



## Intervention strategies to remove barriers to women's entrepreneurship



October 2021

Final report - MYANMAR



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# ACRONYMS

CSO : Civil society Organisation

GAD : General administration department

NGO : non-governmental Organisation

VA : Village administrator

# 1 Project background

## 1.1 Women entrepreneurship in Myanmar

In 2018, the Government approved the Myanmar Sustainable Development Plan 2018-2030 (MSDP), which address both local development needs and the global sustainable development goals, to maximize “opportunities for the people of Myanmar to realise their full potential as individuals and citizens”.

The plan appears to be gender responsive and states that it is necessary to put gender equality and women’s empowerment at the center of national development strategies and policies (1.5.5.), integrate gender responsive budgeting at all levels to ensure the budget is adequately structured to address gender inequality (2.4.7), for example by promoting the introduction and enforcement of private sector practices related to sustainable production, gender equality and the practice of equal pay for work of equal value (3.2.4.); building and supporting business and trade associations, especially those with predominantly women members (3.2.6.); eliminating structural barriers faced by women in setting up businesses (3.2.8.); developing a comprehensive microfinance sector strategy with clear regulatory arrangements, including a tiered system that serves different objectives and is cognizant of the barriers for women and ethnic groups (3.5.3.).

Recently, ILO has done Myanmar National Assessment of Women’s Entrepreneurship Development to identify deficiencies in the condition that affect the emergence of women entrepreneur. The report expressed that woman may face more challenges in growing their micro enterprise.

Key challenges are **traditional gender norms** concerning women role in society, **lack of respect** for women as entrepreneur, **limited access to resources** (finance, ICT, information), limited family support, **work life balance**, low awareness related with rights, procedure and opportunities, few efforts to link women entrepreneurs to supply chain and limited gender sensitive services.

The assessment also identified that the greatest start up challenges for women entrepreneur is access to finance. There is no evidence of specific efforts to ensure that women are informed about the “what and how of business registration or license procedures. Women entrepreneurs are particularly disadvantaged in terms of meeting the collateral requirements for bank loans. Moreover, **lack of awareness on business development support services and training opportunities** is a challenge for women. It was found that business development support services providers have limited efforts to make gender sensitive approach. Assessment affirms that some NGOs are highly committed in providing BDS services to women entrepreneur but their coverage is not country wide. Women entrepreneurs find it difficult to access information on wider markets.

## 1.2 GERES REACH Project

GERES launched the SCALE project in Myanmar in 2014 putting in place market-based dissemination mechanism for fuel efficient cooking stoves with the objectives of ICS sector development and scale up the production, supply and promotion of improved cook stoves, stimulating domestic demand for ICS and fostering a policy environment that is supportive of positive climate change and energy action. In 2016, SCALE project conducted baseline gender assessment.

Currently, GERES is implementing REACH project (Rural Energy Access for Communities and Households) which aims to create a distribution network of sustainable energy solutions in remote villages of Dry Zone in Myanmar through a market-based approach. A special focus of the program is given to female entrepreneurs. At the time of the study, a network of community-based female entrepreneurs is distributing improved cookstoves, solar lamps and solar home systems.

It is not required for women entrepreneurs to deposit any initial investment for commencing the business of selling energy efficient products. GERES made temporary payment for the cost of the products and supplied the entrepreneurs with these products. After selling these, women entrepreneurs are required to repay back the principal to the project.

To ensure smooth implementation, GERES partnered with Thazi Network and Pollinate group to undertake a number of activities including village selection, advising entrepreneurs' recruitment, assessing entrepreneur's training needs, refining training materials and delivering training to entrepreneurs and GERES staffs. Pollinate group recommended GERES to launch solar products through informed decision process. Pollinate group shared training materials and manuals and delivered trainings on business model canvas and sales and marketing (to entrepreneurs and GERES staff), cash management and time management (to GERES staff) and training of trainers to support entrepreneur (to GERES staff).

The project seeks to contribute to the achievement of the following sustainable development goals (SDGs) through the project:

- SDG 1: poverty reduction through improved livelihoods and decrease in household costs.
- SDG 5: promotion of women entrepreneurship in rural communities.
- SDG 7: fostering of clean energy / energy efficient products.
- SDG 13: reduction in CO2 emissions through usage of energy efficient products (ICS)

### 1.3 Selection of stove distributors

The project received 69 applications from potential distributors. 19 applications were recruited 2 are male. The detailed list at the time of primary recruitment is as shown in below.

Sr	Name of Women Entrepreneur	Village	Age	Gender
1	Khin Soe Shwe	Mone Pin Sone	32	Female
2	Myint Myint Maw	Hta Naung Kan	46	Female
3	Myo Min Oo	Ma Gyi Yoe	21	Male
4	Min Lwin	Maung Ma Sel	22	Male
5	Daw Myint Myit Win	Thazi	36	Female
6	Thida Hlaing	Than Taw	35	Female
7	Thae Su	Sin Taung	23	Female
8	Ma Htay Tin	Lay Thar Kone	45	Female
9	Su Paye Naing	Kyat Sa Khan	19	Female
10	War War Soe	Mone Pin Sone	40	Female
11	Ma Hla Hla Myint	Ma Gyi Yoe	34	Female
12	Ma Lae Lae	Tha Min Zar Kone	36	Female
13	Thein Thein Htwe	Ohne Shit Kone	20	Female
14	Aye Aye Myint	Ma Ywel	29	Female
15	Khin Zarni Myo	Sel Gyi	31	Female
16	Htay Htay Lwin	Thone Pet Lel	42	Female
17	Khin Nan or Nan Kyuu	Tha Nat Kan	37	Female
18	Moe Myaing	Ahlel Kan	32	Female
19	Tin Tin Nwe	Maung Ma Sel	37	Female

One female entrepreneur and two male entrepreneurs resigned. Currently, 16 entrepreneurs are working.

## 2 Objective and Scope of the Study

- To better understand challenges and difficulties faced by women entrepreneurs in doing business
- To learn best practices of similar projects in other organizations
- To provide gender responsive recommendation to GERES for upcoming recruitment process considering possible barriers of women and of most vulnerable women,
- To provide action plan to support women entrepreneurs (distributors of products) and ensure sustainability of their business, by fighting against barriers to women entrepreneurship,
- To contribute to Myanmar GERES gender strategy

## 3 Methodology

The study was conducted in two different phases. The first phase involved conducting quantitative interviews with all the sixteen entrepreneurs involved in the program. The quantitative interviews were conducted by GERES staff and analysed by the consulting team.

After analysis of findings from the first round of interviews, a second round of in-depth interview was conducted with GERES staff, NGOs and five entrepreneurs. The aim of the interviews was to attain further insight on the preliminary findings.

As a third step, to corroborate findings, a two-day workshop was conducted (first day with GERES team and second with the entrepreneurs). Participatory tools were used to encourage entrepreneurs and GERES staff and entrepreneurs to brainstorm and express their thoughts, discuss findings and provide recommendations.

### 3.1 Study Limitations

Due to unforeseen circumstances, there were few limitations to the study:

- The consultant could not travel to the village to meet the entrepreneurs and other stakeholders in person during the first part of the study due to Covid-19 restrictions and unstable political situation, making it challenging for the consultant to make respondents (entrepreneurs) feel comfortable.
- The body language of the respondents could not be easily interpreted through remote interviews and the consultant was not able to observe the daily routines and the challenges faced by women

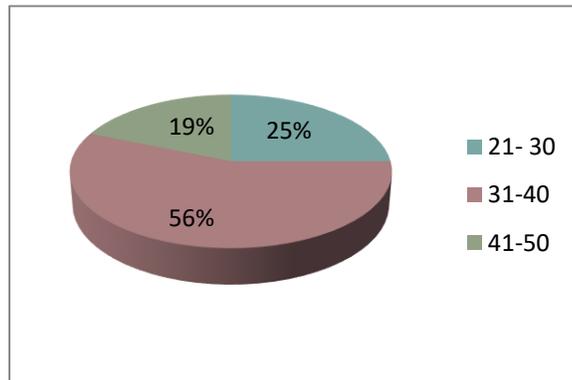
- The study was conducted during unpredictable political and health situations, with many uncertainties. With the project being implemented during the times of a pandemic and a coup, the real situation on the ground under normal circumstances could not be analysed.

## 4 Quantitative survey results

### 4.1 Demographics

All the sixteen entrepreneurs interviewed were female and the entrepreneurs are from sixteen different villages in Thazi Township. A quarter of the entrepreneurs are between 21 and 30, the majority (56%) of the entrepreneurs are between 31 and 40 and approximately 19% of the women are between the age of 41-50.

Figure 1: Age range of entrepreneurs



**Marital Status:** Among the selected entrepreneurs, ten are married and have children. Six entrepreneurs are single.

**Dependents :** Whatever their marital status, every entrepreneurs mentioned dependent persons in their households from 3 to 8 persons, the median number being 4,5. They are in charge of at least contribute to their care.

**Education:** Out of 16 entrepreneurs, six have completed primary education, seven entrepreneurs have completed secondary education and 2 have completed high school. Only one entrepreneur has university level education.

Figure 2: Marital status

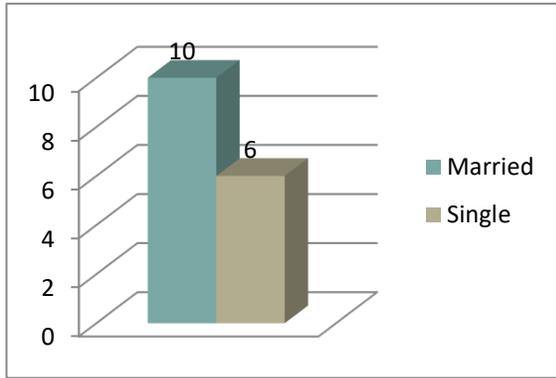
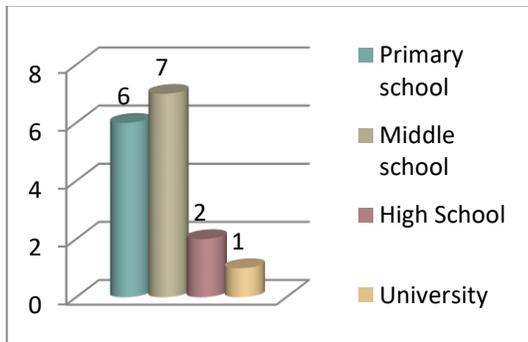


Figure 3: Educational Status



## 4.2 Economic Activities

All of the entrepreneurs interviewed already have other sources of income or income generating activities prior to being recruited as a sales person by GERES indicating two characteristics:

1. Women in the villages are already in the labor force and
2. The entrepreneurs recruited are somewhat experienced.

Since farming generally requires a few months of work during sowing and harvesting, most entrepreneurs are engaged in more than one economic activity, further exhibiting their willingness to work given that the economic activity is profitable.

Income generating activities considered as “Major” occupation by entrepreneurs are Agriculture (5 respondents), mobile phone shop (2 respondents), hair trading (4 respondents), sales of consumer products through Facebook (1 respondent) and trading (4 respondent).

Economic activities parallel to major occupation are Agriculture (7 respondents), Hair trading (5 respondents), trading (5 respondents), farm labour (1 respondent), Charcoal making (1 respondent), Agrochemical shop (1 respondent), traditional snack seller (1 respondent), crop wholesaler (1 respondent) and the remaining one person depend on remittance of her family member from abroad.

In general, 12 entrepreneurs are involved in agriculture either as their main or secondary economic activity and similarly, nine entrepreneurs (56%) are involved in hair trading. Approximately five entrepreneurs are also directly involved in sales related business such as selling mobile phones, consumer products, snacks or agricultural products.

Figure 4: Major Occupation

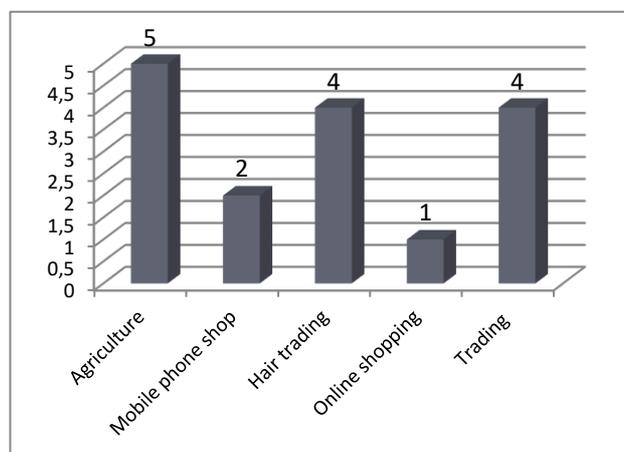
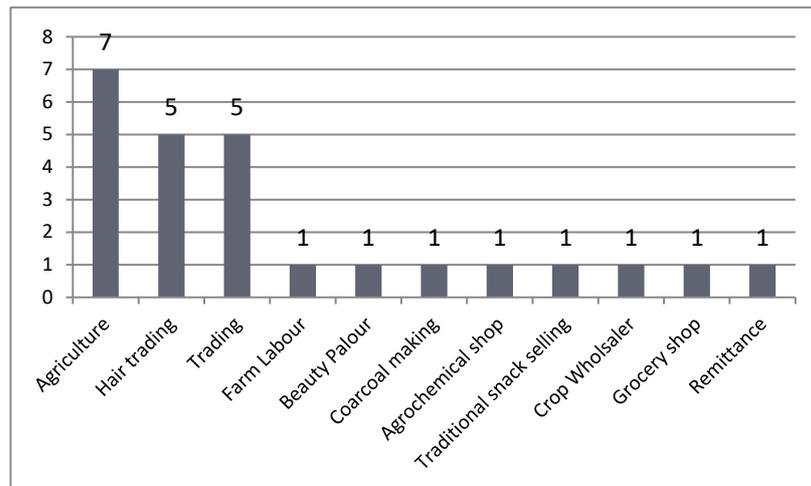


Figure 5: Parallel Economic activities



## 4.3 Income

### 4.3.1 Time Spent on Selling Energy Related Products

When field survey was conducted to estimate the number of hours spent per day on selling energy products, the entrepreneurs had not started selling electrical appliances and therefore the responses are solely for selling stoves and solar products.

12 out of 16 entrepreneurs spent less than 5 hours per week in selling energy products. One spent 8 hours per week. 2 persons spent within 25-35 hours per week and another one person spent more than 45 hours per week.

In other words, the majority (75%) of the entrepreneurs spend less than an hour a day on the business. Rather than spending a few hours each day on selling, most entrepreneurs dedicate a day or two to selling because it often requires visiting villages or the homes of people for marketing and sales of the products.

Yet, 15 (94%) entrepreneurs expressed that time spent is enough for their work and only one mentioned that it is not enough.

Figure 6: Time spent per week

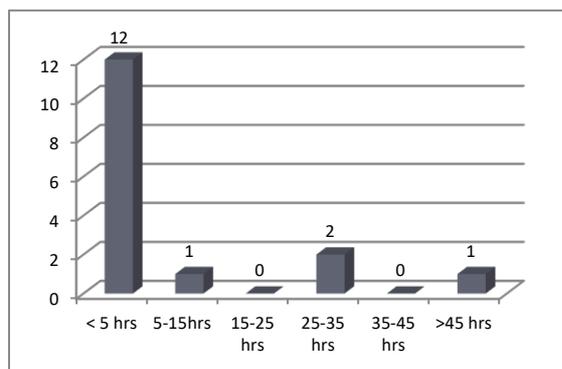
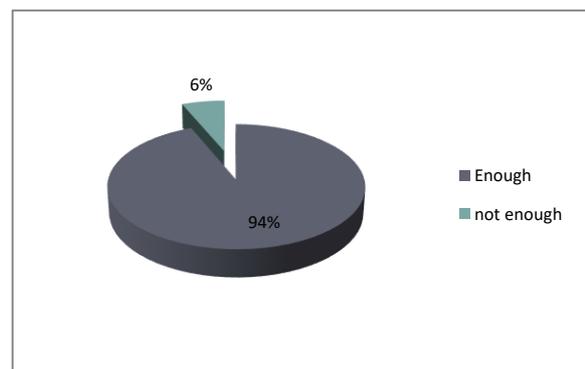


Figure 7: Enough time spent



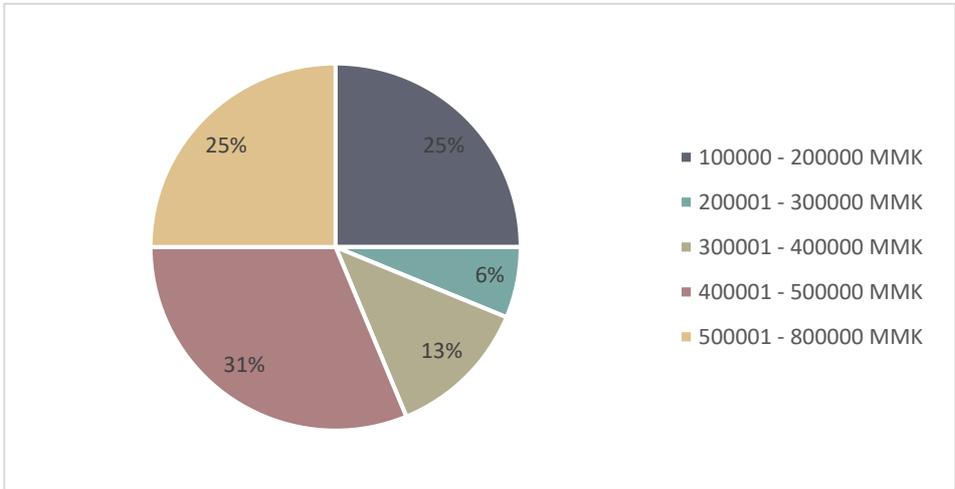
### 4.3.2 Income from other activities

Entrepreneurs were asked to estimate monthly average income earned from their different economic activities (major and minor).

The lowest earning entrepreneur earns 100,000 MMK per month (60 Euros) while the highest earning entrepreneur earns approximately 750,000 MMK per month (450 Euros). The mean income is however approximately 429,000 MMK or 236 Euros.

Specifically, the majority (31%) of the entrepreneurs earn between 400,001-500,000 MMK, 25% earn between 500,001 – 800,000 MMK and another 25% earn between 100,000-200,000 MMK. The remaining 19% of the entrepreneurs earn between 200 001 – 400 000 MMK.

Figure 8: Average monthly income



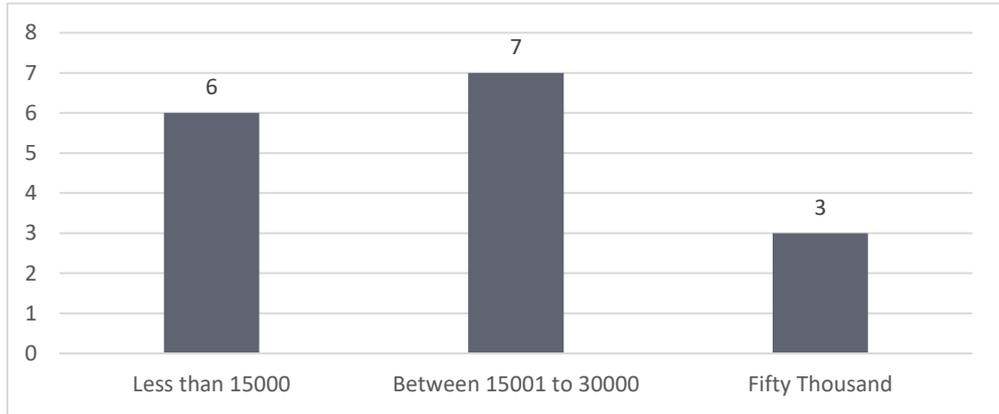
### 4.3.3 Income from Selling Stoves and Solar Products

When asked to estimate the income received from selling sustainable energy products (solar and stove), the lowest earning entrepreneur makes approximately 3000 MMK per month (1.79 Euros) and the highest earning entrepreneur makes approximately 50,000 MMK (30 Euros). The mean income is 24,437 MMK.

In particular, six entrepreneurs earned less than 15,000 MMK per month (9 Euros), seven entrepreneurs earn between 15,001 to 30,000 MMK per month (9 – 18 Euros) and 3 entrepreneurs earn approximately 50,000 MMK per month (30 Euros).

The income received from selling stoves and solar products is almost insignificant for some entrepreneurs as the sales volume did not rise as much as expected due to several hinderances and unrepresented circumstances further discussed in Section 4.7.

Figure 9: Average monthly income from selling energy related products

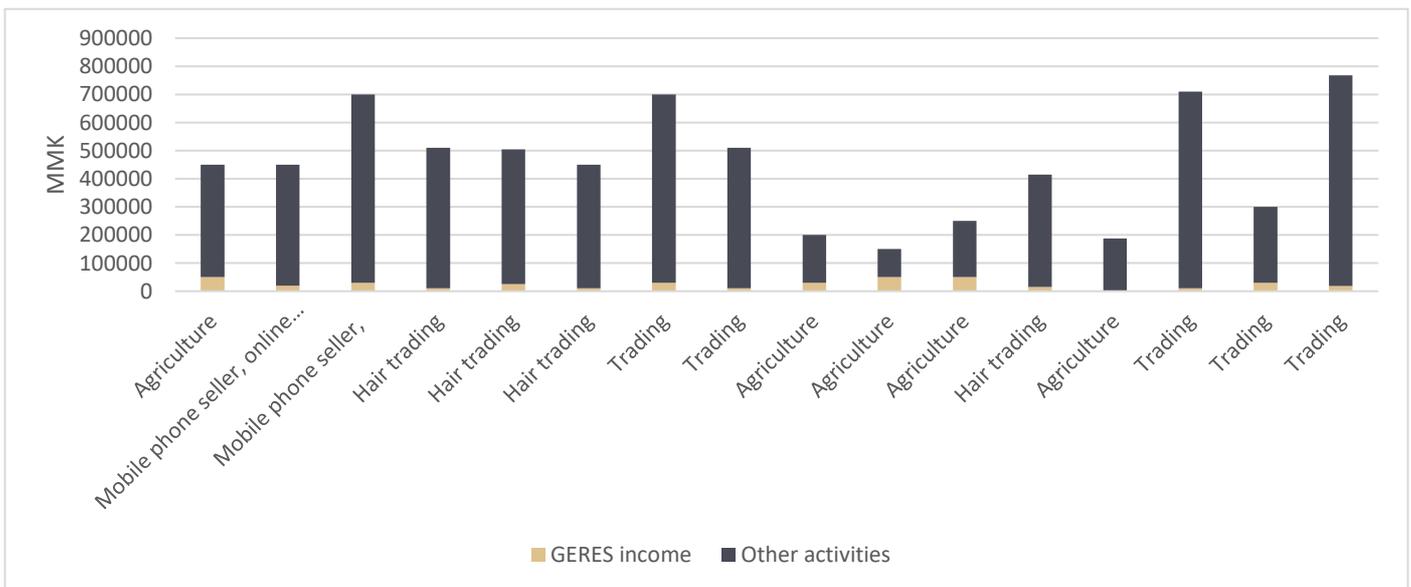


#### 4.3.4 Income Comparison Between Selling Energy Products and Other Businesses

During the period of study, a large difference in income can be seen between income generated from selling energy products and income generated from other activities. The maximum contribution of income from selling energy products to total income is 33% and the minimum contribution is 1.4%. On average, energy sales contribute to 7.6% of the total income. The median contribution however is 4.3%.

The figure below shows the part of the income generated by selling GERES products in the total monthly income of each seller [Their main income source is mentioned]. At this stage of the project this part is very low.

Figure 10: Total income and part of GERES income



#### 4.3.4.1 Hourly Income

Comparing the hourly income from different businesses, the consultant assumes that entrepreneurs work approximately 8 hours a day for other income generating activities. Assuming in the extreme case that they work for 30 days, the lowest earning entrepreneur earns 416 MMK (0.25 Euro) per hour while the highest earning entrepreneur earns 3125 (1.86) MMK per hour. The median income is 1812.5 MMK (1.08 Euro).

When selling energy products, the highest earner earns 3571 MMK per hour while the lowest earner earns 187.5 MMK. The median value is 1187.5 MMK (0.7 Euro).

Table 1: Average Income and Hourly Income Comparison in MMK

	Mean Income	Median Income	Income Per Hour (Mean)	Income Per Hour (Median)
<b>Income from other Economic Activities</b>	429,062	43,500	1,787	1,812
<b>Income from Selling Energy Products</b>	24,437	22,500	1,261	1,187

The disparities between the entrepreneur are very important and could be discussed.

Table 2: Rate hour, detail

Monthly income from GERES products	Number of hour spent per week	Number of hour spent per month (calculated)	Rate hour (calculated)
<b>50000</b>	3,5	14	3 571
<b>20000</b>	5	20	1 000
<b>30000</b>	5	20	1 500
<b>10000</b>	2	8	1 250
<b>25000</b>	4	16	1 563
<b>10000</b>	2	8	1 250
<b>30000</b>	3	12	2 500
<b>10000</b>	8	32	313
<b>30000</b>	40	160	188
<b>50000</b>	40	160	313
<b>50000</b>	56	224	223
<b>15000</b>	2	8	1 875
<b>3000</b>	4	16	188
<b>10000</b>	3	12	833
<b>30000</b>	3	12	2 500
<b>18000</b>	4	16	1 125

There is a high probability the questionnaire was misunderstood by some entrepreneurs. Indeed, for some entrepreneurs, the declared spent time corresponds to a full time job per week, meaning the time declared is for a specific week dedicated to the work for Geres and does not correspond to a mean time per week. Therefore, real time spent to the activity should be reassessed before making any conclusion.

### ***Limitation in the comparison***

It is important to note one big limitation in this comparison that is the unprecedented impact of COVID-19 and Coup on sales of products. In reality, entrepreneurs had been only able to sell well for a month or two in the whole year of 2020 due to travel restrictions, making their sales figure very low, hence income.

With Covid-19, the hair trading business has been widely affected. Selling stoves and electrical products creates an extra income generating activity for the entrepreneurs.

Finally, when conducting the survey to understand the income patterns, the entrepreneurs had not started selling electrical products. [However, when the workshop was conducted, a lot of the issues discussed were focused mainly for electrical appliances].

## **4.4 Motivation of the Entrepreneurs**

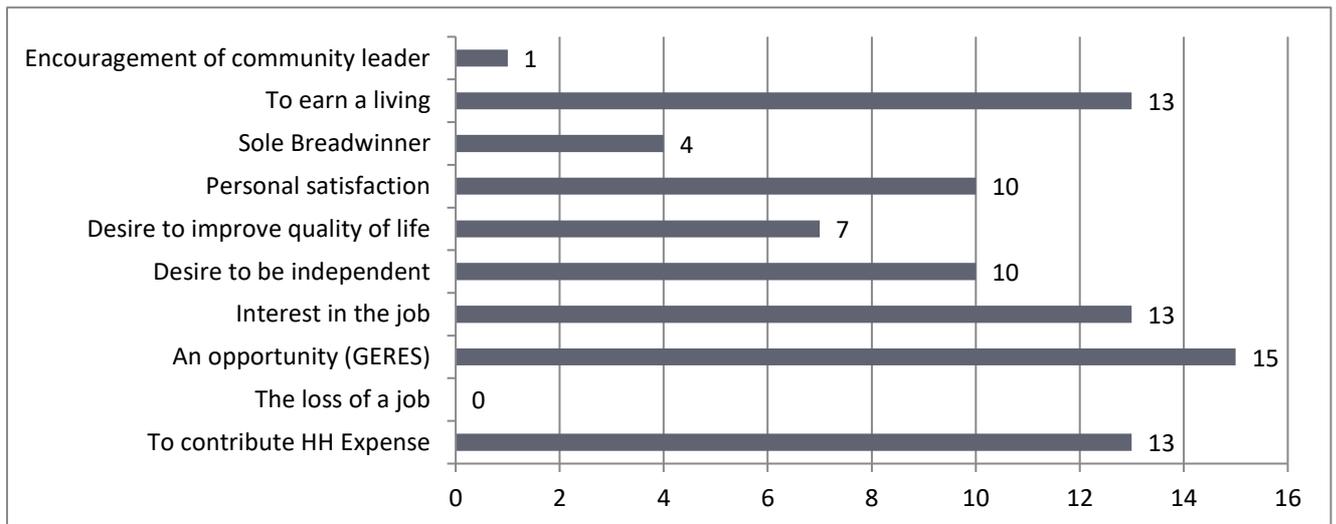
The survey also asked entrepreneurs what their specific motivation were to become a women entrepreneur. Ten options were given for the entrepreneurs to choose from.

The majority (15) mentioned that they wanted to seize the opportunity to be an entrepreneur<sup>1</sup>. Other important factors were to be able to make a living (13), contribute to household expenses (13) and because of interest in the work (13). Many women also expressed that they joined to be independent (10) and for personal satisfaction (10). Four entrepreneurs mentioned that they were sole breadwinners and only one entrepreneur mentioned that the encouragement of community leader was a motivational factor to join.

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<sup>1</sup> seizing the opportunity that was given without thinking much about it.

Figure 11: Motivation for becoming Entrepreneur



## 5 Recruitment Process analysis

### 5.1 The Formal Recruitment Process

Two approaches were identified to recruit potential entrepreneurs in the selected villages :

**Approach 1:** Public event organized to attract potential applicants and interested participants

**Approach 2:** The project team meet with village and social group leaders to identify entrepreneurs with potential.

In both approaches, the entrepreneur’s business experience, skills (book keeping, IT, communication, sales, work organisation) customer knowledge and relationship skills, confidence, proactiveness and willingness were assessed using scores.

### 5.2 Recruitment process assessment

The table below exhibits the profile of the five most successful entrepreneurs. Ma Myint Myint Win is an exceptional case with the highest selling power as she is a mobile seller herself selling similar products. For instance, in addition to the electrical products that she was selling under the project, she was also selling other brands of same products (eg. kettle of another brand) or even different versions (eg. bigger rice cookers), fan, etc. Owning a light three-wheel vehicle, she has the advantage of being able to carry many products and to different remote locations, increasing her sales.

Looking at the other four entrepreneurs it is difficult to comment on one success factor. Some successful entrepreneurs lived in village with high number of households or more potential

customers while others resided in villages with fewer households (Ma Lae Lae and Ma Nan Kyuu). Electrification status could also be a contributing factor for higher sales in stove as the villages in three out of four remaining entrepreneurs did not have electricity at all or until recently. All entrepreneurs in the top five list had previous experience in doing business and two out of five entrepreneurs had low evaluation score of less than 55%. Details of assessment of these two entrepreneurs is included in annexe.

Table 3: Top five sellers

Name of the Entrepreneur	Village Name	No of HHS in their Village	Electrification Status	Sales of stoves	Previous Experience	Evaluation Score
<b>Myint Myint Win</b>	Thazi		2006	628	Mobile Seller	72%
<b>Thida Hlaing</b>	Than Taw	225	Not Yet	377	Experience selling in grocery shop and as mobile seller	47%
<b>Ma Lae Lae</b>	Tha Min Zar Kone	94	2018	368	10 years experience in doing several businesses	78%
<b>Nan Kyuu</b>	Thanatkhan	157	2020 August	292	10 years experience in doing several businesses	81%
<b>Thae Su</b>	Sin Taung	340	Not Yet	222	Product buying experience, did well in test selling	54%

### 5.3 Practical on Ground Solutions implemented by GERES team

Scoring method meant that entrepreneurs with higher scores or more experienced applicants were selected. While exclusion of the most vulnerable women or those who had mainly been involved in housework/family care with fewer experience but high motivation is an important concern with this selection method. The ground team also saw another caveat of this selection process. High performing women were already preoccupied with their livelihood activities and therefore could provide limited time and commitment to a new business with unknown potential.

Therefore, during the second and third phases of recruitment, the team altered the approach and provided opportunities for those with less experience but high intrinsic motivation.

Some practical approaches have already been taken by GERES team to address some challenges faced during the recruitment process are identified below.

**1. Alternating methods depending on the nature of the village:** One cannot choose either Method 1 (public meeting) or Method 2 (a candidate identified by the village leader). The methods should vary depending on many factors such as the current economic activity of women in the village and the willingness of leaders to help in the identification of entrepreneurs. Therefore, in reality both the methods are used as deemed necessary.

In the example given by the project team, first, the team would meet with women leaders - if the village possess strong and helpful women leaders who could help identify with the right candidate, the team could move ahead with Method 1. However, there are also leaders who are less willing to provide support. In such cases where the right candidate could not be identified, the team looks out for events where women usually gather (hair workshops, microfinance groups) and public consultation events are conducted there instead of attempting to mobilize the women in a community space.

This “playing it by the ears” initiative shows the flexibility and the willingness of GERES team to identify, analyse and test different approaches in the recruitment process. Such flexibility is crucial to bringing success.

It is again worth noting that choosing places where already established women work such as hair-workshops to speak to women could target women who are already busy but potentially low intrinsic motivation as they already have a regular income generating activity.

**2. Re-thinking Pitching in Recruitment:** In the early stages of the process, GERES team visited pre-identified villages in Thazi through the support of Thazi Network (as Thazi Network had good relationship with the village administrators). The team explained to the village administrator about the entrepreneurship opportunity which would involve not only selling energy products but also providing technical and maintenance support as needed. Similar explanation was given in a village meeting where all the people in the village were invited. The inclusion of “maintenance support trainings” in the project brought many in the village to think that the work was more suitable for male entrepreneurs and hence most applicants were male.

The team took a different approach and downplayed the need for “maintenance support and trainings” emphasised more on the role of entrepreneurs as sale agents which lead to more women applicants.

While experiment confirms that traditional gender roles and expectations of typical men’s or women’s job is deep-rooted, this could be a good initiative. Trainings and workshops could later make women more capable to provide maintenance and prove that when “taught” everyone could do everything. Stereotypical views would be challenged, which would be a positive approach to potentially change perceptions in the long-run.

**3. Village Selection:** Typically, at the initial stage of recruitment, the GERES team meets the village leader of the potential village and tries to identify the income generating activities of women. In villages where women are involved in hair trading or vegetable farming which provides relatively high income on a regular basis, the willingness of women to do alternative business is low.

While there is a potential to not choose to work in these villages, it is important to also understand that these are the villages in which women have more spending power. Even if the project decides not to work in these villages, such villages could be a potential market for nearby entrepreneurs recruited by the project.

Secondly, village administrators mainly being men can miss out on the core livelihood activities and challenges of women. Women leaders should be consulted at the very early stages.

**4. Recruiting inexperienced entrepreneurs:** Another key factor that had been successful in understanding the willingness and potential of whether or not the potential entrepreneurs have passion for sales and entrepreneurship is through “test selling” programs used to examine the potential of the individual before selecting them to be entrepreneurs. The potential candidates would be given a task to try and sell approximately 5 stoves within a week as part of the final selection process. This allows GERES to understand the level of trust and connection between entrepreneur and the people in the village, their willingness to sell and their ability.

Similarly, it gives time and space for the entrepreneur to re-assess if this activity is suitable for them.

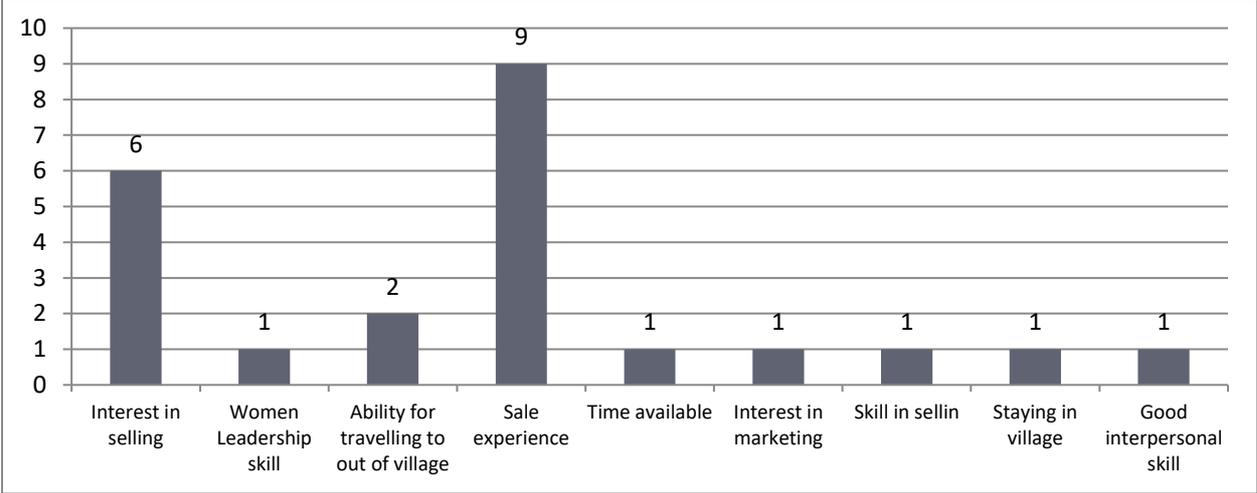
## 5.4 Further suggestions on recruitment by entrepreneurs

When Entrepreneurs were asked for suggestion on the recruitment process, they mentioned that entrepreneurs with the following skills or characteristics should be recruited:

- Sales experience or skill (10 respondents),
- Interest in selling (6 respondents),
- Ability to travel (2 respondents),
- Leadership skill (1 respondent),
- Time availability (1 respondent),
- Interest in marketing (1),
- Good interpersonal skill (1) and
- Village Resident (1)

The following diagram illustrates the responses in more detail.

Figure 12: Entrepreneur’s perception on the skills needed by potential women entrepreneurs



In addition, other important skills were discussed during in-depth interviews with these entrepreneurs.

- **Good existing network and Social Skills:** The women entrepreneur should already be outgoing and know the people in the village and the surrounding area to whom she could rely on for selling the products or in introducing her to other customers.
- **Ability to speak in public and explain well:** It is important for entrepreneur to be confident as a lot of their job would involve speaking to strangers. As electrical products are new for many villages, they should also be able to explain very well about the products. GERES provides training on how to use electrical appliances but only those with patience, interest and willingness will be able to grasp what is taught.
- **Be able to travel:** It would be impossible to make good sales by just selling in the village. Entrepreneurs should be able to travel outside of their village to sell their

products. The entrepreneur should also be independent and be able to ride motorbike. Not being able to ride a motorbike will really limit the movements of the entrepreneur and their success.

- **Be motivated:** The entrepreneurs should not need a constant push for sales. Instead, they should be independent and be willing to sell. Some currently recruited entrepreneurs are in the program because of family or societal pressure to do so. Such entrepreneurs will never be successful.
- **Mobile sellers:** It would be best to target mobile sellers who are selling other products in other villages. Selling electrical products could be an addition to what they are already doing, helping them increase sales and income.

These skills are mainly already addressed by the criterion implemented by GERES, so it is interesting to notice that they are confirmed to be success factors by the women entrepreneur themselves.

Notwithstanding we suggest that these skills should not be considered as a necessary condition to be recruited but skills to enhance with training session/mentoring to ensure success of women entrepreneurs. Indeed, women emphasise capacity building as the first success factor in the chapter below.

## 6 Success Factors in Increasing Sales – Results of qualitative surveys

Successes factors mentioned below are relevant for all products: stove, solar and electrical products.

When questioned about the success factors, entrepreneurs provided the following responses:

- The provision of capacity building training from GERES (10 responses)
- Monthly meetings with fellow entrepreneurs, sharing of experience and providing mutual support and advice (6 responses)
- The provision of support from GERES and Staff (5 responses)
- Door to Door selling method (3 responses)
- Receiving Family Support (3 responses)
- Receiving Positive feedback from Customers (2 responses)
- Having friends (network) on Facebook (1 response)
- Having a good linkage with Thazi Network (1 response)
- Ability to sell using instalments (1 response)
- Having a good product knowledge (1 response)
- Sales promotion (1 response)

Some prominent points mentioned by the Entrepreneurs and GERES staff are further analyzed in detail below.

## 6.1 The provision of capacity building training from GERES

Entrepreneurs expressed the benefits of attending trainings as below

- Ways to approach customers and customer identification
- Identification of customer needs
- Ways to become an entrepreneur
- Gain business mind and marketing skill
- Product knowledge
- Get more friend
- Financial management
- Self-Confidence
- Understand how to use electrical products and explain to new users

Entrepreneurs expressed trainings fulfilled the basic requirement capacity for them. For instance, prior to the trainings, most women did not know how to use the electrical appliances and where reluctant to pitch products to strangers. Other essential skills such as marketing and financial management skills have also ameliorated.

Consultations with entrepreneurs and analysis from interviews with other stakeholders suggest that future Capacity Building Opportunities lies in:

- More trainings on how to use of electrical appliances - as the products are also very new for the entrepreneurs
- Financial literacy and financial management, digital knowledge, book and record keeping and advanced marketing training.
- Digital Marketing and content writing
- Minor repair of electrical products - providing free maintenance service for minor breakdowns could increase sales as customers like such services. In addition, the entrepreneurs could generate extra income from repair electrical products that were not sold by them.

## 6.2 Monthly meetings with fellow entrepreneurs, sharing of experience and providing mutual support and advice

Monthly meetings were conducted at GERES office regularly when there were no travel restrictions due to COVID-19.

15 entrepreneurs shared their experiences in regular meeting. During the meeting, they discussed the following topics:

- How to deal with customer
- Difficulties, problem facing and problem-solving experiences
- Plans for next month
- Business plans
- Marketing ideas and strategy
- Sharing information and experiences
- Customer feedback

The entrepreneurs and GERES staff have also established Facebook group among entrepreneurs. This group was mainly established due to COVID-19 travel restrictions. In the group, the entrepreneurs share their success stories to inspire others and stay in touch about the challenges and struggles faced. Entrepreneurs enjoy contacting each other on the messenger group compared to phone calls because they can instantly share their challenges and all members of the group can respond. Sharing pictures and sales figure seemingly motivates entrepreneurs as well.

Entrepreneur expressed the following benefits due to having Facebook group:

- Information sharing (quick and easy way)
- Closer and in touch with each other
- Strong networking
- Get motivation due to aware of high selling capacity of others
- Stronger friendship
- Receive update information

The in-person meetings are led by business development staff at GERES. During the meeting, the best seller during that month is requested to share her experience on what particular strategy was successful. Entrepreneurs are also given opportunities to brainstorm and share their challenges during these meetings. Then, the whole group brainstorms the best way to overcome this challenge. On some occasions, GERES also pairs up the entrepreneurs and task them with conducting marketing visits to nearby villages to help boost confidence and provide space for sharing experience. For new entrepreneurs, such events could help boost confidence and entrepreneurs could learn from each other.

Entrepreneurs conceded that these meetings have been beneficial in providing practical peer-to-peer support.

### 6.3 The provision of support from GERES and Staff

All aspects of support from GERES team have been particularly helpful for the entrepreneurs including but not limited to:

- Transportation related support when and as needed
- Financial Support (as no pre-buying of electrical/solar products is needed)
- Trainings
- Sales Support (Accompanying the entrepreneurs to sell in new villages)

All five entrepreneurs interviewed believed that the support provided by GERES is enough and they could not additionally think of any other support they need from GERES.

Financial support such as providing investments relays strength and concession to women entrepreneurs in areas where the poor remain trapped in poverty due to the lack of capital available to start a business. Similarly, lack of confidence and knowledge amongst some rural women have been addressed through training program which empowered many women in the rural areas.

#### 6.4 Local Partners

One of the leading success factors in gaining trust easily from entrepreneurs and the people in the village is due to support from Local Partners. In Thazi, GERES works closely with Thazi Network which already has good relationships with village administrators and leaders in all the townships. Hence, village leaders were helpful and played an important role in identifying suitable entrepreneurs.

Thazi Network also accompanied GERES staff in all advocacy meetings with government departments and during awareness raising sessions in the villages. Without such support, the residents of the villages may not trust the products sold by GERES and could think of it as a scam especially when the products are of premium price.

GERES team on the ground understands the significance of this relationship with local partners. When expanding the program in other townships, GERES plans to copy this model by working with microfinance institutions in those areas.

#### 6.5 Ability to recruit entrepreneurs with good network acquaintance

GERES understands the importance of the entrepreneur being someone with good social connections and network. Generally, rural population may have less knowledge about new products that are brought into the market so they rely on people they “trust” to tell them the truth about whether the product is actually of high quality or not.

The “test selling” method of recruitment has also allowed GERES to understand the network of the potential entrepreneur and access the level of trust the community has on the entrepreneur.

## 6.6 Warranty Provision

Although the price of the electrical products sold by the entrepreneurs is high, since warranty is provided, customers are attracted to the products. This is especially true for second-time buyers who have already bought cheaper low-quality products which breakdown easily. This disappointing experience of buyers of low-quality products could be used in the selling pitch.

# 7 Contributing Factors for Failure or Challenges Faced by Entrepreneurs

## 7.1 Particular challenge for stove and solar products

Increasing the sales of these products are rudimental to improving the lives and the health of women. Traditional ways of cooking takes far longer and produces substantial amount of smoke impairing women’s health. Factors that contribute to restricting sales should therefore be highlighted, understood and addressed. Entrepreneurs were also able to share factors that were limiting the success of their business journey when selling **stoves and solar products** which are:

- Villages gaining access to the national grid, decrease in consumer interest and product relevance due to access to electricity (8 responses)
- Time Limitation or weak effort/participation as entrepreneurs are busy with other productive activities (5 responses)
- Transportation related challenges or difficulty to travel (2 responses)
- Luck (1 response)
- Marketing skill (1 response)
- Covid-19 (1 response)
- Weak Organization Skill (1 response) and
- Inability to explain well about the product (1 response)

Some prominent points mentioned by the entrepreneurs and GERES staff are further analysed in detail below.

### 7.1.1 Availably of Electricity

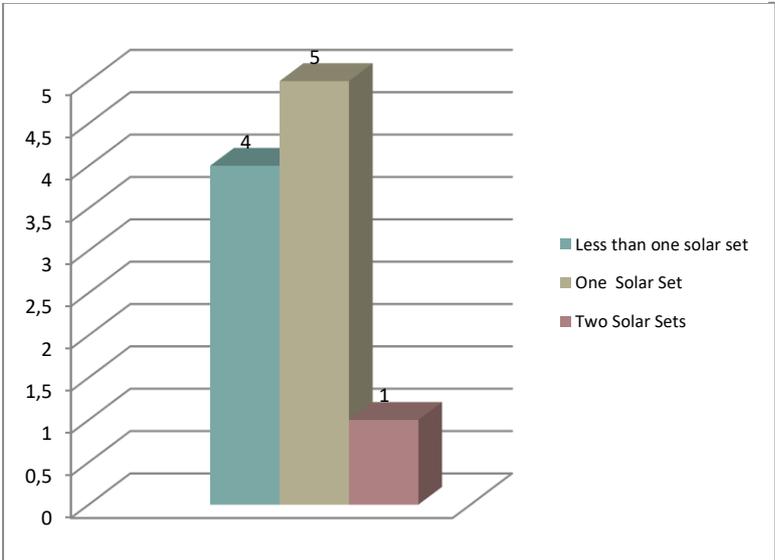
The villages for intervention were pre-selected to make sure that they were remote villages which would probably not receive electricity any time soon. This process was conducted

through consultations with township electricity office, department of rural development and the general administration department. However, most of the villages received electricity within a year of project commencement as they received different funding's from either Global Fund, National Electrical Plan or through Regional Government's budget.

In other words when the majority of the entrepreneurs joined and started selling in June 2019, three villages had already received electricity and by September 2019, four villages had received electricity. Many other villages were also confident that they would be receiving electricity soon. Later, by December 2020, 12 villages out of the 16 villages in which the project is operating has received electricity. This has been identified as a major contributing factor in causing a reduction in the demand for all products and specifically for solar products.

It is therefore not surprising that out of the fourteen entrepreneurs who responded, eleven (78.5%) entrepreneurs sold only one solar product per month on average and two entrepreneurs sold less than one solar product per month. Only one entrepreneur sold two solar products per month. The following pie chart provided below illustrate average monthly sale rate of solar products and stoves.

Figure 13: Average Monthly Sales of Solar Products



The sales of stoves are much higher than the solar product as more houses could afford the stoves. Out of the sixteen entrepreneurs, approximately 44% sell between 0-10 stoves a month, 31% sell between 11-20 stoves, 6% sell between 21-30 stoves, 6% sell between 31-40 stoves and 12.5% sell around 80 stoves a month.

Sales figure peaked in August and it was mainly driven by the sales of stove (97%). Stove sales rose despite the availability of electricity for the follow reasons:

- Households still cooked meat and other dishes using the stove even though they now cook rice using rice cookers,
- These stoves are also affordable (the price is very similar to the products available in the market) and came with warranty, making it more attractive than those available in the market, and
- Households also buy stoves as a backup product for when there is a power-cut. Power-cuts occur for very short time once a week in the villages but during summer time, village residents face longer and more often power cuts.

GERES team however, took the matters in hand in no time. With the availability of electricity, electrical products were sold to the villages.

### 7.1.2 Time Limitation and Presence of other Income Generating Activities

All the sixteen entrepreneurs are involved in more than one economic activity and five entrepreneurs are involved in at least three income generating activities. In addition to these work and responsibilities, fourteen out of sixteen entrepreneurs are also responsible for housework.

For such reasons, five out of sixteen entrepreneurs mentioned that time limitation was a factor leading to fewer sales. This contradicts with the first round of interviews where the entrepreneurs mentioned that the time they spent was enough for their business. However, one needs to analyse what “enough time” means. To boost sales, it is required for the entrepreneurs to be proactive, look for new villages where they could expand and go to these villages for sales pitching. When laid out the steps in detail, entrepreneurs complain that they do not have enough time and that the process requires a lot of resources (eg. petrol costs of keep going to the villages) to do so.

Time limitation means that in the limited amount of time they have, entrepreneurs will try to focus more on income generating activities that provide reasonable and regular income. An example is hair trading activity which many entrepreneurs in the village around Thazi area are involved in. The average monthly income of those involved in hair trading is approximately 470,000MMK while the average monthly income of those involved in agriculture is 247,600 MMK. This income received from hair trading is relatively high income for the village residents in a country where daily minimum wage is 4,800 MMK (approx. 144,000 MMK for 30 days of work). Hair trading is also particularly preferred by women in the village because it does not require going out so much and they could sort the hair at home during their free time while being with their family.

With limited sales volume of the stoves and solar products, the current profit margin has failed to motivate and inspire the entrepreneurs. Data suggests that on average, each entrepreneur only make approximately 17,500 MMK per month and the maximum profit-making entrepreneur only makes approximately 38,500 MMK a month. With the costs of motorbike fuel and the effort required in delivering products to villages, many entrepreneurs think that it may not be worth it.

Table below depicts the average monthly income received by entrepreneurs.

Table 4: Average income

No.	Average Total HH Income	GERES Related Income	Income from other Sources	GERES Related Income in Euros
1	450,000	50,000	400,000	30
2	450,000	20,000	430,000	12
3	700,000	30,000	670,000	18
4	510,000	10,000	500,000	6
5	505,000	25,000	480,000	15
6	450,000	10,000	440,000	6
7	700,000	30,000	670,000	18
8	510,000	10,000	500,000	6
9	200,000	30,000	170,000	18
10	150,000	50,000	100,000	30
11	250,000	50,000	200,000	30
12	415,000	15,000	400,000	9
13	188,000	3,000	185,000	1.8
14	710,000	10,000	700,000	6
15	300,000	30,000	270,000	18
16	768,000	18,000	750,000	10.8

As it could potentially be risky for entrepreneurs who are already earning “good” income from other livelihood activities to move towards selling energy products and spend more time for the activity, more success could be achieved by identifying entrepreneurs who are selling complimentary goods.

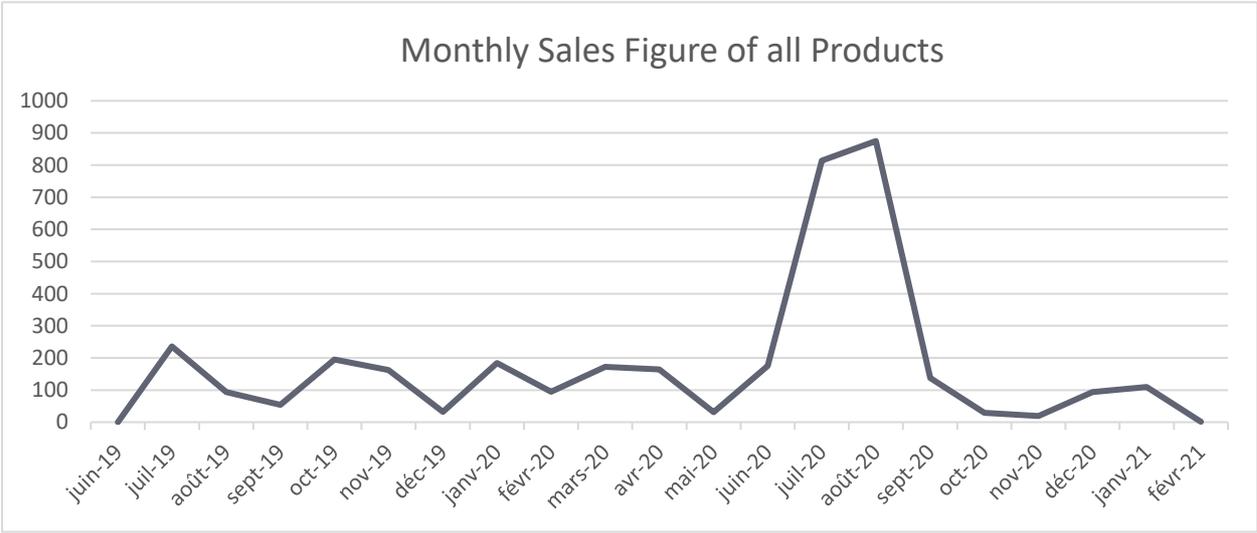
### 7.1.3 COVID-19

The unprecedented impact of the pandemic could not be understated.

**Sales:** In the first phase of the project, GERES team mainly focused on recruitment and provided trainings to the entrepreneurs. Soon after when sales were just about to begin, lockdowns and restrictions started. The entrepreneurs had not had to opportunity to focus on selling until August when some restrictions were eased. When these restrictions were eased in August, sales inevitably surged. Entrepreneurs with GERES staff could tried different methods of selling: door to door selling, selling in the local market and making connections with representatives in other villages.

Figure 16 clearly exhibits this surge in sales in August. Sales plummeted again right after as different parts of the country experience second and third waves of Covid.

Figure 14: Monthly Sales Figure for all products



Closure of physical shops have laid grounds for moving businesses online and payments mobile. Entrepreneurs could potentially explore such platforms to boost sales.

During COVID-19 when travel is restricted, another potential solution is for the entrepreneurs to recruit sub-retailers from other villages.

7.1.4 Transportation related challenges

81% of the entrepreneurs (13 women) stated having transportation problem for carrying products. Out of the 13 who have issues, three face challenges often, five face issues sometimes and the remaining five rarely face any challenges.

Four out of sixteen entrepreneurs also do not ride motorbikes and rely on GERES or family members to provide support regarding transportation.

Figure 15: Experiences of transport problem

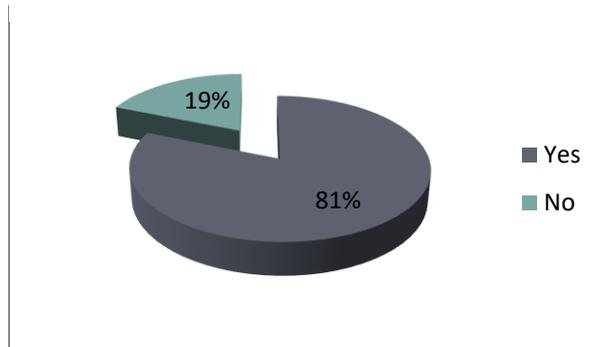
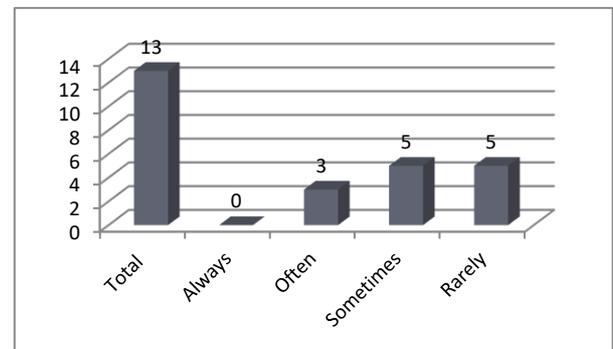


Figure 16: Frequency of experiencing transport problem



Transportation is a particular issue because most of the entrepreneurs work as mobile sellers (14 out of 16) and sell in other villages. As stoves are big and heavy, it is difficult for the entrepreneurs to carry more than one stove at a time. Currently, GERES provides support to the entrepreneurs by reimbursing any incurred costs of taxi or by allowing the use of office car.

A long term and sustainable solution regarding transportation is to be identified. GERES team have suggested that materials could be delivered straight to the villages where the entrepreneurs have sold stoves. The minimum order for free transportation is 50 stoves. If villages are close by (same route), the producer could deliver 25 each to the villages as well.

Transporting heavy products are physically challenging for women more than men especially in rural settings where roads may not be in perfect conditions.

Although the issue of transportation significantly reduced with the sales of electrical products, it is still an issue. Women find it difficult to carry more than two pressure cookers at a time and not being able to show the products during the sales journey is a put-off for some customers. A potential solution is to create a catalogue with pictures and specs of the product which could then be explained and brought to the customer once order is placed.

### 7.1.5 Price and Product Selection

During the first phase, despite the need for solar products in the villages, the sales did not surge because most households already had a solar panel or product in their house and were

not willing to buy a new one. Similarly, customers complain that the rice cookers were significantly smaller than those available in the market and was double the price.

In rural and poor villages, the consumers tend to be more price-sensitive. This could be because:

- Many poor households do not have large sums of money upfront and they often have to compare and make choices when dispersing their money
- They are not aware about the differences in the quality of the products

Therefore, to sell premium products at a premium price, selling on instalment will be key. This way, they can be explained that they do not have to pay that money upfront and these products cost less in the long-run.

This “installment method” of selling has conflicting interests which alone is yet another challenge. Entrepreneurs are often discouraged by these instalment payments as they cannot visualize their profit immediately. Without adding interest rates to these instalment payments, they could end of making a loss due to fuel costs incurred for having to keep going to other villages to collect money and hence, entrepreneurs perceive this business as a short-term initiative.

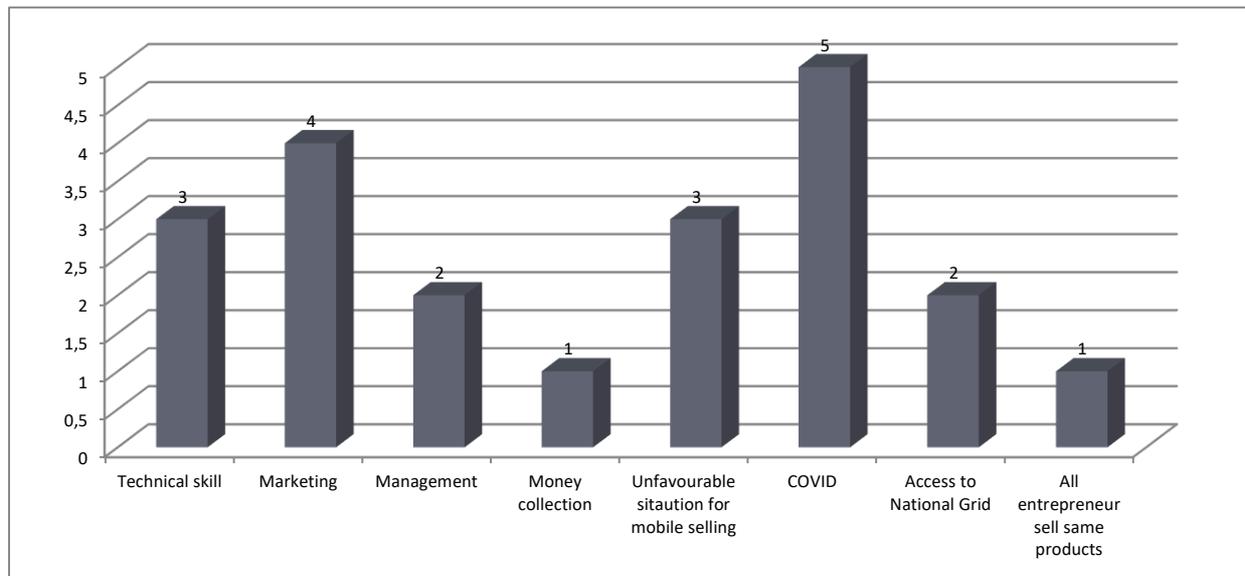
The instalment systems practiced in the rural settings should be closely observed and entrepreneurs should be illustrated clearly how much they are profiting through such schemes.

#### 7.1.6 Other Challenges Faced by entrepreneurs

Some other challenges faced by the entrepreneurs are:

- Inadequate Technical skills, Marketing skills or Management Skills (4 entrepreneurs).
  - Two entrepreneurs in addition mentioned that they had challenge with more than one of these skills.
- As entrepreneurs sell energy products to customers in credit system, repayment collection is a challenge for them. This is specifically expressed by one entrepreneur in particular. Entrepreneurs have to keep going back and forth to collect the money that is paid in instalments.
- One entrepreneur mentioned that since all the entrepreneurs involved in the project are selling the same products, it is also a limiting factor to attract customers.

Figure 17 Difficulties faced by entrepreneurs



## 7.2 Additional challenge just for electrical products

In-depth interviews with five entrepreneurs and sales figures suggest that the sales of electrical products were much higher than the solar products. Profit margin in selling electrical products is also higher than selling stoves, which was the best-selling product in the first phase before electrical products were introduced. Compared to stoves, the products were also much lighter to carry around, solving many hurdles for the entrepreneurs.

However, entrepreneurs still faced some challenges which are exhibited below:

- **Price:** The products sold are still much higher than the electrical products available in the market, forcing customers with limited funds to resort to more affordable alternatives. Products that sell well and easily are good quality products available at a competitive price.

For instance, one seller used to sell electrical products before these products were introduced by GERES. She admits that although she does not have to invest in appliances if she sells GERES products, she still sells her other products because they are cheaper, which increases sales and she higher profit margin from selling these products.

- **Fall in income of consumers:** Travel restrictions during Covid-19 curtailed income of women who were engaged in hair trading business. Secondly, drought over the past year abated agricultural income and curbed spending power of consumers.
- **Rice Cooker – too small:** The rice cooker sold under GERES project is much smaller than that required in the market, limiting sales. In the village, families are bigger and more rice is consumed. Therefore, they prefer bigger rice cookers.

Some entrepreneurs would like to sell other electrical products in addition to those provided by GERES such as all in one pots, Iron, Hair Dryer and fan. Three out of five entrepreneurs interviewed are already selling these products by buying from other channels.

## 8 Challenges and Barriers Specific to Women

Not feeling comfortable to travel alone: For safety and security reasons, women mentioned that they do not feel safe to travel alone to other villages for marketing. This poses a limitation as the women would have to wait for someone else to accompany them whatever they want to go for marketing or selling.

Some women have reported that it has been unsafe for women to travel alone to sell products in other villages after the coup as economic hardships have forced people to unconstitutional acts such as robbery and looting.

Confidence: Some women especially those with no experience did not feel confident to speak to strangers mainly because they had not really stepped out to speak to strangers. Village meetings were normally full of men as mostly household heads (who are mostly men) are just invited to the village meetings. This challenge however was quickly solved as per the entrepreneurs after the trainings given by GERES and due to work experience.

Transportation: As mentioned in the previous section, the challenges of carrying heavy products provides challenges for women entrepreneurs. Four women in the project do not ride motorbikes and some women have to share productive assets with family members, not giving them full flexibility.

Networking: While men generally share information during informal meetings at tea shops etc. women seem to get information in the markets (which normally operates every 5 days and sellers from the area come by). This is also an opportunity for women to acquaint to those from other villages so that they can go and sell in the villages itself.

Most women conceded that they receive information predominantly from their phones (social media/Facebook).

## 9 Strengths and opportunities

### 9.1 Gender specific strengths

All five female respondents randomly selected for second round interviews mentioned that challenges that were traditionally seen to be carried by women are not barriers for the selected entrepreneurs. The recruitment process of GERES maybe potentially selecting women without barriers but generally, the entrepreneurs identified the following strengths:

Housework is not a burden: Some women in the village wake up at 4:30am (during farming season) or at 5:30 (during summer) to do housework such as cooking, cleaning and looking after elderly and children in addition to contributing to income generating activities. Men are mainly in charge of grazing animals and other work that require heavy lifting. However, women argue that they generally have more work than men.

When asked whether this places a particular burden for women and hinders their business activity, all women interviewed said no. A few reasons for this were:

- Because enough support or help was available at home. Parents, siblings or in-laws provide support with household work when the entrepreneurs are away for work.
- They are simply used to doing both business and work and hence, it feels no different
- Entrepreneurs do not have young children that need their close attention so could go out freely as needed

Women are better sellers: Some Women also mentioned that there were no barriers at all because when there is a will, there is a way. As per the entrepreneurs, women hold an advantage in selling because they speak more than men, they are patient and they are very convincing sellers. Men on the other hand just want to make money quickly and sell quickly so they are not very patient sellers.

Access to finances: It was also shared that women usually have better chances to get micro-finance support from local NGOs than men.

### 9.2 Marketing strategies opportunities

Below are marketing strategies which need to be revisited in the future.

Door to door sales: For stove, door to door marketing was proven highly effective. Door to door sales is the most effective first-time round to introduce the products and after that,

customers directly come to the seller whenever they need the products. This is true for both selling inside one's village and selling in other villages. The first door to door trip is important as it helps the entrepreneur make necessary connections in the village. While this particular method is essential during the start of the business, customers visit the entrepreneurs themselves after the introductory trip when they are in need of quality products.

Facebook Marketing: Here, I refer to social media marketing as Facebook marketing because Facebook is synonymous to internet in Myanmar and it is the only platform that is used widely across the country. Some entrepreneurs have tried to upload some pictures of the things they sell on Facebook. They did not receive much orders though as it was not paid content. Digital payments such as wave money are available in the villages or nearby towns which could be used as a payment gateway when goods are sold over Facebook<sup>2</sup>.

Posters: Entrepreneurs have not experimented with posting attractive posters in public areas or in shops that are busy.

Potential Distributors: Some entrepreneurs have tried to partner up with other agents in a "sharing profit" model. Although profit may be low in this model, if volume gets high, entrepreneurs could make good monthly income. This particular method can strength the network of women entrepreneurs and provide opportunity to lead a team of sales representatives.

After sales service: Another important and effective method to attract consumers. After sales service would involve minor repairs and could uplift women entrepreneurs and enhance their role in the society for being able to perform tasks that are more generally envisioned as "male" jobs.

Sales promotion: Sales programs and gift programs were proven to be effective for some entrepreneurs. Again, it is important to monitor the impact of each program through data.

## 10 Workshop Results

As articulated in the methodology section, participatory approach was used to understand the specific barriers faced by women and to disseminate and validate the findings of the study.

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<sup>2</sup> While the initial objective of posting on Facebook was to connect with villagers nearby, later on, selling online outside their villages became attractive in a trial to expand sales.

To provide space for staff to reflect upon the findings and propose potential solutions, the workshop was held separately for the entrepreneurs and the staff.

As a first step, the staff were tasked to brainstorm potential challenges faced by the project, entrepreneurs and the staff themselves. Similarly, entrepreneurs were tasked to jot down specific challenges faced by the entrepreneurs when selling electrical products. As a second step, the attendees were then tasked to identify the root causes of these challenges and potential solutions to these challenges.

Figure 17: GERES staff workshop



Results of the workshop are presented in table 1 and 2 below. It is important to note that both the staff and entrepreneurs could not identify many challenges that were gender specific mainly because the concept of “gender” is very distant for both the staff and the entrepreneurs. Staff had never been trained on gender before or 5-8 years ago, limiting their scope<sup>3</sup>.

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<sup>3</sup> Some of the team members worked with Geres since the previous SCALE project which had a dedicated partner for gender integration (Energia). Gender sessions were organized with the team to help collect information and gender documents were produced. Also, Pollinate Group was selected as partner of REACH project specifically because of the experience building women network of sellers in Nepal. Now it is obviously not sufficient since part of the team has changed and the “old” team members are not able to well recall gender content.

Figure 18: Workshop in Meiktila with the Entrepreneurs



Table 5: Challenges and Action Plan by GERES Staff<sup>4</sup>

No	Problem	Cause	Solution	Action Plan	Responsible Actor
1	Lack of Motivation amongst Entrepreneurs	Staff could not give sufficient time to the entrepreneurs	Roles of staff to be clearly defined and plans on stakeholder engagements to be made	Develop a workplan for staff in coordination with entrepreneurs	GERES and Entrepreneurs
			Help entrepreneurs look for new villages for sales promotion	Create a map/plan for each entrepreneur to expand	GERES and Entrepreneurs
		Staff not able to create activities to motivate the entrepreneurs	Practicing Carrot and Sticks strategy (Give gifts to highest selling entrepreneurs)	Use existing guidelines from previous project to follow up with staff (Similar to providing mentorship trainings - identifying the challenges of each entrepreneur and supporting them.	GERES
			Bring in someone in the business who is doing well to motivate entrepreneurs	Identify and invite mobile sellers to share their stories	GERES
			Connect the entrepreneurs with the suppliers	Get the supplier to come to Thazi and do product promotions (to also build links with suppliers)	GERES
			Connect the entrepreneurs with other entrepreneurs if they are interested in product expansion	Work with entrepreneurs to support them in speaking to suppliers	GERES and Entrepreneurs
			Show videos of successful entrepreneurs to motivate the entrepreneurs	Conduct monthly meetings for: showing motivational videos, inviting guest speakers to speak etc.	GERES and Entrepreneurs

<sup>4</sup> Many items of this action plan were planned even before the study started however could not be materialized due to COVID-19 and the coup.

No	Problem	Cause	Solution	Action Plan	Responsible Actor
			Do Sales Promotion in Groups (wearing uniforms etc.)	Produce promotional materials and involve entrepreneurs in the process	GERES and Entrepreneurs
		Entrepreneurs could not visualize profits in a short period of time	Have a set of sales deadline to collect money and the staff should follow up on getting the money	Work on a plan for speeding up cash collection for entrepreneurs	GERES and Entrepreneurs
			Remind early when their credit limit is at 7L instead of 10L	Reduce debts and check accounts to remind entrepreneurs when limit is coming close	GERES and Entrepreneurs
		Staff could not travel to the entrepreneurs due to COVID and Current Political Situation (Guidelines already exist)	Re-develop relations with Entrepreneurs	Re-use all the guidelines on follow-up, marketing etc. set up under the previous project (selling stoves)	GERES
2	Limited Awareness about Product Quality	Awareness raising and sales activity has been on halt due to: - People generally being busy - Current political situation (change in village leader so cannot seek permission for holding events) - Staff could not go to the field due to COVID/Military Coup	Work with entrepreneurs to identify target group for awareness raising	Mapping of areas/households still not using electrical appliances in the village and outside village	GERES and Entrepreneurs
			Do cooking demonstrations or other demonstrations etc. for these groups	Conduct cooking demonstrations widely	GERES and Entrepreneurs
			Go to new villages through the use of Thazi Network and other existing institutions (CSOs/NGOs/Microfinance Organizations) to improve their sales and conduct awareness. Go to new	Mapping of new villages for expansion, setting areas for each entrepreneur (so that there is no area conflict between entrepreneurs)	GERES and Entrepreneurs

No	Problem	Cause	Solution	Action Plan	Responsible Actor
			villages using the support of Thazi Network.		
3	Reduction in Sales	Covid-19 and Coup	Identify Sub-retailers/sales representatives in times when travel restrictions are high	Make checklists for entrepreneurs as guidance to choose retailers	GERES and Entrepreneurs
			Guide entrepreneurs to look for sub-retailers		
			Create a product manual/catalogue and distribute it to potential sales representatives	Print a catalogue with a variety of items	
		Not able to follow guidelines created by GERES in previous project	Need to guess sales time (Income calendar, when people have money to buy)	Use income calendar of the village to see when sales promotion should be done	GERES and Entrepreneurs
			Monthly brainstorming on sales activities and develop new activities for each month	Monthly staff reflection and suggestion session on sales	GERES
		Not enough staff to support and motivate entrepreneurs	Recruitment of staff	Employ more staff dedicated to mentoring and increasing sales	GERES
Focus on active and well performing entrepreneurs	When staff is limited, focus on supporting stronger or more willing entrepreneurs to increase sales		GERES		
4	Village Administrators	VA is busy, not aware about the project and	Visit the village administrator again and again during recruitment	Building strong relationship with the VA	GERES

No	Problem	Cause	Solution	Action Plan	Responsible Actor
	not being participative during recruitment	does not know about women in the village	Meet the Women leaders and CSOs (Get the contact from VA)	Meet all groups available in the village to look for potential entrepreneurs	GERES
			Attend VA meetings in the GAD office to introduce the project to all VAs in the township	Attend monthly meetings at the GAD office (only once the political situation improves)	GERES
			Identify CSOs who might be interested in being Distributors (Identify the number of CSOs in the village?)	Make a list of CSOs in the village and analyse how their networks can be used to increase sales	GERES
5	Not able to get the right candidate	Recruitment methods were not well suited	Test selling to analyse their skills and commitment	Get entrepreneurs to sell around 10-20 products before choosing them	GERES and Entrepreneurs
			Improve interviewing techniques	Need to probe and have deep interview (second stage interview must be arranged to identify each entrepreneur's challenges)	GERES
			Entrepreneurs helping to recruit other entrepreneurs	The use of existing network of entrepreneurs to recruit more suitable entrepreneurs	GERES and Entrepreneurs
6	Not able to meet the target of recruits	No recruitment officer	If possible, get someone in charge of recruitment	Employ a recruitment officer who could later be a sales person	GERES
		Not able to recruit through VA due to the coup	Identify women leaders and microfinance leaders from CSOs and microfinance groups	Go through other leaders in the village instead of the VA	GERES

No	Problem	Cause	Solution	Action Plan	Responsible Actor
7	Weak Networking skills amongst the female entrepreneurs	Women do not give time to chit-chats or hangout in the market	Create an opportunity for women to network (monthly meetings, trade fairs etc.)	Conduct trade fairs and regular meetings so that women can increase their network	GERES and Entrepreneurs
				Study tours to different townships, meeting and speaking to suppliers	GERES and Entrepreneurs

Table 6 Challenges and Action Plan by Entrepreneurs

No	Issue/Challenge	Cause	Solution	Action Plan	Responsible Actor
1	Low Profit & Sales	Pricey Products/Customers in the village preferring lower priced products	Negotiate Company to lower the price	Look for product alternatives that are more reasonably priced	GERES
			Continue selling products with warranty	Source from more than one supplier	GERES
			Improve Product Variety, Sell products that are cheaper	Support Entrepreneurs with conducting sales and promotion events	GERES
			Conducting Sales Promotions & Giving Gifts		
		Vinyl and Flyers not printed on time	Printing Vinyl for marketing	Print Vinyl and provide information on where to print them to entrepreneurs	GERES
		Hard to recruit sub-retailers as it could reduce profits	Work with GERES office to recruit sub retailers	Increase social network and attend social events	Entrepreneur
		Not many sub-retailers interested to sign up for partnership due to insignificant profit		Provision of guideline/checklist for recruiting sub-retailers	GERES
Having few friends and connections to recruit sub-retailers	Interview/Choose/Test potential sub-retailer	Entrepreneur			

		Difficult to build mutual trust	Learn to choose and link with trustworthy individuals		
		Sales affected by COVID-19 (not able to travel)	Recruit sub retailers		
			Increase sales and marketing during periods where farmers make the most money	Set timelines and targets to host sales events	GERES and Entrepreneurs
2	Not meeting Customer's needs	Larger rice cooker wanted	Request bigger rice cooker from the company		
		Few Variety of Products offered (e.g no soup drinking pot)	Source more products from the company		
3	Financial Constraint	Insufficient Capital	Taking out loans from the village microfinance groups/banks in the area	Support Entrepreneurs who are interested in getting loans get in touch with microfinance organizations	GERES and Entrepreneurs
			Returning old products to GERES and taking new products		
		Selling on Credit	Collect debts owed by the customers every five/ten days and give back to GERES in time		

			Selling other products/providing repair services when collecting money to make up for the time & petrol used	1. Support in connecting with other suppliers 2. Provide training on repairing electrical products	GERES and Entrepreneurs
4	Transportation of Products	Lack of Vehicle	Request family support for transportation		
			Hire motorbike and take a company with you		
			Produce catalogs/flyers and share it with friends/distributors so that all goods do not need to be carried when going out for marketing	Produce catalogs and Flyers for Entrepreneurs and show them where to conduct the printing, how much it costs (for sustainability)	Entrepreneurs
			Rely and connect more with distributors/sub retailers		
			Use Mobile Groceries Trucks to transport products from villages		
5	Not enough space to store products	Narrow Space for Storage	To look for a solution: larger space (eg. Cupboard)		
		Rodents damaging electrical appliances			
6	Having many competitors	Competitors selling on installments	Installment periods should be longer	Learn how other sellers sell on installment (price differences)	GERES and Entrepreneurs

			To learn how other sellers offer products on installments (systems in place for selling on installments)		
7	Difficult to build trust	Other competitors had engaged in fraud	Look for sub retailers who are from the village	inc. in action above	
			Wear company T-Shirts to create impression	Produce T-shirts and other marketing materials for Entrepreneurs	GERES and Entrepreneurs
			Distribute Flyers		

**NB:** It was difficult to stir the challenges towards gender specific ones as women entrepreneurs feel that they do not meet gender specific barriers. During the workshop, the concerns of women were beyond gender issues as they had been doing businesses for a long time. Again, this could go back to the selection bias resulting from our recruitment process (women with experience were the profiles selected).

## 11 Lessons Drawn from Similar Project

### 11.1 Svati Bhogle – Gender Specialist previously for GERES project

1. **Use existing market networks:** Rather than employing new sellers, it would be best to use existing market network such as local stove selling shops in the market through which the village residents usually buy. Individual entrepreneurs selling in their villages could limit the market potential and demotivate the sellers due to decreased demand as people normally just shop in the nearest town/market.

There could be existing stove sellers/distributors in the market who GERES could connect with. If sales increase, more women from all works of lives would benefit from better stoves.

2. **Persuade existing local distributors:** Local distributors may not want to sell A1 San Pya cooking stoves because they are long lasting and hence, sales could be limited due to fewer replacements. To increase sales, the team will have to try and connect with distributors to sell more of these A1 San Pya stoves.

3. **Differences in the way business is conducted by men and women.** The way the markets work, men seem to have more opportunity to do networking. For instance, women would normally go the market, sell and go back home to do their household duties while men linger in the markets, speak to other people and create their own network. This gives an opportunity for men to receive updated market information as well.

4. **Servicing could be important.** When selling electrical appliances, if the sellers could provide after sales servicing, the product could be more popular.

5. **Sellers should not only sell stoves or electrical products:** Sellers should not be selling just these stoves or electrical products but have them as a one of the products they sell in their regular shop so that people 'see' and know that when they need these products, they can buy them easily in a shop.

6. **Create Posters:** Posters are very useful way of marketing in the village. Putting up posters in the shop of the entrepreneur where she sells other things or somewhere in the Village would be a good way to do marketing.

## 11.2 World Vision

**1. Price is an important factor – connect with carbon credit market.** In reality on the ground, people are extremely price sensitive. Even if the quality of the product maybe high, when the price is a lot higher compared to the market price of a similar product, people are less willing to buy the product. One way to fight this problem could be through trading to *carbon credits*. If using these energy saving products could give them carbon credit, the price of the product could go down, attracting more customers. With the current price, it might be very difficult to sell the product.

**2. Selling on installments.** There is a trade off in selling on installments – sellers feel discouraged as they don't see the money and they don't get to hold a profit in their hands. However, since their customers are living hand to mouth, they prefer to buy it on installments. Therefore, if the buyers prefer to buy on installments, there should be a different price which takes into account interest for installment payments.

**3. Basic salary should be given to women entrepreneurs to ensure sustainability.** A small basic salary should be provided to the women entrepreneurs to encourage them. In addition, they should be given commission for each product they sell. This could be a potential anchor for retaining entrepreneurs and potentially incentivize entrepreneurs to excel. Otherwise, with profit alone it might be difficult for entrepreneurs to strive.

**4. Good after sales service is essential.** More customers could be gained if the entrepreneurs could provide after sales service for the electrical products. The women should be trained in basic mechanical skills but for bigger problems, the entrepreneurs should be connected with a professional mechanic in the area for referral.

**5. Recruitment:** The entrepreneurs recruited should have a good social network in the village and have influence over people. Women normally working in microfinance groups etc. are generally confident and could be a good candidate.

**6. Sustainability:** The business model could not be like a typical business model because the price of the products are a lot higher than typical products available in the market. For the business to last, entrepreneurs should be able to implement very good marketing strategies and be able to benefit from carbon credits which could help bring the prices down.

**7. Marking areas of sales:** If the entrepreneurs are looking to sell in other villages, nearby entrepreneurs should have their own areas/territory of sales to avoid any potential conflict.

## 12 Recommendations

The recommendations should be taken being mindful that GERES and the entrepreneurs are working under unique and evolving situation of Covid-19 and the military coup. Therefore, all strategies should be carefully tested, monitored and adjusted as necessary during implementation

### 12.1 Synthesis of barriers and Opportunities

Opportunities
Travel restrictions resulting from spread of Covid-19 and later political turmoil seized income of women in other essential businesses such as hair trading, inspiring women to focus on GERES related business.
Diversification of products to electrical appliances opened up many doors of opportunities for women entrepreneurs. Some women are expanding their product variety by introducing complimentary goods with their own investments to improve sales.
Repairing electrical products as an after sales service could not only improve sales but provide extra opportunity for entrepreneurs to earn income form repairing electrical products of non-customers.
Networking opportunities and monthly meetings amongst entrepreneurs
Availability of local partners in provision of support during the recruitment process
Availability of support at home for taking care of children or doing housework
Barriers
Some entrepreneurs do not feel comfortable to keep travelling/be mobile sellers, alone. Most women entrepreneurs feel the need for an accompany for security purposes when going out for sale in slightly distant villages.
Some women do not feel comfortable speaking to strangers (especially men), limiting their network. This is a result of weak participation of women in village meetings.
Women regard their intrinsic duties as caretakers and therefore are focused on selling and going back home rather than lingering around in the market to speak to different actors again limiting their network.
Covid-19 Pandemic and the Military Coup coupled with bad harvest reduced the spending power of customers, limiting sales.
Price of the products sold are higher than the substitutes available in the local market

## 12.2 Recommendations to increase sales

### 12.2.1 Sell on Instalments but price them differently

There are clear tradeoffs and conflicting interests between customers and entrepreneurs regarding selling on instalments and requiring to give one-off payments. High quality products sold by the entrepreneurs are generally more expensive than its substitutes in the market without taking into account-maintained costs. However, looking into durability and the cost of maintained, these products could be affordable. Living hand to mouth, the village population with financial limitations seek to solve problems they face with the limited resources they have, inclining them to choose low-priced substitute products. Instalment payments are thus crucial in attracting such customers.

Entrepreneurs on the other hand are not in favour of instalment payments as they face many challenges in collecting the payments over time (inc. costs of fuel, time commitment etc.) and because their money is shattered into pieces while they have to buy products with lump-sum payments.

In the interest of both parties, it is recommended **to price products differently for instalment and non-instalment payments** to both motivate the entrepreneurs and ensure that the poor can still afford good quality products. Interest rates should be added to the cost depending on the length of instalment.

Selling on instalments will embrace vulnerable women who could be potentially left out from energy saving cooking items that is crucial to improving health and ease the lives of women.

### 12.2.2 Move towards online sales

With quality electrical products being long-lived, the entrepreneurs will need to look beyond selling in their village area or town to ensure constant demand for such products. Entrepreneurs should look out for ways in which they could connect with a pool of consumers willing to consume their products. One way to do this is to tap into the virtual world.

Physical markets being closed during Covid-19, many product markets are going virtual. As per the chair of e-commerce association Myanmar, e-commerce sales during the pandemic triggered an increase in both consumers and suppliers. Although Myanmar's economy run on a cash-based system during the pre-pandemic era, the use of electronic payment systems escalated during the pandemic<sup>5</sup>.

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<sup>5</sup> Online sales boom amid Covid-19: E-commerce body, Myanmar Times, November 2020

The entrepreneurs should also grasp this opportunity and look into selling to all customers nationwide through social media platforms like Facebook where the entrepreneurs could run paid advertisements to attract consumers.

Trainings and support from GERES regarding this would be instrumental.

Sales on social media would further strength the networks of women entrepreneurs and expand their horizon.

*Feasibility:* Again, all the recommendations should be tested and analyzed. Some women entrepreneurs are already trying to sell on Facebook by uploading pictures on their profiles although it was not of much success mainly because they are not using “paid marketing methods”. Paid marketing should be tested.

Most villages have wave money agents which people use to transfer money for buying products online. Other platforms such as Kpay can also be used for such transfers as internet is available in the area and all women use smart phones.

Selling online also requires good transport services which can be used to send products. Some villages also have this connection.

### 12.2.3 Test and monitor what marketing strategies work the most

The business development officer and the M&E specialist should work together to monitor which marketing strategies work the most and work towards creatin indicators to constantly analyze sales figures. All future marketing strategies should be also substantiated by data.

### 12.2.4 Compile data and strategically expand market

GERES should have a clear expansion plan or business strategy for each entrepreneur so that the market potential is realized and the entrepreneur has a clear vision of her entrepreneurship journey. The team should resort to existing demographic data available for this including:

- the village population (market potential)
- the type of income generating activity the village is involved in and (price sensitivity)
- the types of products that are already available in the village (product potential/market)

### 12.2.5 Experiment with posters

Designing illustrative and attractive posters that can be posted almost anywhere in the target area could be a successful marketing strategy. Posters can be in popular places like village halls, tea shops (sponsored) and grocery stores.

Posters should be simple, clear and illustrative with few letters. Posters should also include phone numbers of the entrepreneurs.

#### 12.2.6 Identify potential distributors

Distributors with good social connection could help increase sales. Although profit per item may subside, excess income could be pocketed as sales ameliorate

### 12.3 Recommendations to promote suitability

#### 12.3.1 Introduce mentoring programs for entrepreneurs

According to small business administration in the US, 70% of mentored business survive longer than five years while on average, 50% of new businesses do not make it past five years.

Mentorship is essential for entrepreneurs to gain insights on the business, relish network and provide realistic navigation.

Mentors can help set milestones, map out villages with potential for marketing purposes, provide motivation and potentially help with investments too.

A mentorship program for the rural women entrepreneurs will therefore be rudimentary for the survival of their businesses. It is however, important that the mentors with current business experience are recruited locally and possibly training on providing mentorship. The mentor would ideally work part-time providing approximately 5/4 days a month to support different entrepreneurs.

Women mentors potentially could provide better support as they understand the constraints and sentiments of fellow women. Women mentors will be inspirational for the entrepreneurs, exhibiting that being a woman does not curb success.

#### 12.3.2 Sell more than one product

As consumers are selling durable goods in a small market, it is likely that the sales will not be very high. Therefore, it is important for the entrepreneur to sell other products (that are not direct substitutes) to ensure sales are high and to promote sustainability. For instance, selling essential spare parts for electrical products such as wires or selling other essential equipment such as fans, irons, hairdryers, light bulbs etc.

### 12.3.3 Continue Regular Meetings

Regular meetings (bimonthly/quarterly) are key for sustainability as it connects and builds the relationships between the entrepreneurs. This gives a platform for women entrepreneurs to express their concerns to each other, provide solutions, suggestions and even support.

The meetings can later be transformed to a network of women entrepreneurs where they share information about the market and products. Such initiatives could motivate entrepreneurs and strive them to do better.

High performers could influence weak candidates, bringing them all up to another level and further motivating them. GERES should make sure that there is a platform for this and that sellers that are not doing very well are motivated instead of discouraged.

## 12.4 Recommendations on recruitment process

### 12.4.1 Recruitment process should be flexible

The method of recruitment process should vary depending on:

- the type of income generating activity women in the village do,
- existence of women networks or groups and
- the willingness of village leaders to cooperate.

It is important to note that recruiting at places where women already work could potentially have trade-offs. Selecting women who are already occupied and have stable income generating activity could make them less willing to commit to sell energy products. For those who already have a busy schedule, it might be difficult for them to find time to travel and experiment different marketing strategies.

On the other hand, having another income generating activity (eg. Village shop) could allow the entrepreneurs to sell electrical products or stoves without having to go door to door. When residents of the village visit the store of the entrepreneur, flyers could be handed out and features of electrical products could be explained while selling other things.

Thus, one potential strategy that could be used when recruiting already experienced women is to look for women entrepreneurs whose income generating activities can be complementary. For instance, if they are already selling other consumer goods as a mobile seller, selling extra products will not be a hassle for them and they could utilize.

#### 12.4.2 Make “test selling” an integral part of the recruitment program

Entrepreneurs have already highlighted key “characteristics” of a successful entrepreneur as someone with:

- The ability to travel
- Intrinsic motivation and interest in selling
- Good existing social skills and network

While ability to pitch well and sell well can be something that can be built from experience and trainings, some of these skills listed above are beyond the control of GERES. Therefore, test selling is pivotal to making the right judgement on choosing the entrepreneurs.

#### 12.4.3 Continue partnering initiatives

Partnership with organisations that have particularly strong networks in the area is a reliable way to identify interested women.

### 12.5 Recommendations on training programs

#### 12.5.1 Provide trainings on maintenance

When entrepreneurs know how to repair products, they could provide extra after sales service to their consumers which could boost sales. Additionally, they could make additional income by repairing products that were sold by other entrepreneurs.

Maintenance work could also combat traditional norms of men providing such services and will create more income generating activities for women who wish to peruse such work.

#### 12.5.2 Pragmatic approach to training is important

Trainings should involve case studies, field trips and guest speakers who are in the business itself. Rather than looking for inspiration speakers abroad, try to look for local entrepreneurs who could provide essential insider tips for small businesses.

It is encouraged that the motivational speakers providing “insights” to female entrepreneurs are predominantly women so that women entrepreneurs will be able to relate more and feel inspired by them.

## 13 Action plan - Proposition

Main objective		
Remove barriers to women's entrepreneurship		
Specific Objectives	Operational s Objectives	Actions
<p><b>OS 1</b></p> <p><b>GERES 'intervention methods boost the confidence of women entrepreneurs</b></p>	<p><b>OO 1.1</b> Women entrepreneurs become confident and have visionary plans for their business's long-term survival</p>	<p><b>Action 1.1.1</b> Provide essential training programs on Leadership Management, Time Management, Communication and other necessary trainings required.</p> <p><b>Action 1.1.2</b> Develop a workplan in coordination with the women entrepreneurs</p> <p><b>Action 1.1.3</b> Provide opportunities for exchanging entrepreneurship experience amongst entrepreneurs from different areas during monthly meetings.</p>
<p><b>OS 2</b></p> <p><b>Facilitate in designing post-COVID, post-coup marketing plan</b></p>	<p><b>OO 2.1</b> Entrepreneurs could maintain some sales during economic downturn.</p>	<p><b>Action 2.1.1</b> Train and work closely with entrepreneurs to help them recruit sub-retailers who are loyal and hardworking.</p> <p><b>Action 2.1.2</b> Produce catalogs with product specifications and pictures which can be carried easily and distributed by women entrepreneurs and their sub-retailers.</p> <p><b>Action 2.1.3</b> Enhance leadership skills of women entrepreneurs so that they can further strengthen their sub-retailers.</p> <p><b>Action 2.1.4</b> Map out villages and draw market expansion plans for each entrepreneur.</p> <p><b>Action 2.1.5</b> Where possible, execute various marketing strategies such as cooking demonstrations, flyer distribution, printing vinyls and producing t-shirts.</p>

		<p><b>Action 2.1.6</b> Analyze and keep track of how sales figures vary with the implementation of different marketing strategies.</p> <p><b>Action 2.1.7</b> Recruit one more staff to focus on supporting women entrepreneurs to boost sales figures</p>
<b>OS3 Facilitate and Assist vulnerable women entrepreneurs to gain access to credit and expand their business</b>	<b>OO3.1</b> Vulnerable women entrepreneurs have access to credit and could expand their businesses.	<b>Action 3.1.1</b> Assist and work with entrepreneurs to connect them microfinance organizations if there is potential for expansion.
<b>OS4 Establish a “name” for the entrepreneurs</b>	<p><b>OO4.1</b> Entrepreneurs could retain customers and build reputation</p> <p><b>OO4.2</b> Entrepreneurs can respond to the needs of the customers and expand product variety</p>	<p><b>Action 4.1.1</b> Provision of training on repair of electrical products to women entrepreneurs</p> <p><b>Action 4.1.2</b> Provision of necessary tools required for repairing electrical products</p> <p><b>Action 4.2.1</b> Training entrepreneurs to understand and respond to the needs of the clients</p> <p><b>Action 4.2.2</b> GERES working closely with entrepreneurs to build relationships with suppliers of different electrical products.</p>
<b>OS 5 GERES 'intervention methods to target the right women entrepreneurs</b>	<b>OO 5.1</b> GERES could identify right women entrepreneurs for the program	<p><b>Action 5.1.1</b> Partner and work closely with local organizations to identify appropriate entrepreneurs</p> <p><b>Action 5.1.2</b> Make “test sales” intervention a critical part of the recruitment process.</p> <p><b>Action 5.1.3</b> Use a mixed method of recruitment (village gathering, recommendations, gathering in a workshop) depending on the nature of the village and the income generating activities in the village</p>

ACTION 1.1. 1	
<b>Provide essential training</b>	
<b>Initial situation Diagnosis</b>	Provide essential training programs on Leadership Management, Time Management, Communication and other necessary trainings required.
<b>Location</b>	Thazi
<b>Action description</b>	
<b>Objective ( s) of the action</b>	GERES 'intervention methods boost the confidence of women entrepreneurs
<b>Technical description</b>	<p><i>Soft skills such as Leadership Management, Time Management and communication are essential skills for any business personals. Leadership skills in particular is essential for entrepreneurs who wish to scale and employ workers or sales representatives under them.</i></p> <p>The trainings should not be just theoretical trainings but practical. Staff should receive a TOT on these skills and then share them practically to the entrepreneurs during their interactions with the entrepreneurs where possible.</p>
<b>Partners mobilized</b>	- Pollinate Group
<b>Expected results</b>	- <b>Entrepreneurs have the required soft skills to scale the business.</b>
<b>Indicators</b>	
<b>Monitoring indicators</b>	- Number of entrepreneurs trained
<b>Results indicators</b>	

ACTION 1.1. 2	
	<b>Develop a workplan</b>
<b>Initial situation</b> <b>Diagnosis</b>	<p>GERES team support individual entrepreneur by training and logistical support on site.</p> <p>Nevertheless, these actions, the survey showed:</p> <ul style="list-style-type: none"> <li>- Lack of Motivation amongst entrepreneur</li> <li>- Staff not able to create activities to motivate the entrepreneurs</li> </ul>
<b>Location</b>	Thazi
	<b>Action description</b>
<b>Objective ( s) of the action</b>	- To boost the confidence of female entrepreneurs and support them in their sales journey so that their sales value can ameliorate.
<b>Technical description</b>	<p>Continue support to entrepreneurs and emphasize individual support with staff designated to work closely with one individual female entrepreneurs</p> <ul style="list-style-type: none"> <li>- develop workplans and future business plans <b>for each individual entrepreneur</b> so that the entrepreneurs gain close mentorship support.</li> <li>- include in the workplans detailed plans for instance on the villages the entrepreneurs would visit each week and the sales target.</li> </ul> <p>Work closely with the weaker entrepreneurs to develop a consolidated strategy to boost sales</p> <p>During this stage, it is recommended for GERES staff to work closely with weaker but willing female entrepreneurs by accompanying them during their sales trip so that they can get on job training on how to speak to their customers etc.</p>
<b>Partners mobilized</b>	-
<b>Expected results</b>	Entrepreneurs feel empowered and motivated resulting in an increase in sales.
	<b>Indicators</b>
<b>Monitoring indicators</b>	<ul style="list-style-type: none"> <li>- Number of entrepreneurs with business plans and work plans</li> <li>- Number of products sold</li> </ul>
<b>Results indicators</b>	

### ACTION 1.1. 3

ACTION 1.1. 3	
	<b>Provide opportunities for exchanging entrepreneurship experience</b>
<b>Initial situation Diagnosis</b>	Women do not have the opportunity to network as they do not hang-out in tea shops and as soon as they finish their work, they rush back home to attend to their family duties. It is therefore important to create networking opportunities for women. Monthly meetings could provide opportunities for women to network and share their challenges
<b>Location</b>	Thazi
	<b>Action description</b>
<b>Objective ( s) of the action</b>	GERES 'intervention methods boost the confidence of women entrepreneurs
<b>Technical description</b>	<p>Provide opportunities for exchanging entrepreneurship experience amongst entrepreneurs from different areas during monthly meetings. Monthly meetings can also enhance the network of women entrepreneurs and provide opportunities share challenges faced.</p> <p>Monthly meetings should be led by business development staff and should allow space for women entrepreneurs to reflect back on their achievements. It should also inspire and motivate women entrepreneurs and show them the achievements they could have by:</p> <ul style="list-style-type: none"> <li>- Inviting mobile sellers as guest speakers to learn from their experience</li> <li>- Inviting business personals either in person or through video conferencing to share success stories</li> <li>- Showing motivation videos</li> <li>- Brining in suppliers where possible to provide networking opportunity</li> </ul>
<b>Partners mobilized</b>	-
<b>Expected results</b>	<p>Entrepreneurs feel motivated and inspired</p> <p>Entrepreneurs find ways to overcome their challenges &amp;</p> <p>Entrepreneurs uncover new ways to increase their sales and expand their business</p>
	<b>Indicators</b>
<b>Monitoring indicators</b>	<ul style="list-style-type: none"> <li>- Number of products sold</li> <li>- Number of entrepreneurs attending monthly meetings every month</li> </ul>
<b>Results indicators</b>	

### ACTION 2.1. 1

Support to develop sub-retailers network.	
<b>Initial situation Diagnosis</b>	<p><i>For entrepreneurs who have difficulty with transporting products from village to village or those who have less time, it is a great idea to recruit as many sales representatives as they can. Profit can be shared between the entrepreneurs and the sales representatives so that the cost burden on the customer is not increased.</i></p> <p><i>Travel restrictions during Covid also means that the entrepreneurs cannot travel. Having sales representatives in various villages can help increase sales even during the times of travel restrictions.</i></p>
<b>Location</b>	Thazi
Action description	
<b>Objective ( s) of the action</b>	Facilitate in designing post-COVID, post-coup marketing plan
<b>Technical description</b>	<p>Train and work closely with entrepreneurs to help them recruit sub-retailers who are loyal and hardworking. <i>For example, train entrepreneurs how to look for potential sub-retailers, once recruited, it is also important for the entrepreneurs to be able to” manage “these sub-retailers. These could be done via trainings and support from GERES staff.</i></p> <p>GERES staff should provide support during this process of identifying potential sub-retailers and support the women entrepreneurs as needed.</p>
<b>Partners mobilized</b>	-
<b>Expected results</b>	- Women entrepreneurs who do not know how to ride motorbikes or have challenges with transporting still see their sales figure increase.
Indicators	
<b>Monitoring indicators</b>	<ul style="list-style-type: none"> <li>- Number of products sold</li> <li>- Number of sub-retailers recruited by entrepreneurs</li> </ul>
<b>Results indicators</b>	

ACTION 2.1. 2	
Facilitate in designing supporting documents to improve sales	
Initial situation Diagnosis	<i>Currently, it is very difficult to transport electrical products via motorbike alone as only a number of items can be transported. With catalogues, even if the entrepreneurs cannot carry the products, they could carry the catalogue and show them to the customer.</i>
Location	Thazi
Action description	
Objective ( s) of the action	Facilitate in designing post-COVID, post-coup marketing plan
Technical description	<p>Catalogues with pictures of the products and specifications could be produced to share with customers and sub-retailers.</p> <p>The catalogues should be printed in colour and should be waterproof where possible. The catalogue should also have many different products of different sizes so that customers have many choices.</p> <p>Produce catalogs with product specifications and pictures which can be carried easily and distributed by women entrepreneurs and their sub-retailers.</p> <p>These catalogues can also be given to sales representatives without giving them the actual products. This way, the entrepreneurs could recruit many sales representative without the need of much investment capital.</p> <p>While printing is an option, alternatively, the catalogues could be presented digitally for women entrepreneurs with smart phones. This process could potentially be much more nimble and less cumbersome for female entrepreneurs (as they will not need to go around carrying catalogues). Where possible, videos could be used too.</p>
Partners mobilized	-
Expected results	<ul style="list-style-type: none"> <li>- Customers have more choices and sellers can show a variety of products without having them in stock, helping them reduce credit constraints.</li> <li>- Sales increase as catalogues can be widely used by sub-retailers to sell products.</li> </ul>
Indicators	

<b>Monitoring indicators</b>	- Number of products sold
<b>Results indicators</b>	

ACTION 2.1. 3	
	<b>Enhance leadership skills of women entrepreneurs</b>
<b>Initial situation Diagnostic</b>	<i>As more sub-retailers are expected to be recruited, leadership skills of the entrepreneurs should be enhanced.</i>
<b>Location</b>	Thazi
	<b>Action description</b>
<b>Objective ( s) of the action</b>	Facilitate in designing post-COVID, post-coup marketing plan
<b>Technical description</b>	<p>Enhance leadership skills of women entrepreneurs so that they can further strengthen their sub-retailers.</p> <p>A short training to disseminate good characteristic of a successful leader is to be conducted by an experienced trainer.</p> <p><b>Resources : Get ahead for women enterprise - Training package and Resource kit, ILO, 2008.</b> <a href="https://www.ilo.org/wcmsp5/groups/public/---ed_emp/---emp_ent/documents/publication/wcms_116100.pdf">https://www.ilo.org/wcmsp5/groups/public/---ed_emp/---emp_ent/documents/publication/wcms_116100.pdf</a></p>
<b>Partners mobilized</b>	Pollinate Group
<b>Expected results</b>	- Women feel empowered and have the ability to lead
	<b>Indicators</b>
<b>Monitoring indicators</b>	<ul style="list-style-type: none"> <li>- Number of products sold by sub-retailers</li> <li>- Number of sub-retailers recruited and trained by the entrepreneurs</li> </ul>
<b>Results indicators</b>	

ACTION 2.1. 4	
	<b>Draw market expansion plans</b>
<b>Initial situation Diagnosis</b>	<i>Selling in their own village is not enough especially when sell good quality products that are durable. To boost sales, female entrepreneurs should seek for market opportunities outside their village.</i>
<b>Location</b>	Thazi
	<b>Action description</b>
<b>Objective ( s) of the action</b>	Facilitate in designing post-COVID, post-coup marketing plan
<b>Technical description</b>	Map out villages and draw market expansion plans for each entrepreneur.  Women entrepreneurs should have a good vision of their expansion plan so they feel motivated and that there is a potential for their business, contributing to sustainability. Thus, each entrepreneur should be provided with maps of villages in Thazi and a market expansion plan for their business.
<b>Partners mobilized</b>	
<b>Expected results</b>	- Entrepreneurs see the business as sustainable, sales increase and entrepreneurs feel motivated.
	<b>Indicators</b>
<b>Monitoring indicators</b>	<ul style="list-style-type: none"> <li>- Number of products sold</li> <li>- Number of entrepreneurs with market expansion plan</li> </ul>
<b>Results indicators</b>	

ACTION 2.1. 5	
	<b>Develop various marketing strategies</b>
<b>Initial situation Diagnosis</b>	<i>Because of COVID and the COUP, GERES staff had not been able to conduct marketing plans emplaced previously, limiting sales.</i>
<b>Location</b>	Thazi
	<b>Action description</b>
<b>Objective of the action</b>	Facilitate in designing post-COVID, post-coup marketing plan
<b>Technical description</b>	<p><i>It is important to therefore execute all the marketing plans to boost sales once again.</i></p> <p><i>Some marketing strategies that could be implemented are:</i></p> <ul style="list-style-type: none"> <li>- Conducting cooking demonstrations</li> <li>- Flyer distribution with the names and contact details of the female entrepreneurs</li> <li>- Printing Vinyl and producing t-shirts for group sales occasions</li> </ul>
<b>Partners mobilized</b>	
<b>Expected results</b>	<b>- Sales increase and customers have more awareness about the products</b>
	<b>Indicators</b>
<b>Monitoring indicators</b>	- Number of products sold
<b>Results indicators</b>	

ACTION 2.1. 6	
	<b>Sales figures monitoring.</b>
<b>Initial situation Diagnosis</b>	<i>For every sales and marketing strategy implemented, it is important to see if that lead to an increase in sales through analysis and frequent monitoring of sales data after each initiative. Only then, entrepreneurs can see which strategies work best when and where.</i>
<b>Location</b>	Thazi
	<b>Action description</b>
<b>Objective of the action</b>	Facilitate in designing post-COVID, post-coup marketing plan
<b>Technical description</b>	Analyze and keep track of how sales figures vary with the implementation of different marketing strategies.
<b>Partners mobilized</b>	-
<b>Expected results</b>	- Sales strategies that work are identified and implemented. Fewer resources are spent on strategies that do not work.
	<b>Indicators</b>
<b>Monitoring indicators</b>	<ul style="list-style-type: none"> <li>- Number of products sold</li> <li>- Changes in sales</li> </ul>
<b>Results indicators</b>	

ACTION 2.1. 7	
	<b>Recruit one more staff to focus on supporting women entrepreneurs</b>
<b>Initial situation Diagnosis</b>	<i>Having just one staff dedicated to business development is not enough and therefore a new staff should be recruited to ensure all the actions outlined are implemented successfully and results could be seen.</i>
<b>Location</b>	Thazi
	<b>Action description</b>
<b>Objective of the action</b>	Facilitate in designing post-COVID, post-coup marketing plan
<b>Technical description</b>	<p>Recruit one more staff to focus on supporting women entrepreneurs to boost sales figures.</p> <p>The expected skills are :</p> <ul style="list-style-type: none"> <li>- knowledge in business in rural area,</li> <li>- Good skills in marketing,</li> <li>- Specific skills in entrepreneur coaching</li> <li>- Previous experience in developing women economic activities,</li> <li>- good understanding of gender approach and able to identify social and traditional women discrimination and barriers.</li> </ul>
<b>Partners mobilized</b>	-
<b>Expected results</b>	<b>- A new staff recruited</b>
	<b>Indicators</b>
<b>Monitoring indicators</b>	
<b>Results indicators</b>	

<b>ACTION 3.1. 1</b>	
	<b>Assist and work with entrepreneurs to connect them microfinance organizations</b>
<b>Initial situation Diagnosis</b>	<i>Women entrepreneurs shared that the credit limit of 10k provided by GERES is not enough for their business. It is therefore important to connect the entrepreneurs to a credit source so that they can expand their business.</i>
<b>Location</b>	Thazi
	<b>Action description</b>
<b>Objective of the action</b>	- Vulnerable women entrepreneurs have access to credit and could expand their businesses.
<b>Technical description</b>	Assist and work with entrepreneurs to connect them microfinance organizations if there is potential for expansion.
<b>Partners mobilized</b>	- Microfinance organization to be identified
<b>Expected results</b>	- Entrepreneurs have access to credit
	<b>Indicators</b>
<b>Monitoring indicators</b>	- Number of entrepreneurs connected to microcredit sources
<b>Results indicators</b>	

ACTION 4.1. 1	
<b>Training on repair of electrical products</b>	
<b>Initial situation Diagnostic</b>	<i>Training women on repair of electrical products in general so that female entrepreneurs can earn extra income from repair work and feel empowered for being able to do so.</i>
<b>Location</b>	Thazi
<b>Action description</b>	
<b>Objective of the action</b>	- Entrepreneurs could retain customers and build reputation
<b>Technical description</b>	Provision of training on repair of electrical products to women entrepreneurs  Training should include both theoretical and practical work.
<b>Partners mobilized</b>	-
<b>Expected results</b>	- Women entrepreneurs feel confident to take on repair works
<b>Indicators</b>	
<b>Monitoring indicators</b>	- Number of women entrepreneurs trained on repair of electrical appliances
<b>Results indicators</b>	

ACTION 4.1. 2	
<b>Develop repairing electrical products service</b>	
<b>Initial situation Diagnostic</b>	Provision of necessary tools required for repairing electrical products
<b>Location</b>	Thazi
<b>Action description</b>	
<b>Objective ( s) of the action</b>	- To fully equip the entrepreneurs with tools for the repair of electrical appliances
<b>Technical description</b>	Buying all the tools necessary for the entrepreneurs after the training.
<b>Partners mobilized</b>	-
<b>Expected results</b>	Entrepreneurs have the right tools for repair of electrical products
<b>Indicators</b>	
<b>Monitoring indicators</b>	
<b>Results indicators</b>	

ACTION 4.2. 1	
	<b>Training entrepreneurs to understand and respond to the needs of the clients</b>
<b>Initial situation Diagnostic</b>	The women entrepreneur offers are not always in compliance with customer expectations
<b>Location</b>	Thazi
	<b>Action description</b>
<b>Objective ( s) of the action</b>	- Entrepreneurs can respond to the needs of the customers and expand product variety
<b>Technical description</b>	<i>On job training to entrepreneurs by staff on finding out what is selling well in the market, what are the specific needs of the customers, which brands are gaining market value etc. is to be provided to the entrepreneurs</i>  Training entrepreneurs to understand and respond to the needs of the clients
<b>Partners mobilized</b>	
<b>Expected results</b>	- <b>Entrepreneurs not only know how to sell well but to analyze the market situation and their customers.</b>
	<b>Indicators</b>
<b>Monitoring indicators</b>	-
<b>Results indicators</b>	

ACTION 4.2. 2	
	<b>Establish a “name” for the entrepreneurs</b>
<b>Initial situation Diagnosis</b>	<i>When dealing with suppliers or in conversation with suppliers, entrepreneurs should be involved so that they know in the future how to speak to new suppliers.</i>
<b>Location</b>	Thazi
	<b>Action description</b>
<b>Objective ( s) of the action</b>	- Entrepreneurs can respond to the needs of the customers and expand product variety
<b>Technical description</b>	GERES working closely with entrepreneurs to build relationships with suppliers of different electrical products.
<b>Partners mobilized</b>	-
<b>Expected results</b>	- <b>Entrepreneurs learn to make new connections themselves and expand their network of suppliers</b>
	<b>Indicators</b>
<b>Monitoring indicators</b>	-
<b>Results indicators</b>	

ACTION 5.1. 1	
<b>Identify appropriate entrepreneur</b>	
<b>Initial situation Diagnosis</b>	Partner and work closely with local organizations to identify appropriate entrepreneurs
<b>Location</b>	Thazi
<b>Action description</b>	
<b>Objective ( s) of the action</b>	- GERES could identify right entrepreneurs for the program
<b>Technical description</b>	Identify CSOs or Microfinance institutions that are strong and know the area and the village well to ensure right candidates are recruited.
<b>Partners mobilized</b>	CSOs / Microfinance institutions
<b>Expected results</b>	- Suitable candidates are recruited in a reasonable time frame
<b>Indicators</b>	
<b>Monitoring indicators</b>	- Number of entrepreneurs recruited
<b>Results indicators</b>	

ACTION 5.1. 2	
<b>Make “test sales”</b>	
<b>Initial situation Diagnosis</b>	Make “test sales” intervention a critical part of the recruitment process.
<b>Location</b>	Thazi
<b>Responsibility for implementation</b>	<u>Implementation</u> : GERES <u>Supervision</u> :
<b>Action s about ed</b>	
<b>Objective ( s) of the action</b>	- GERES could identify right entrepreneurs for the program
<b>Technical description</b>	Get the potential entrepreneurs to sell at least 10-20 products so that both the GERES and the entrepreneurs can see whether or not the potential work opportunity is suitable for them.
<b>Partners mobilized</b>	-
<b>Expected results</b>	- Right candidates recruited
<b>Indicators</b>	
<b>Monitoring indicators</b>	- Days required by the potential entrepreneur to sell 20 products.
<b>Results indicators</b>	

ACTION 5.1. 3	
	<b>Mixed method of recruitment</b>
<b>Initial situation Diagnosis</b>	The methods should vary depending on many factors such as the current economic activity of women in the village and the willingness of leaders to help in the identification of entrepreneurs.
<b>Location</b>	Thazi
	<b>Activities</b>
<b>Objective of the action</b>	- GERES could identify right entrepreneurs for the program
<b>Technical description</b>	Have a flexible recruitment strategy depending on the nature of the village Use a mixed method of recruitment (village gathering, recommendations, gathering in a workshop) depending on the nature of the village and the income generating activities in the village
<b>Partners mobilized</b>	CSOs and Microfinance organizations
<b>Expected results</b>	- Suitable candidates are recruited in a reasonable time frame
	<b>Indicators</b>
<b>Monitoring indicators</b>	- Number of entrepreneurs recruited
<b>Results indicators</b>	

## 14 ANNEXE

### Assessment of entrepreneurs

Criterias	Sin Taung			Than Taw		
	Thae Su			Thida Hlaing		
	SELECTED	54%		SELECTED	47%	
	Main info	Evaluation	Score	Main info	Score	Score
<b>CV FORM</b>						
Gender	female	female	6	female		2
Age	23	23	3	35		3
Target village	target village	target village	3	target village		0
Education	grade-4		2	middle		2
Part of social activities (local association, etc)	traditional dance group	active participant	4	no	no member	0
Motivation	she is interesting and she does not like her current farming , we gave the 5 stoves for testing , she sold within 3 days	active participant	0	she wants to be good seller	active participant	0
<b>Interview</b>						
Experience in business	Not leading , 3 years experineces in buying the products	passive participant	0	she has the 3 years experinces in selling of the grocery shop , and selling the fertilizer	active participant	0

Bookkeeping	No	none	0	yes ,	a little	2
Selling	No	a little	3	she like the selling and talk to customer and explian the customer	average	4,5
Promotion campaigns	No	none	0	yes , for fertilizer selling , it is need to promote the products to the community	average	4,5
Customer knowledge	She aware about the customer, they are always focus on the quality, if she give the good quality and good services for them	average	3	customer like the installment but it is risk for buisness	average	3
Confidence	I have confident for selling and attendign the training		0	she has confident	average	1,5
Past achievements	I got the good benefit for growing the spice for the family business	good	4	she is good seller any products , she has experiences for selling the fertilizer.	average	3
Past challenges	in the farming time , she have to stay only one in the field , it is difficulties and insecure		0	she failed the grocery shop , she lost the money of capital, and lost the money of farmer	average	4,5

Availability	yes, She can attend the training and she can give a time	a lot	9	she can give a time for attending the training , and she can give a time for one hours per day in her village.	some	6
IT skills	she can use	a lot	1	yes		1
Problem-solving	If she has the problem she always consultant with the mother. sometime she face the problem for farm, she always doing the alone at the farm.	average	3	she had the business problem for grocery shop , finally she closed the shop as no more running of the buisness.	average	3
Family life	support from family member	good	6	her husband is working in Thiland , she has three children , all of the children are in school, one elder son is high school. if she have to come the training mother will be support for her. her husband is agree with her doing the business	good	6
Commitment	She obey and follow her decision for doing anything	very good	9	if she decided to do something, she have to do the until finished	average	4,5
Expectations	She wants improve her knowledge about the soalr and business and he want to be a good	good	4	she wants to be a good seller, and opening the grocery shop at her home.		0

	seller and business girl					
Communication skills	she can communicate unkonw people and good presentation	good	4	she can communitie 80% from village.		0
Area of interest	good quality selling	good	2	she like talk to the people and selling	average	1,5
Means of transportation	public train	no	1	she can drive , she has the motorbike	yes	3
Willingness to travel	yes	yes	9	she like the travelling	yes	9
<b>Observation</b>						
Proactivity	she is active and she can do by herself for testing the stoves	a little	3	she can do by herself ,she has a plan for finding the sub retailers in other villages.	average	4,5
Organized	she can do arrange the her plan for doing anthing for example, she know what time should be buy the mother products and what time for growing the ginger	good	4		average	3
Patience	she is good listener and when she participated the social group she always patient	good	4	she can give a time fot customer for explining about the products	average	3
<b>Recommendations</b>						

Support of village leader	village leader is good supporting to her,	yes	9	village tract leader is recomendend to her , she is good seller, she can communitte eveyone.	yes	9
Honesty	she said that hoest	good	6	she said that honestly her failing of the business	good	6
Relationship skills	she is good relationship as in her village 3 ethnic group she can coomunite these three ethnic group	good	4	good	good	4