWINC</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Welcome Remarks:</td>
<td></td>
</tr>
<tr>
<td></td>
<td>– Peter McCawley, Dean, ADBI</td>
<td></td>
</tr>
<tr>
<td></td>
<td>– Ja-Kyung Yoo, Chief, ICT Applications Section, UNESCAP</td>
<td></td>
</tr>
<tr>
<td>0930 – 1000</td>
<td><strong>Introduction to the APEC Initiative to Women’s Participation in Digital Economy</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Kio Chung Kim, Executive Director, APWINC</td>
<td></td>
</tr>
<tr>
<td>1000 – 1020</td>
<td>Break</td>
<td></td>
</tr>
<tr>
<td>1020 – 1200</td>
<td><strong>Country Reports</strong></td>
<td>Pre-assignment</td>
</tr>
<tr>
<td></td>
<td>Chaired by Ja Kyung Yoo,</td>
<td>Presentation</td>
</tr>
<tr>
<td></td>
<td>Chief, ICT Applications Section, UNESCAP</td>
<td>Chaired by Young Hai Park, Professor, Sookmyung Women’s University</td>
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<tr>
<td>1200 – 1300</td>
<td>Lunch</td>
<td></td>
</tr>
<tr>
<td>1300 – 1400</td>
<td><strong>Promoting Women’s Entrepreneurship Development</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Aya Matsuura, Programme Officer, ILO</td>
<td></td>
</tr>
<tr>
<td>1400 – 1500</td>
<td><strong>Transition from Business to E-Business</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Roshanjith Siriniwasa, Adviser ICT, GTZ</td>
<td></td>
</tr>
<tr>
<td>1500 – 1520</td>
<td>Break</td>
<td></td>
</tr>
<tr>
<td>1520 – 1650</td>
<td><strong>Current Status and Trends of e-Business</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Keum Ryong Lee, CEO, Netpia Korea</td>
<td></td>
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<tr>
<td>1650 – 1800</td>
<td><strong>Campus Tour</strong></td>
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</tr>
<tr>
<td>1800 – 2100</td>
<td><strong>Welcome Dinner</strong> (Hosted by Ministry of Commerce, Industry and Energy &amp; Sookmyung Women’s University)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Opening Remarks</td>
<td></td>
</tr>
<tr>
<td></td>
<td>– Kyungsook Lee, President, Sookmyung Women’s University</td>
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<tr>
<td></td>
<td>Welcoming Remarks</td>
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<tr>
<td></td>
<td>– Chung, Sye Kyun, Minister, Ministry of Commerce, Industry and Energy</td>
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</tr>
<tr>
<td>Date/Time</td>
<td>Contents</td>
<td></td>
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<tr>
<td>-----------</td>
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<tr>
<td><strong>Day 1</strong> (continued)</td>
<td><strong>UNESCAP Regional Workshop Participants</strong></td>
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</table>
| 0900 – 1030 | **Introduction to e-Business and Innovation Policy**  
Stephen W. Braim, Vice President, Government Program, IBM Asia Pacific |
| 1030 – 1050 | Break |
| 1050 – 1150 | **How Women Entrepreneurs can Adopt E-Business Development Strategies**  
Celina Chan, Asia Regional Director for MSN, Microsoft |
| 1150 – 1200 | **Venture Special Session:**  
Hyun-min Jang, Director, COSCO International Co., Ltd |
| 1200 – 1300 | Lunch |
| 1300 – 1400 | **Technology Options for E-business Development**  
Har van der Veen, MindWaves Solutions |
| 1400 – 1500 | **E-Business Beyond Borders**  
Roshanjith Siriniwasa, Adviser ICT, GTZ |
| 1500 – 1510 | Break |
| 1510 – 1610 | **Business Planning – Aligning Business Cycle with ICT**  
Aaron Perryman, Senior Manager, FSI, Accenture |
| 1610 – 1810 | **Group Session: Drafting of Business Plan**  
Stephen W. Braim, Vice President, Government Program, IBM Asia Pacific  
**Group Session: Drafting of a Business Plan**  
Aaron Perryman, Senior Manager, FSI, Accenture |
| **Day 2** 4 July (Tuesday) | **Webiz 2006 Participants** |
| 0900 – 1030 | **Congratulatory Remarks**  
– Kyung-shik Sohn, Chairman, The Korea Chamber of Commerce and Industry  
**Video Presentation** (“Women are the leaders of 21st Century”)  
**Dinner/Hanbok Fashion Show** (Costumes sponsored by Wonbeem) |
| 1030 – 1050 | Break |
| 1150 – 1200 | **Venture Special Session:**  
HeeJa Lee, CEO, LOOFEN |
| 1200 – 1300 | Lunch |
| 1300 – 1400 | **Brand Image and Personal Marketing**  
Bong Jin Cho, Professor, Keimyung University |
<p>| <strong>Day 3</strong> 5 July (Wednesday) | |</p>
<table>
<thead>
<tr>
<th>Date/Time</th>
<th>Contents</th>
<th>UNESCAP Regional Workshop Participants</th>
<th>WeBiz 2006 Participants</th>
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</thead>
<tbody>
<tr>
<td>1400 – 1500</td>
<td><strong>Business Development and Incubation Support</strong></td>
<td>Julian Webb, Managing Director, CREEDA Projects</td>
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<tr>
<td>1500 – 1520</td>
<td><strong>Break</strong></td>
<td></td>
<td></td>
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<tr>
<td>1520 – 1620</td>
<td><strong>E-CRM: Turn Foes into Friends</strong></td>
<td>Yong Gu Seo, Professor, Division of Business Administration, Sookmyung Women’s University</td>
<td></td>
</tr>
<tr>
<td>1620 – 1810</td>
<td><strong>Developing E-Store Website (1)</strong></td>
<td>Subodh Tripathiee, First Vice Chairman, Forum for Information Technology</td>
<td><strong>Building e-Shops using APWeBiz Solution</strong></td>
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<tr>
<td></td>
<td></td>
<td></td>
<td>Eun Ryung Lee, Professor, APWINC</td>
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<tr>
<td>1816 – 1820</td>
<td><strong>Venture Special Session:</strong></td>
<td>Haesun Kim, CEO, Suntrasglobe.co., Ltd</td>
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<td></td>
<td><strong>Field Trip</strong></td>
<td>Raemian Gallery ‘U Style’ (Samsung Ubiquitous Apartment)</td>
<td>Raemian Gallery ‘U Style’ (Samsung Ubiquitous Apartment)</td>
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<td></td>
<td></td>
<td>Travel to Hong Sung</td>
<td>Lunch → Korean</td>
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<td></td>
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<td>Lunch at Hong Sung</td>
<td>Lunch → Korean</td>
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<td>Hong Sung Pulmu</td>
<td>Korean Folk Village → Dinner</td>
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<td>Agricultural Green</td>
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<td>Cooperatives → Return to Seoul (Dinner)</td>
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<td>0900 – 1000</td>
<td><strong>IT, Women and E-business with Examples from Microsoft and Lessons Learned</strong></td>
<td>Hope Ong, Taiwan Office, Microsoft</td>
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<tr>
<td>1000 – 1020</td>
<td><strong>Break</strong></td>
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<tr>
<td>1020 – 1150</td>
<td><strong>Country Case Studies: Regulatory Policies on E-business of Selected Countries</strong></td>
<td>Aurora A. Rubio, Senior Adviser for Asia and Pacific, ITU Area Office</td>
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<tr>
<td>1150 – 1200</td>
<td><strong>Venture Special Session:</strong></td>
<td>Sung-hwa Woo, President &amp; CEO, Ticketlink Co., Ltd</td>
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<tr>
<td>1200 – 1300</td>
<td><strong>Lunch</strong></td>
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<tr>
<td>1300 – 1400</td>
<td><strong>E-Business Ethics and SafetyNet</strong></td>
<td>Janette Toral, President, Digitalfilipino.com</td>
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<tr>
<td>1400 – 1500</td>
<td><strong>E-business Applications at Community E-centres in Rural Areas</strong></td>
<td>Roger Harris, Director, Roger Harris Associates</td>
<td><strong>Introduction to Internet Forensics:</strong> Handling Computer-related Evidence</td>
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<td></td>
<td>Janette Toral, President, Digitalfilipino.com</td>
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<tr>
<td>1500 – 1520</td>
<td><strong>Break</strong></td>
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### Annex II: Programme

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<th>Day 5  (continued)</th>
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<th>WeBiz 2006 Participants</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>1520 – 1650</td>
<td>Developing E-Store Website (2)</td>
<td>Subodh Tripathee, First Vice Chairman, Forum for Information Technology</td>
<td>Preparation for Final Presentation Facilitated by Janette Toral, President, Digitalfilipino.com</td>
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<tr>
<td></td>
<td>1650 – 1750</td>
<td>Policies for Promoting SMEs in Korea</td>
<td>Jumi Kim, Research Fellow, Korea Small Business Institute (KOSBI)</td>
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<tr>
<td></td>
<td>1750 – 1800</td>
<td>Break</td>
<td></td>
<td></td>
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<tr>
<td></td>
<td>1800 – 2100</td>
<td>Farewell Dinner/Culture Night (Hosted by UNESCAP and ADBI)</td>
<td>Korean traditional performance</td>
<td>Performance by participants Gift-exchange</td>
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<tr>
<td>Day 6  8 July (Saturday)</td>
<td>0900 – 1000</td>
<td>Presentation of E-Store Websites</td>
<td>Chaired by Jeoung-Keun Lee, ADBI and Subodh Tripathee, First Vice Chairman, Forum for Information Technology</td>
<td></td>
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<tr>
<td></td>
<td>1000 – 1010</td>
<td>Break</td>
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<tr>
<td></td>
<td>1010 – 1100</td>
<td>Presentation of Guidelines:</td>
<td>“Developing Women’s Entrepreneurship among Agricultural Cooperatives in the Asian and the Pacific” by Marie Sicat, ESID, UNESCAP</td>
<td>Group Presentation Chaired by Kio Chung Kim, Executive Director, APWINC</td>
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<tr>
<td></td>
<td>1100 – 1120</td>
<td>Evaluation of the Workshop</td>
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<td></td>
<td>1120 – 1130</td>
<td>Break</td>
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<tr>
<td>Date/Time</td>
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<tr>
<td><strong>Day 6 (continued)</strong></td>
<td><strong>UNESCAP Regional Workshop Participants</strong></td>
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<td>1130 – 1230</td>
<td><strong>WeBiz 2006 Participants</strong></td>
<td></td>
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<tr>
<td>1130 – 1230</td>
<td>Closing Ceremony:</td>
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<tr>
<td></td>
<td>– Jeoung-Keun Lee, Director, Capacity Building and Training, ADBI</td>
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<tr>
<td></td>
<td>– Ja-Kyung Yoo, Chief, ICT Applications Section, UNESCAP</td>
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<tr>
<td></td>
<td>– Aurora A. Rubio, Senior Adviser for Asia and Pacific, ITU Area Office</td>
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<tr>
<td></td>
<td>– Kio Chung Kim, Executive Director, APWINC</td>
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<td></td>
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<tr>
<td></td>
<td><strong>Handing Out Certificates</strong></td>
<td></td>
<td></td>
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<tr>
<td>1200 – 1300</td>
<td>Lunch</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
ANNEX III

LIST OF PARTICIPANTS

BANGLADESH

Ms. Fahmida Akhtar, Senior Assistant Chief, Ministry of Finance, Dhaka (Tel.: (+88)-2-911-9415; E-mail: afahmida@yahoo.com)

Ms. Nargis Khanam, Senior Assistant Chief, Ministry of Women and Children Affairs, Dhaka (Tel.: (+88)-2-956-7417; Fax: (+88)-2-716-2892; E-mail: nkhanam1970@yahoo.com)

Ms. Dilshat Ara Shela, Assistant Director, Bangladesh Telecommunication Regulatory Commission (BTRC), House No-10, Road No-135 Gulshan-1, Dhaka-1212 (Tel.: (+88)-2-9893917-19; Fax: (+88)-2-9890029; E-mail: dilshat@btrc.org.bd)

Ms. Hasina Jahan Rova, Executive Director, Support for Development, House #15, Road # 17/A, Block #E (3rd Floor), Banai, Dhaka-1213 (Tel.: (+88)-2-885-2729; Fax: (+88)-2-988-1893; E-mail: waxlyric@dhaka.net)

Ms. Shelina Ahmed Daisy, Proprietor, Source International. House #11/B (1st Floor), Road #13 (New) 30(Old), Dhanmondi, Dhaka (Tel.: (+88)-2-955-2723; E-mail: source_bd@yahoo.com)

BHUTAN

Ms. Kesang Wangmo, Information and Media Officer, Department of Information and Media, Thimphu (Tel.: (+975)-2-324137; E-mail: kwangmo@moic.gov.bt)

BULGARIA

Ms. Mariana Tzvetkova, President, Bulgarian BPW Association, 1408, Sofia Strelbishte, bl. 96 en. A, app. 40, Bulgaria (Tel./Fax: (+359)-2-850-5015; E-mail: bpw_bg@hotmail.com)

Ms. Maria Zagorska, President, Rural Women’s Clubs, 11, Tcherni Lom Str. 1233 Sofia Bulgaria (Tel.: (+359)-2-831-0936; E-mail: m_zagorska@yahoo.com)

CAMEROON

Ms. Helene Tioma, Director, GFAC/FCEM, B.P. 3372 Yaounde, Cameroon (Tel.: (+237)-988-4629; E-mail: helenetioma@yahoo.fr)

Ms. Foning Matsinda Cendrine, Director, Matsinda Corporation, BP 3113 Douala Cameroon (Tel.: (+237)-655-8853; E-mail: matsinda1@yahoo.fr)
CHINA
Mr. Wubao Zhang, Professor, Guangdong University of Foreign Studies, Guangzhou, China (Tel.: (+86)-20-3620-4377; E-mail: johnwbzhang@hotmail.com)
Mr. Han Qing Chen, Ministry of Commerce of PRC (China), N:2 Dongchangan Street, Beijing (Tel.: (+86)-10-6519-7840; Fax: (+86)-10-6519-7494; E-mail: henrihhh@hotmail.com)

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