

PRESENTATION
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Introduction

“In the old days, it was unheard of for a woman to hold a position equal to men. It used to be the woman’s role to be by her husband’s side outside the home. The home was seen to be the only place where she can wield authority.

Contemporary society has made room for women, however, and Thai men have adopted the Western custom of honoring their wives by introducing them to friends at parties and ceremonial gatherings. During the reign of King Chulalongkorn, the Queen Saowapha played an important role in promoting modern education by supporting the establishment of schools for girls in Bangkok and in the provinces in 1897. Since then, women have started working outside the home. Government, for its part, has relaxed legal restrictions on married women. For example, women can now sell their property without permission from their spouses.

It is not easy to find a woman who heads a big company but women are slowly finding their way to the top. There are today a number of women holding senior administrative posts...”

The above quotation was taken from this author’s paper delivered in the International Workshop on Women Entrepreneurship in Manila in August 1988, slightly over 18 years ago. I strongly believe many positive things have changed in favor of women such as giving them greater access and participation in Thailand’s social and economic development as well as providing them with equal opportunities to advance in society and to use their talents. This fact is brought about by the concerted efforts of public and private sectors, including non-governmental and international organizations.

Thailand has a long history of promoting and supporting micro, small and medium enterprises (MSME). While early promotional and support measures were planned by the central government and executed directly by its various agencies, currently there is a strong public-private partnership with both national and local governments entering into dynamic collaboration and dialogue with the private and business sector for joint execution of projects and for consultation purposes, on one hand. The Royal Thai Government is consciously promoting and empowering private and non-governmental service providers of business development services (BDS) through training and subcontracted works, on the other.

Moreover, while assistance to MSME was mostly rendered by the Royal Thai Government’s Ministry of Industry, particularly by its Department of Industrial Promotion, today the MSME support landscape is widely participated in by several government agencies such as the Ministry of Commerce, the Ministry of Social Development and Human Security, the Ministry of Interior, the Ministry of Agriculture and Cooperatives, among others.

As MSME promotion continues to be an important national priority, the institutional infrastructure and policy content have also changed. There are relatively new agencies such as the Office of Small and Medium Enterprises Promotion (OSMEP), the Institute for Small and Medium Enterprise Development (ISMED) and the SMEs Bank, all under the Ministry of Industry.

The Ministry of Industry itself has redefined its vision “to be the organization that takes a leading role in promoting the exploiting of technology, knowledge, and local wisdom in industries, small and medium enterprises, community enterprises, and entrepreneurs as a way to achieve sustainable development and improve global competitiveness.”

One of the Ministry’s key strategies is “to upgrade the productive and administrative capabilities of community enterprises by improving efficiency and product quality’ to raise commercial competitiveness of community enterprises, and to promote markets for products by community enterprises at the domestic and international level; to insure that no less than 30% of community enterprises obtain standard certification for their products in 2004 and that there is no less than 10% increase in the income of the target One Tambon One Product (OTOP) entrepreneurs.”

Also, within the Department of Industrial Promotion (DIP) of the Ministry of Industry, various organizational alignments were made over the years to make the DIP more pro-active and responsive to

the needs of the MSME sector as well as to the development of capacities of local service providers. These changes include the creation of new bureaus such as the Bureau of Entrepreneur and Enterprise Development (BEED), the Bureau of Cottage and Handicraft Industries, among others.

The policy content has also changed in favor of promotion of community and rural enterprises mostly run by women leaders, encouragement to women leaders to participate in entrepreneurship and management training, consultancy, cluster and new business incubation projects. An anchor national program on MSME promotion that cut across several government agencies is the rural industry-women oriented One Tambon, (Village), One Product Program, popularly known as OTOP.

As Thailand is about to embark on its 10th National Economic and Social Development Plan in 2007, MSME promotion with strong emphasis on self-sufficiency economy advocated by His Majesty King Bhumibol Aduljadej, promotion of community enterprises, women entrepreneurship and women empowerment will continue to be in the forefront of government priorities. This is a strong recognition not only of the vital contributions of MSME to the economy and the need to ensure sustainable and competitive MSME, but also of the impacts of MSME on women and rural development which ultimately redound to the kind of society the country is aiming at.

Status of Micro and Small and Medium Enterprises (MSME) in Thailand

According to the 1996 National Census Office (NCO) statistics as cited by an ILO report (2000), 75% of enterprises in Thailand employ one to four workers, 19% employ 5-19 workers, and three % employ 20-49 workers. This means that 97% of industrial sector enterprises were significantly micro enterprises and the lower end of small enterprise category.

Characteristics of Women Entrepreneurs & Women Enterprises

An ESCAP paper (2003) attempted to typecast women entrepreneurs as being a heterogeneous group in terms of age, class, and rural/urban composition with their businesses as having the following characteristics : a) more traditional smaller businesses, b) low investment and low technology activities, c) less experienced entrepreneurs, c) home-based activities, d) not registered, and e) relying more on unpaid family labor.

Another ILO paper (2006) mentioned that women have lower participation in entrepreneurship, have greater presence in the informal economy and are less represented in formal registered SMEs. However the paper admits that there are higher levels of start & growth in women-owned businesses.

These descriptions can easily fit the micro women entrepreneurs of Thailand today, although substantial efforts are made by both government and private sectors to upgrade managerial and entrepreneurial skills as well as production technology level and product quality, otherwise they will not survive long in the market.

According to a Singapore-based regional NGO, Technonet Asia, women entrepreneurship is a marriage of two concerns: being a woman and being an entrepreneur. The first highlights the gender dimension, while the second underscores the important socio-economic role of enterprise building which can be performed by both men and women. Of interest is the observation that entrepreneurship is affected by gender in a way that is disadvantageous to women, hence the so-called pro-male or anti-female bias. This idea implies that women wishing to become entrepreneurs find it less easy to break into and succeed in the world of entrepreneurship.

Empowering Women Entrepreneurs

The overall aims of women's economic empowerment in Thailand are as follows: a) to expand work and income-earning opportunities for women and men in enterprise in families and communities, b) to enable low-income women entrepreneurs and their families to shift from marginal income generation to profitable business development, and c) to contribute to the social and economic empowerment of populations in poverty.

According to a paper by Puttanaporn Thaipiboon (2006) of the Ministry of Social Development and Human Security, the major problems and obstacles facing the goal of women economic empowerment in Thailand are the following:

1. *Traditional and Social Attitudes*

These are perhaps the most persistent obstacles towards women's advancement and empowerment in most patriarchal societies, including Thailand. Realizing that changes of people's attitude might not come easily in a generation, our attempts target mainly at the educational system, specifically by incorporating gender education in the curriculum of young children as well as school and other educational materials.

2. *Women Entrepreneurs' Challenges in Venturing the International Market*

A lot of Thai women entrepreneurs who are venturing into the international market still face many problems, such as language problems, lack of knowledge in international trade laws and regulations as well as networking and channel for export.

3. *Globalization*

Globalization has brought about more gender inequality in the labor market in many ways. For instance, it has stressed gender division of labor, widened gender wage gaps, and forced many women to work in unsafe conditions:

a. *Gender Division of Labor*

Though more Thai women have been in employment, they tend to be engaged in three major sectors, namely agriculture (47%) industry (17%) and services (36%). Thus, it can be said that occupational segregation by gender remains quite evident with women twice likely as men to be engaged in lower-paid and -service and sales-oriented occupations.

b. *Gender Wages Gaps*

Information from the Thailand Report on the Implementation of the Millennium Development Goal reveals that there is a wage gap of approximately 20 % between men and women workers. That is to say, a female worker of the same age and the same amount of responsibility would earn only 80.8% of her male counterpart.

c. *Working Conditions*

Many women, especially those working in industry, are forced to work in bad conditions and longer hours than permitted by the Labor Law. In addition, there are trends that more women leave schools and enter the labor market at a very young age.

Many development agencies promote economic activities, especially among disadvantaged groups through projects aimed at income generation, poverty alleviation and the empowerment of women. However, many of these programs have to improve to systematically address the problems and needs faced by these dynamic yet vulnerable women. Existing business training and other enterprise development service geared at women in poverty need to address the following challenges:

- *Shift from a welfare to business orientation.*

Many local development organizations with social objectives tend to approach small-scale business projects for women from a welfare point of view.
Gender equality promotion

Many agencies tend to lack understanding of the various concepts of entrepreneurship and how gender related issues impact on enterprise development.

- *Building a 'business mind' among low-income women engaged in small-scale income generation and in business*

Competing in a Men's World

In Thailand, men are in the forefront of SME affairs that include acting as representatives, spokespersons, or public relations officers (PRO) of the business, mostly family-run businesses, attendance in business meetings as well as participation in training and seminars. This is mostly done as a cultural aspect where the wife gives honor to her husband by letting him take the lead role in public, even though the real power and decision making is vested in the wife or the mother. The wife or the mother is satisfied with these roles, after all, the person who holds the money bag wields the power.

In reality, the woman entrepreneur is not only the treasurer of the business. In many cases, she is also the production manager responsible for product design, product quality and production. Because she does not attend meetings, training and seminars, her exposure to what is going on in terms of best practices, trends and innovations in management, business processes, technology and markets in their line of business is seriously hampered.

Recognizing the fact that women run the business, while the men attend training, a Thai-German project executed by the DIP with technical assistance from the German Agency for Technical Cooperation (GTZ) of the German Government, sought to redress this problem by consciously encouraging women to attend its training programs and other interventions. Messages indicating that "women are preferred," or "women are especially encouraged to participate" were found in training brochures, posters and other promotional measures. The project allowed women to bring their babies and kids to the training.

One of the indicators for Result 1 in Phase 1 of the Project required at least 35% of the trainees being women. Hence, in promoting the training, brochures and posters made a specific mention that women were strongly encouraged to apply.

Practices to make the CEFÉ training women-friendly, if not gender neutral, were adopted. These include allowing women to bring their children to class, giving female applicants preference in the selection process, consciously assigning female and male trainers in a training, appointing women participants as class leaders, as well as adjustments in exercises, energizers and handouts.

This conscious effort resulted in a higher women participation ratio for the project compared with other DIP programs. In Phase 2 of the Project, the specific gender bias was dropped because Phase 1 results indicated that in fact women participants in entrepreneurship training accounted for 52% of total participants, and female graduates of Training of Trainers (TOT) courses/workshops accounted for 55%.

Another issue that the Thai-German project sought to find out was whether women-only training would be desirable and welcome by the women entrepreneurs themselves. Based on interviews with women, the answer was a resounding "no separate training for women." After all, the real world is dominated by men. Women like to compete with men, especially in the context of action learning and business simulation.

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Gender and Development in Thailand

This section of the paper is excerpted from UNDP's report on 2000 Gender and Development in Thailand.

Considerable importance is attached by Thailand to gender issues, as reflected in Thailand's high ranking in terms of the UNDP's Gender Development Index (GDI). Gender strategy in Thailand is to promote the sustained movement of women workers from unskilled, low paid sector, to higher skilled, more remunerative economic sector. The government aims to reduce the gender gap in employment profiles through measures to improve the competitiveness of women in the job market, particularly in government service or managerial positions, and as entrepreneurs/employers.

Information and statistics in this section are from Thailand's Combined Second and Third Report to the Committee on the Elimination of Discrimination against Women (July 1996) and Statistics on Women and Men in Thailand, National Commission on Women's Affairs, May 1999.

Health

Women's life expectancy in 1997 is 74.9 years, five years more than males. Maternal mortality rate per 100,000 live births in 1996 was 16.4%.

Education

Generally, women have less education and fewer opportunities for higher education than men. Half of the female population finishes only primary education. In 1994, the percentage of female and male population aged 13 years and over who were illiterate was 62 and 38, respectively.

In vocational education, women are more likely to select subjects related to their traditional roles, e.g., home economics and commerce, while most men choose industrial and agricultural subjects.

At the university level, a similar situation applies. In the field of engineering, female students represent only 15.7%, compared to 78.8% in humanities, religion and theology.

In 1997, the proportion of females participating in non-formal education was 53% compared to 47% for males. The disparity is quite large for the short term vocational course (65% are female) and for vocational certificate curriculum (67% female).

Women's preferences for education are limited to a few subjects such as business, social sciences, humanities, and health sciences. This narrow range of preference can be attributed to entrenched values and beliefs. In some disciplines such as veterinary sciences, education administrators apply quotas based on sex, indicating traditional values and attitudes toward proper gender roles.

The educational disadvantage of women in the Thai workforce is indicated in the Labor Force Survey conducted three times annually by the National Statistical Office. The proportion of women with no education is twice that of men. This proportion remained surprisingly consistent for the three decades since 1960, even though during that period the illiteracy rate of the Thai population over 10 years old declined from 29% to just 7%. The educational difference remains considerable between the sexes, despite the fact that at certain periods, the rate of the improvement was better for women than men.

Political and social participation

In 1933, Thai women were given equal voting rights with men.

The proportion of females in local administration levels is very small and has increased slowly in 10 years, from less than 1% in 1986 to 2.4% for village heads and 1.9% for sub-district heads in 1996.

Women outnumber men among civil servants, but the majority is in the lower ranks. In 1995, only one woman in every thousand held an administrative, executive, or managerial position. This has barely changed in the last 20 years.

Gender-related indices

Gender-related Development Index (GDI) measures achievements in the same dimensions and variables as the Human Development Index (HDI), but captures inequalities in human development between females and males. The greater the gender disparity in basic human development, the lower a country's GDI compared with its HDI. For every country, the GDI is lower than its HDI, implying that gender inequality still exists in every society.

Gender Empowerment Measure (GEM) captures gender inequality in key areas of economic and political participation and decision-making. It tracks the percentage of women in parliament, women who are administrators and managers, professional and technical workers, and women's earned income share as a percentage of men's.

Data from UNDP's 1999 Human Development Report as shown in the following Table, indicate varying degrees of gender equality among countries. For the interest of comparison, the selected countries are from ASEAN group (Malaysia, Indonesia, Philippines), Thailand's neighbors (Laos People's Democratic Republic, Cambodia, Vietnam), Asian newly industrializing economies (Singapore, Republic of Korea), and advanced economies with high human development ranking (USA, Canada, Sweden)

Table 1 - Selected Countries Ranked by HDI, GDI AND GEM

Country	HDI rank	GDI rank	GEM rank
Thailand	67	58	64
Malaysia	56	52	52
Indonesia	105	88	71
Philippines	77	65	45
Lao PDR	140	115	-
Cambodia	137	-	-
Vietnam	110	91	-
Republic of Korea	30	30	78
Singapore	22	22	32
USA	3	3	8
Canada	1	1	4
Sweden	6	5	2

Source: UNDP Human Development Report 1999

Women's Participation in Economic Activities

A significant part of the success of Thailand's economic development can be attributed to work done by women. Out of the 31.3 million people in the labor force in 1995, 13.8 million or 44% were women, with 80% (11.1 million) in rural areas and 20% (2.7 million) in urban areas. Agriculture accounted for 40% of women's employment, manufacturing 19%, commerce 18%, and services 16%.

The rate of labor force participation for Thai women is relatively high compared to other countries worldwide. It has stood at more than 60% for the past two decades, compared to about 80% for men in the same period (or 20 percentage points below the rate for males). For rural women, very high rates of approximately 80% exist among the older age groups due to high seasonal demand in agriculture. The difference between men and women is apparent in all age groups but is most significant in the older age groups, reflecting the lower age of retirement imposed on women.

In many developing countries, the nature of subsistence farming often causes the female labor force participation rates to be higher in rural than urban areas (although not included in official statistics). However, in the rural areas, as opportunities for cash employment outside the household increase with modernization of the economy, female rural labor force participation rates are gradually approaching those in urban areas.

Another change brought about by economic development is in the employment pattern of Thai women. The proportion of women engaged in agricultural occupations has declined, from 82% of all women employed in 1971 to only 40% in 1995.

Cultural Conditions Affecting Women's Economic Participation

Family and social expectations for daughters and sons are different. Daughters are expected to take care of the family economy, while sons' main duty is to bring honor. Sons can earn great merit for their parents simply by being ordained as a Buddhist monk for a short period, daughters do not have such opportunity and may, therefore, choose the alternative of improving their parents' welfare by working hard, earning much money, and providing the parents with material comfort.

Furthermore, in spite of doing paid work outside the house, women are still expected to be almost solely responsible for household chores as well.

Women's Access to Economics Resources

In terms of land ownership, there is no legal or social constraint on women holding land, and both sons and daughters can inherit land from their parents. Land and any other assets owned by a woman before marriage remain in her name if she does not register her marriage. For any legal transactions to be valid, the law now requires spouse's approval.

In the area of finance, women mainly control family finance, but outside the household the situation is different, depending on whether the matter concerns informal or formal credit.

In the formal credit market, women applying for a loan in their own name often run into trouble with banking regulations which require the head of households to make the loan agreement. It is routinely taken that the household head is the man. Therefore, only when the husband is dead or does not have his name registered in the household can a woman be considered the head of the household and permitted to make the loan agreement. The other alternative is to use informal credit.

In terms of training participation, women's participation can be unintentionally restricted because of factors such as childcare responsibilities, or the schedule or location of the training program. Women account for fewer than 10% of those enrolled in the courses in training centers run by the Department of Skills Development. Employers, who bear a large part of the costs of such courses, are likely to be unwilling to invest in training for women workers. The types of courses offered have also been criticized for being oriented toward traditional male interests, such as metalwork, auto mechanics, and plumbing.

Illiteracy is also a major obstacle because it presents a further disadvantage to women in adjusting to new technology and in receiving training. Women account for two thirds of the illiterate population. In all types of employment, it is common to require applicants to be able to read and write. With the increasing use of new technology, workers are required not only to be able to understand written Thai instructions, but also English instructions.

Improving Women's Access to Finance

Thai women may have access to credits through the Circulating Fund, or the 1 Million Baht Village Fund provided by the government, or through the People's Bank Scheme operated by the Government Saving Bank. The scheme provides credits for micro or independent entrepreneurs by merely requiring guarantors. There are also projects to promote and support the development of enterprises and careers, access to credit and a decrease of informal loans. In the year 2004, the total amount of credit provided was 6, 316.85 million baht, of which 87.59% of the beneficiaries are women.

An ILO 2000 report cited lack of access to finance from commercial banks and special financial institutions to be a major constraint of the micro and small enterprise sector in Thailand, particularly for micro enterprises.

Progress has been made in alleviating this situation. The government has addressed this matter such as the program to capitalize the assets of micro entrepreneurs such as rights and lease agreements so that they can get loans from SME Bank. The Department of Industrial Promotion (DIP) of the Ministry of

Industry has a revolving fund loan program with low interest to micro entrepreneurs. This loan program is implemented by its regional Industrial Promotion Centers (IPCs).

Support Measures

Eradicating poverty is a high priority in the Ninth National Economic and Social Development Plan (2002-2006). Although it is generally considered that the economic crisis in 1997 increased the number of poor people in Thailand and the majority of the poor are women, existing statistics do not represent different dimensions of poor people such as women in poverty and the poor in informal sector. Therefore, the Royal Thai government has recently taken steps to reassess the situation of poverty in the country.

Poor people across the country register and report their poverty-related problems to receive assistance from the government. This poverty registration emphasizes problems of women in poverty and enables the government to accordingly tailor suitable poverty eradication program.

The government is also improving the delivery capacity of non-governmental organizations (NGOs) and community-based organizations (CBOs) to provide basic BDS such as crafts training, skills training, entrepreneurship and management training, counseling, consulting and marketing services.

The Department of Industrial Promotion (DIP) has been conducting Entrepreneurship Development Program (EDP) since 1980. As of July 2006, it organized 135 EDPs in 48 out of 76 provinces in Thailand with a total number of new and existing entrepreneur-participants of 4,708 of which women comprise 1,703 or 36%. From 2003 – 2005 it also organized 10 Competency-based Economies through Formation of Enterprise (CEFE) training in five provinces benefiting 242 entrepreneurs of which 122 (50%) were women.

The DIP has also been conducting New Entrepreneurs Creation (NEC) courses since 2002. From 2002 – 2004, a total of 13,265 participants attended the courses conducted by various government and private organizations, non-governmental organizations and universities. Statistics indicate that 46 percent of the graduates were women, and 54 percent, males.

The Department of Social Development and Welfare (DSDW) of the Ministry of Social Development and Human Security has been implementing a Vocational Training Project entitled “Building New Life for Rural Women” since 1993. Under the project, short training courses are held for rural women who completed the compulsory level of education (high school) but had no chance to pursue higher education, women in the high-risk groups, women who were laid off, unemployed or poor. The objectives of the training are: to prevent these women from entering the sex trade, and to increase the income and quality of life of women in rural areas.

The training is organized in communities with funding support, trainers, materials and equipment being provided by DSDW. After the training, support is further extended to encourage the ex-trainees to formulate occupational groups for income-generating activities. DSDW continues to provide support and coordination for the purchase and orders of the groups’ products.

In 2004, the project was implemented in 38 provinces. The courses organized include blanket making, traditional cloth weaving, process of weaving products, making products from rattan, rubber or locally available materials, food processing and preservation, traditional Thai massage, and hot compress techniques using herbs

Since 1993-2004, some 29,687 women have completed these courses. Each woman earned an income at an average of 150-250 baht/day. About 68% of the ex-trainees formed themselves into groups for income-generating activities with a total of 889 groups, 20,187 women. About 70% were engaged in wage employment and 30% were self-employed. An average income was 4,500-7,500 baht/month.

The ‘One Tambon, One Product’ (OTOP) Program was initiated by the government with the aim to bring local wisdom to global market. The OTOP projects create self-reliance, creativity and encourage the capacity building for people in communities. Consequently, the OTOP has benefited grassroots people, particularly, women who are the majority in the informal sector. As a result, capital and resources are allocated more to women at the local level, and thus, enable them to have their own decision-making for the capital and resources management.

Although not aimed specifically at women, the OTOP Program has a notable record of women's participation, and has created many successful local women community enterprises. Information from the Department of Community Development of the Ministry of the Interior indicates that more than 80% of registered OTOP entrepreneurs are women's groups.

In addition, the government has implemented a combination of measures with the aim to improve access of the disadvantaged to sources of capital. For example, the debt restructuring program suspends debt payment for small-scale agricultural producers for a period of three years. The establishment of the People's Bank and the Village Fund promotes investment and creates employment in rural communities. The debt restructuring program and People's Bank reduce women's dependency on informal money market.

Private Sector Participation in Women and Poverty Alleviation

An example of private initiative is the Thai Business Initiative in Rural Development Program (TBIRD) established by the Population and Community Development Association (PDA), a national NGO, to help alleviate the disparities between urban and rural standards of living. TBIRD enables villagers to acquire the skills and resources needed to launch and sustain income-generating activities in their own communities. TBIRD invites the business community and other members of the formal sector to provide training, information and skills, as well as financial support, to the participants and project beneficiaries, the majority of whom are women.

A good illustration of the successful transformation of informal sector skills implemented by TBIRD involves a group of women who weave silk cloth. They are basically farmers' wives who spend the bulk of their time in the rice fields during the planting season. However, the women in this village, have been handed down through generations a special style of silk weaving. They formed a housewives' group to apply for a loan to purchase materials and began selling silk products on a slightly larger scale than previously.

Another example is the ThaiCraft Association which was set up in Bangkok in 1992 by a couple with the purpose of helping provide access to markets to craft-producing communities in Thailand. From 1992 to 2000, the Association organized about 90 monthly craft events providing an income of over 100 million baht directly to more than 60 community craft groups. ThaiCraft Association continues till today to organize crafts fair in various places in Bangkok especially targeting the up-market foreign community who may want to buy the items as souvenirs, home decorations or as gifts to families and friends abroad.

Conclusion

By way of conclusion, let me refer the body to some strategic remedial measures proposed during a regional seminar organized by the Asian Productivity Organization (APO) on Education and Training of Rural Women in Japan in 2000, to help eradicate poverty and empower women.

On the issue of lack of recognition of women's contribution in rural development, the seminar participants recommended: a) increase visibility of rural women's contribution in development, b) collect gender disaggregated data for needs assessment, monitoring and evaluation, c) gender sensitize policy makers and program planners, d) set up networking of researchers working on rural development to share research findings and innovative approaches.

On the issue of lack of access to productive resources, training and appropriate technology, strategic remedial measures cited include: a) review land ownership regulation to enable women to own land, especially state awarded land, b) review rural support services offered to ensure women are included as beneficiaries, c) redesign agricultural development/training programs to ensure inclusion of women, d) employ more women extension officers for training and advisory services to rural women, and e) tap women's indigenous knowledge and utilize women groups.

On the issue of women not being able to attend training due to family responsibilities, the proposed strategic remedial actions include: a) develop special programs (economic and welfare) to eradicate poverty among female-headed households, b) establish special micro credit program for female-headed

households, and c) provide training on elderly care to rural community and improve support services such as health care, transportation and other basic facilities.

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