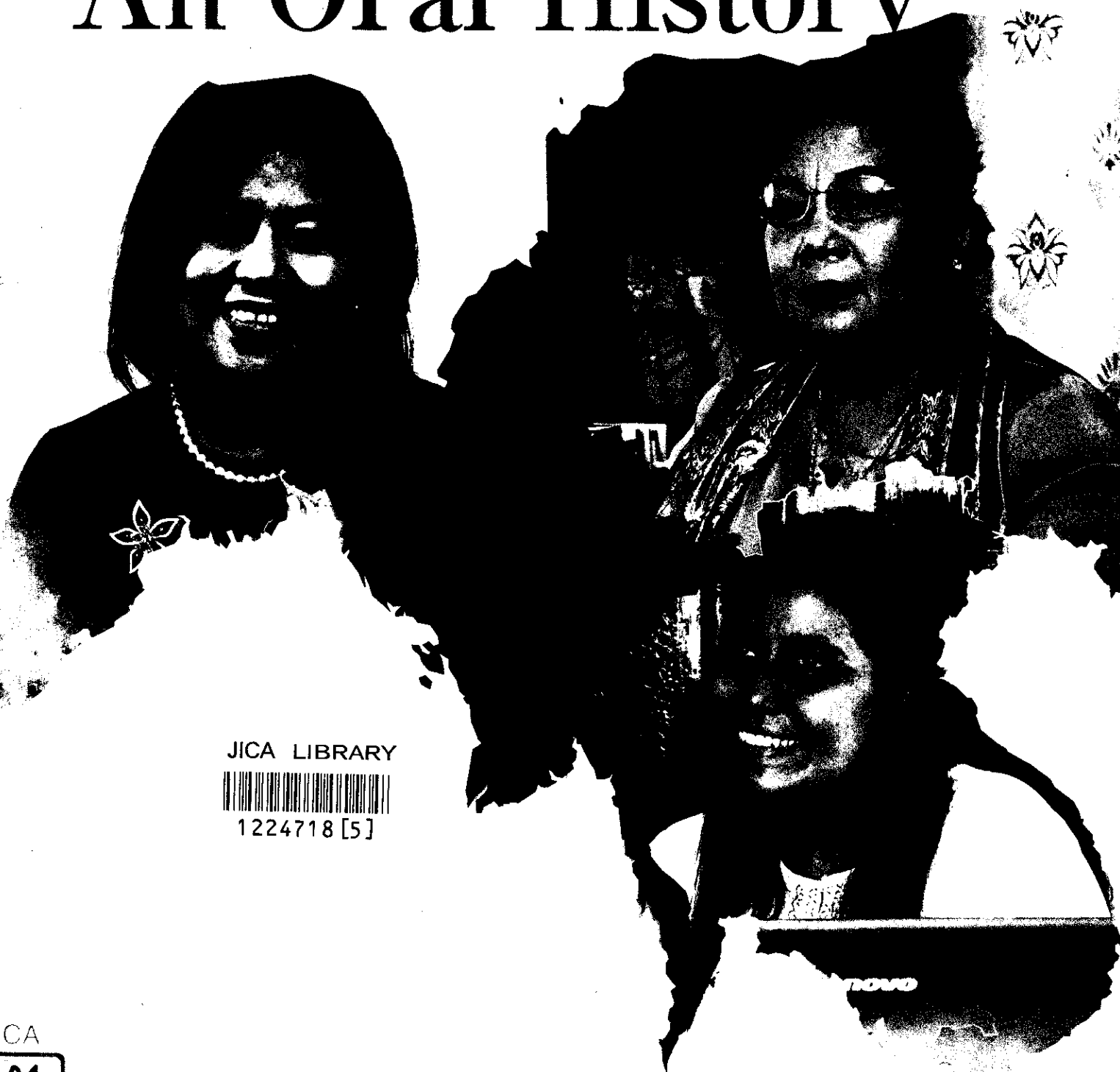


Business Women in Myanmar: An Oral History



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CONTENTS

03

I. Overview

1. Geography
2. History, Politics, Economy
3. Status of Women in Myanmar

Interview with Joint Secretary General of the Union of Myanmar Federation of Chambers of Commerce and Industry (UMFCCI)
Interview with Director of the Myanmar-Japan Center for Human Resources Development (MJC)



06

II. Never Give up, Never Miss Even the Slightest Chance

Managing Director, Pyrex Trading Co., Ltd.
Managing Director, Princess Amara Transportation Services Co., Ltd.

Ms. Thinn Thinn Sett



12

III. Running through the Turbulent Times without Hesitation

President, Depawaddy Construction and Pile Foundation Co., Ltd.
President, New Step Services Co., Ltd.
President, Square Power Group of Companies
President, Myanmar Women Entrepreneurs' Association (MWEA)

Ms. Hla Waddy



18

IV. Leading Business to Success with Courage and Efforts

Managing Director, Marco Polo Travels & Tours Co., Ltd.
Founder, Piti Pann Foreign Language Center.

Ms. Khin Ni Ni Soe



1 Geography

Myanmar lies in the northwestern part of the Indochina Peninsula and covers an area of 677,000km². It is characterized by its long land stretching north-south. It borders on China, Thailand, Laos, India and Bangladesh and the total length of contiguous frontier reaches approximately 4,600km. On the seaward side, it is bordered by the Andaman Sea and the Bay of Bengal and the total length of coastline is about 2,000km. Myanmar's land is comprised of the arid area in the central plain and the humid area stretching from the southern tip of the central lowlands to the whole delta region.

2 History, Politics, Economy

Myanmar became independent from Britain in 1948. Immediately after its independence, a series of conflicts began with the Communist Party of Burma and armed ethnic minority groups, causing unstable political situations. In 1962, the national army seized absolute power over the nation by staging a coup d'état and the Ne Win regime promoted socialist economic policies. In 1988, people's frustration against the deteriorating economy exploded leading to pro-democracy demonstrations which developed into a mass movement. The demonstrations were suppressed by the national army and the country came under a military regime. The military regime stayed in power for 23 years until 2011, when the transition to a democratic government was realized and President Thein Sein as head of state started a new regime which has since been promoting democratization.

Though Myanmar had long been under the military regime upon which economic sanctions were imposed, it made its comeback to the international community after the transition to civil government through the promotion of democratization and open economy. Steady economic growth has been observed since the U.S. and EU eased their economic sanctions.

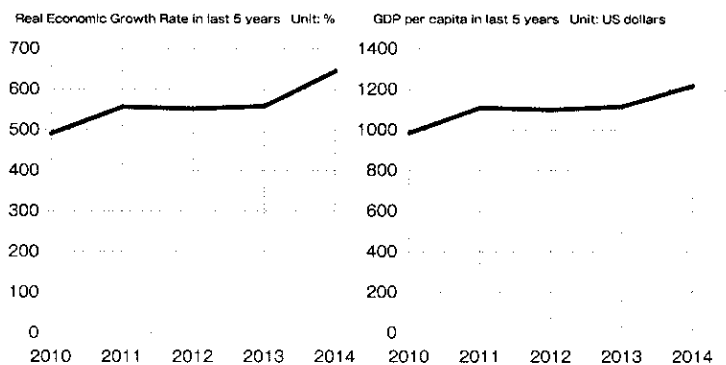
While the government has established special economic zones in order to create environment conducive to investment and expansion by foreign firms into Myanmar, its infrastructure such as electricity, water and sewage and industrial parks is required for urgent improvement; a lack of higher human resources and institutional underdevelopment have also been pointed out. With its entry into the production distribution networks in the ASEAN Economic Community, it is expected that Myanmar will increase business opportunities and promote steady economic growth, making the most of its topographical advantages.

Republic of the Union of Myanmar Basic Data

Indicators	Data	Data Year
Population	51.4 million	2014 #1
Area	677,000km ² (1.8 times of Japan)	
Ethnic Groups	There are more than 130 groups. Major ethnic groups are Bamar, Kachin, Kayin, Chin, Kayah, Mon, Shan, Rakhine.	
Official Language	Myanmar Language	
Naming System	There are no surnames in general. When necessary, one of the parents' given names is used together with his/her own given name.	
Religion	Buddhism (89.4%), Christianity (4.9%), Islam (3.9%), Hinduism (0.5%)	
Key Industries	Agriculture, Commerce, Manufacturing, Transportation and Communications	
Economic Growth	7.69%	2014 #2
GDP	\$62.8 billion	2014 #2
GDP per capita	\$1,221	2014 #2
Average Life Expectancy at Birth	66 years	2013 #3
Adult Literacy Rate	Approximately 95%	2013 #4
Infant Mortality Rate	48 deaths per 1,000 live births	2011 #3
Human Development Index (HDI)	0.483 (Ranking 149)	2011 #5
Foreign Visitors	about 3.5 million	2014 #6

Sources:

- *1 Ministry of Immigration and Population, Myanmar
- *2 IMF: World Economic Outlook Database
- *3 WHO
- *4 Ministry of Education, Myanmar.
- *5 UNDP: Human Development Report
- *6 Ministry of Hotels and Tourism, Myanmar



Brief History

1948	Restoration of sovereignty from Britain, gaining independence as a federal republic
	Ne Win inaugurated as President following a military coup d'état.
1962	"Burmese style socialism" system was established.
1974	Promulgation of new constitution based on Burmese style socialism Country's official name changed to the Socialist Republic of the Union of Burma.
1981	Ne Win resigned from presidency. Military dictatorship was maintained.
1988	Nationwide pro-democracy movement fell socialist regime. National army suppressed demonstrations and seized absolute power over the country by coup d'état.
1989	Country's English name Burma renamed "Myanmar" by military regime.
1990	First general election was held in 30 years. National League for Democracy (NLD) won landslide victory. Military regime refused handover of political power.
1997	The State Law and Order Restoration Council renamed as State Peace and Development Council. Economic sanctions were imposed by the U.S. and EU. Acquisition of ASEAN membership.
2003	Military regime announced "roadmap to democracy", and met with opposition from conservatives.
2005	Government agencies began moving their seat from Yangon to a new administrative capital site near Pyin Oung Uye in the central region.
2006	Announcement of transfer of administrative capital to Naypyidaw.
2007	Thein Sein, a former military commander took office as Prime Minister, and started political reforms led by military regime.
2008	Military regime forced through a referendum regarding approval of new constitution, and announced its "approval" by 98% voting rate and 92% approval rate.
2010	General election was held for the first time in 20 years since 1990 by military regime. Military-based party, the Union Solidarity and Development Party (USDP) won resounding victory.
2011	Dissolution of military regime. Inauguration of new government with President Thein Sein as head of state. Myanmar's 2014 chairmanship was approved at ASEAN Summit.
2012	Upper and Lower House by-elections as well as local assembly by-elections were conducted. NLD won landslide victory.



I. Overview

③ Status of Women in Myanmar

It is generally said that there is little gender discrimination and no restrictions in terms of socio-economic activities for women in Myanmar. For example, the percentage of women in the national government is 52% in 2011 and reaches nearly 75% in the Ministry of Education and the Ministry of Science and Technology in particular. It is also shown by the World Bank's data on labor force participation rate among ASEAN countries that the gender discrimination is little in Myanmar. However, the percentage of women within higher ranks of the government with decision-making authority is limited. Especially, the percentage of women in the parliament is extremely low. The "Country Gender Profile: JICA's Final

Report in 2013" has pointed out that "patriarchal ideology and traditional division of roles between men and women" remain deeply rooted, putting women under unfavorable conditions. It has also indicated regional disparities between the urban and rural areas, and limited access to governmental services such as education and health for women and children in the rural areas. Even though there has been a tendency towards improvement since the transition to civil government, the percentage of women in higher-ranking influential positions remains low and it is required that the government reinforce its efforts for the improvement of women's status.



The Union of Myanmar Federation of Chambers of Commerce and Industry is an organization that represents Myanmar's economic circles and provides support for private sector businesses. Myanmar's key industries are agriculture, manufacturing and service industries but construction and sewing industries are growing as well. When starting up a business in Myanmar, it is often difficult to secure necessary funds and therefore it is imperative that financial environment be improved for encouraging new businesses. Improvement of infrastructure such as roads and communications and development of human resources for industry is also important agenda. Moreover, development of value-added produ-

Joint Secretary General, Union of Myanmar Federation of Chambers of Commerce and Industry (UMFCCI)

Dr. Thet Thet Khine

cts and overseas market is essential for business expansion. I think that there is very little gender discrimination in this country. However, it is also true that, unlike in the urban areas, women in the rural areas could be in a disadvantaged situation in the aspect of education. In addition, women and children sometimes do not receive enough education due to their responsibility to take care of their aging families. There are also overwhelmingly larger burdens on women after marriage and giving birth and many of them have no other choice but leave their jobs. In order to solve such problems, it is necessary for the employer side to establish a support system for these women to be able to continue with working as well as obtaining support from their spouses. Challenges peculiar to women need to be overcome so that women will succeed as entrepreneurs, but as more women succeed, it is expected that various kinds of innovations and more "added values" will be brought about by women's unique viewpoints. Also, the increasing profits earned by their business will be returned to their home and community in the forms of education, healthcare, care for the aging family, etc. and this is believed to bring a positive impact on the social stability and welfare improvement.

Union of Myanmar Federation of Chambers of Commerce and Industry





Sule Pagoda in the center of Yangon



Director, Myanmar-Japan Center for Human Resources Development (MJC)

Dr. Myo Thet

among participants to its business courses is 57% and is increasing. The participants' main objective is to learn Japanese style business management and enlarge business networks so that they will have better employment opportunities. I am always impressed with the attitudes of our participants who are studying enthusiastically with a clear sense of purpose even on weekends and in the early morning outside their working hours.

I do not think that women will face more difficulties than men when women try to make social advancement and start up a business. Today, there is less gender discrimination for women in working outside the household, although it was thought long ago that they should put housework at the center and manage the house. However, both securing of funds and technical development have become major challenges for women entrepreneurs. It is also not easy for those women involved in business management to balance their work and family life. Therefore, it is important to provide them with effective support system, taking "work-life balance" into consideration. I believe that it is essential to create a society where many women with potential can make full use of their own ability and play an active role in the field of business.

The primary objective of the establishment of the Myanmar-Japan Center for Human Resources Development is to promote human resources development in Myanmar in the fields of industry and commerce and also human resources exchange between Japan and Myanmar. Behind its establishment, there was a pressing need for Myanmar to acquire and develop talented people who would have advanced expertise in management and technical knowledge, as its sustainable economic growth was expected as a result of the progress in democratization and market-oriented economy after the transition to civil government.

Primary target participants to MJC courses are business administration people in senior and middle management positions in companies as well as entrepreneurs. The percentage of women

Myanmar-Japan center for Human Resources Development

MYANMAR - JAPAN CENTER

Never Give up, Never Miss Even the Slightest Chance

Foreword

People are always being tossed about by political confusion and their home environment. Her father was bitterly hurt because of his particular background and her grandmother donated her family's house to a temple. Thinn Thinn's life began from where there was nothing. Never discouraged, her tireless efforts and inspiration hauled in a gleam of light from dark clouds and made her shine.

Her sense of creativity and positivity has led her business to success. Making her unfortunate experiences positive, Thinn Thinn now leads one of Myanmar's best-performing companies. However, she still bears in mind to be considerate for those at the grass roots level. Thinn Thinn knows that she reached where she is today thanks to the help of others. We are featuring the life of a strong yet modest woman.

History 01

1971

Yangon

Myanmar

Ms. Thinn Thinn Sei (Thinn Thinn)
Managing Director, Pyrex Trading Co. Ltd.
Managing Director, Princess Amara Transportation Services Co. Ltd.

Thinn Thinn was born in 1971 in Yangon. After graduating from university, she started her career in a foreign transport company. Then she established a partner company for a foreign-owned pharmaceutical marketing firm. She also focused on Myanmar's tourist industry and launched a car rental business, offering car and driver services. Both of her companies are currently performing well and she continues advancing forward for further business expansion.



Zifam Myanmar
(Pyrex Trading)

—New Encounter with Marketing

Thinn Thinn is the Sales Manager of Zifam Myanmar, a pharmaceutical marketing company located in the center of Yangon, as well as the Managing Director of Pyrex Trading Company. These two companies form a joint venture group and run their businesses together with annual sales reaching approximately \$30 million. Although Thinn Thinn is now the leader of one of Myanmar's best-performing companies with 19 branch offices and 366 employees, she is still modest. "It has been a challenge with many twists and turns," she continues. "I did my best, but I owe my success to luck and those who extended me a helping hands."

She had never thought of making her career in this business field. After graduating from university with honors, she would have continued with her graduate studies if it had been financially possible. Growing up in a family with financial difficulties, Thinn Thinn had to become independent as early as possible. Right after graduation, at the age of 20, she started working as a receptionist in a German transport company. She was helped by her English that she had learned at home since she was a child. In the beginning, she enjoyed her job using her language ability. However, observing the company workflow, she began to think that she might be more fit to go out, meet people and do research and sales, rather than working in an office sitting at a desk and handling calls. "I thought that marketing, which covers from market development all the way to sales, is highly creative work and would match my personality." After that, she became conscious of marketing, which meant encountering the work of her calling. She left the transport company, when she was 23 years old, for an Australian pharmaceutical sales firm, "Positive Healthcare Pharmaceutical Company". As the representative

of its sales department, she spoke with doctors about the efficacy of their medicine to promote sales. She found the work rewarding. Her job was to identify the needs of the targeted doctors and other hospital staff and promote sales of the company's pharmaceutical products, which was exactly what she thought marketing was. As the sales of such products might affect people's lives, she needed to thoroughly acquire product knowledge; the zoological knowledge she had learned at university was very useful.

Such happy times, however, did not last long; the head office announced the closure of Positive Healthcare Pharmaceutical Co. and its withdrawal from Myanmar. Thinn Thinn was filled with despair for a moment, but Mr. Khanna, a company executive of Indian nationality, who could not bear to lose the Myanmar market, established a new Australia-based company, Zifam, in 1996 and decided to continue with pharmaceutical sales. Having a high opinion of Thinn Thinn's enthusiasm and ability, he offered her the position of Zifam Myanmar's Sales Manager. Myanmar then required international businesses to be partners with companies who had native Myanmar representatives in order to import and sell foreign products. She started up Pyrex Trading in 1999 as Zifam's partner company in Myanmar. She did not have enough capital but Mr. Khanna provided financial support. Zifam Myanmar and Pyrex Trading came to jointly explore business opportunities together under Thinn Thinn's direction.

—Overcoming Difficulties and Endless Challenges

The partner company rapidly grew with Thinn Thinn's hard work but its road to success had difficulties; one was quality control. For the sales expansion of pharmaceutical products across Myanmar, securing wholesalers equipped with appropriate storage facilities that would provide stable temperature and humidity was necessary. However, frequent power outages due to the poor electric supply in Myanmar then made stable control of temperature and humidity questionable.

Pharmaceutical products sold by Pyrex Trading



In order to address that problem, a direct shipping system from Yangon was then built, which led to new problems. No supervising system existed for national product delivery, resulting in unexpected problems such as drivers running off with their merchandise. After much trial and error, they established a business network based on cooperation between their branch offices all over the country under the direct control of the head office and wholesalers who contracted with the branches. Contrary to expectation that collecting payment would be smooth and secure as contracts with the wholesalers included bank guarantees, a large loss resulted when the banks closed down due to a financial crisis. They could not collect the payments at the right time. The wholesaler sales network system collapsed and they had to rely on the direct sales system of the head office, which was in 2003. "The change of the sales system as a result was actually good," Thinn Thinn recalls. "However, more problems emerged," she continues. "As selling pharmaceutical products affects human life, one has to address it with constant attention and a certain amount of tension. We were sued by a client who said that our medicine did not fit him and harmed his health." She continues to recall. "Especially because they were sometimes newly imported medical products to be used in Myanmar for the first time, such problems could not be avoided, in spite of the utmost caution they exercised."

For Thinn Thinn, even battles against such hardships and overcoming huge obstacles are all good life experiences when she looks back. "Every time I experience a setback, I take it as a trial for me to grow further. No matter what difficulties you may face, a path will be opened if you stay positive and keep trying."

← Grabbing a New Chance

When the sales of their medical products were well underway, Thinn Thinn decided to expand into the car rental business. She had thought for long that this would

meet needs existing in Myanmar where the economy was expected to boom.

With promising economic growth, Attention to Myanmar is drawn from all over the world as Asia's last frontier. International companies with a plan to enter the Myanmar market are increasing and also the number of international tourists visiting Myanmar will certainly increase. Thinn Thinn intuitively believed that the time was right to start a new business targeting those people. However, many people around her opposed this because it was a totally different business category. She could not let this chance miss as she believes that "Strategy and Timing" are vital for management. In 2010, she started a new car rental service company called Princess Amara. Although she was worried about securing enough vehicles at the start, she could use the profits from the medical product sales as funds for launching the new business. The company was named after her daughter, Amara whom she dearly loves. Five years have passed since its establishment and the company has been rapidly growing; their sales have doubled since the year of its founding and the company now possesses 120 vehicles and has 155 employees.

During these years, Thinn Thinn energetically worked to attract customers, improve customer service and have the company's drivers learn more English. In the early days, she had problems when some drivers the company hired did not prioritize responding to their customers in case of unexpected accidents. The drivers failed to report to the hospital and the police. As the nature of her business, problems with customers were not unusual; therefore, proper management and training for the drivers were extremely important. Thinn Thinn focused her attention on improving her drivers driving safely, communicating smoothly and providing quality customer service. Her efforts bore fruit and international organizations and global companies including JICA, UNICEF UNDP and FAO continue to be Princess Amara customers.

Social contribution activities taking place in the old apartment Thinn Thinn lived in when she was a girl



brothers' tuition as well as her own by making and selling handicrafts. She felt inferior because she was so eager to make money then: "I was so afraid that my friends might discover my true self."

— Human Resources Development is the Key to Business Success

Thinn Thinn believes that the key to business success is human resources development. Princess Amara has created an environment where every employee is able to do their very best. All employees including drivers understand the company's visions and missions. The company guides the employees without suppressing their individuality or disturbing their leadership, enabling them to work together as one. In order to boost customer satisfaction, studying English as well as the fundamentals of customer service and manners is compulsory for the drivers. In addition, the drivers are thoroughly trained in emergency responses to address cases such as passengers collapsing in their cars. The drivers have also been instructed numerous times from how to remove odor from their clothing to how to attend to customers with a smile so that they can provide clients with good impressions. The drivers learn the importance of constantly striving to improve. Even drivers who initially failed to show interest are now actively participating in the training. They have learned that practicing their new skills can give their customers more satisfaction, which has led to the drivers working hard to improve themselves. Thinn Thinn has given the same kind of thorough instructions to Pyrex Trading employees on issues such as the safe administration of their medical products, helping them to develop a high level of professionalism.

Thinn Thinn met her husband in her university days



— Entrepreneur Spirit Nurtured in Unfortunate Environment

Thinn Thinn is now a successful figure, but starting a business was just one means for her to realize her dream, which was not simply a success story. She long dreamed of succeeding in business when she grew up to make her family and the people around her happy and well-off. Her dreadful experiences in her youth nurtured her entrepreneur spirit. Thinn Thinn's dramatic history began at the moment she was born.

Her father was a chief engineer for a national airline. He had studied in London on a government-sponsored program, married a British woman and returned to Myanmar with her to build a family. His wife, however, faced a difficult reality as an international resident and was distressed with the differences in lifestyle and values; she returned to the U.K. with their children. Thinn Thinn's father, in utter disappointment, decided to remarry with a woman from Myanmar and start on a whole new life, which turned out to be a rough life with debts and financial difficulties. Thinn Thinn was their first child born in Yangon in 1971. As her grandmother had promised to donate their house to the temple before she passed away, they even lost their home and were forced to move into a tiny apartment.

She had two dreams before entering university. One was to become a businesswoman due to her severe economic hardships; the other was to become a doctor so that she would be able to care for her aging grandfather. Although she started to major in Zoology when entering the University of Yangon, she took up business administration from her second year. She would walk to school instead of taking busses to save money and also stopped buying things she wanted. She had firmly resolved to save money and managed to get an income to cover her

Family is Thinn Thinn's greatest treasure.



Princess Amara

Princess Amara Company, named after Thinn Thinn's Daughter

Learning the important fundamentals of business administration from attending business training courses in Japan, Singapore and the U.S. led Thinn Thinn to recognize the importance of human resources development. She participated in training including the management strategy seminar and observation tour of Japanese companies supported by the Myanmar-Japan Human Resources Development Center (Japan Center), ASEAN Leadership Management Forum hosted by the Kansai Economic Federation, and the business management seminar hosted by the Overseas Human Resources and Industry Development Association (HIDA). "Everything I learned was useful," she recalls. The visit to Toyota Motor Corporation was particularly motivating as she became acquainted with their Family Open Day held for employees' families to visit the workplace to better understand the corporate business. Since returning to Myanmar, based on her observation at Toyota, Thinn Thinn has introduced systems into her companies that deeply consider the employees' families. She highly values the hands-on knowledge that can be gained through site visits as this example shows, and wants to continue visiting sites whenever she has the opportunity. In addition, she has been sending her employees from both companies to business courses offered by the Japan Center according to each employee's individual learning goals. She strives to help her employees grow, which demonstrates how she recognizes the important keys of business administration.

When we visited Princess Amara, we were introduced to Mr. Myo Htun, working for Princess Amara. He was their Sales Manager. He was hired as a driver and worked diligently. Thinn Thinn observed his everyday work and thought he had the potential to be a manager and appointed him as Sales Manager two years ago, which was an exceptional promotion. "After I started working as a manager, I sometimes felt at a loss in the beginning, but now I am rising to new challenges in new fields. I have attended many seminars and grown

greatly; I find my job rewarding. I am most thankful to my boss who gave me this chance," Mr. Myo Htun says. This is a good example of how Thinn Thinn tries to help everyone grow. She positively impacts her companies as a whole by showing employees that whoever is motivated and tries to improve themselves will be given great opportunities.

— Expectations for Future Development

Thinn Thinn gained confidence through her previous achievements and is now moving forward on her next plan for further business expansion. Pyrex Trading is working on building a factory in the Thilawa Special Economic Zone in the southeast of Yangon. The construction will be started shortly through joint investment with an international firm. Pyrex Trading aims to expand its business by embarking on manufacturing pharmaceutical products in addition to selling them. Upon completion of the factory, they will need 500 employees in the factory, which means it can contribute creating more employment opportunities and economic impact as Thinn Thinn thinks.

As for Princess Amara, Thinn Thinn stresses employee training for increased customer satisfaction. She is also planning a hotel to make up for the shortage of accommodation facilities in Yangon. She has already secured a building lot in a Yangon suburb where abundant nature still remains. She has a five-year plan for the hotel construction project and is now having its architectural design prepared. The staff in charge of the hotel operations management will be chosen from among the employees of Princess Amara.

— Family is Treasure

When Thinn Thinn turned 32 years old, she married someone whom she had met during her university days.

a partner she had a very most trusting relationship with. Her hard work continued after marriage and managing both work and family was a challenge. She is thankful to her husband, Mr. Kyaw Naing Soe, who has been supporting her both mentally and physically. "My husband is my business partner at the same time," Thinn Thinn says. The couple is blessed with two children: a 9-year-old son and an 11-year-old daughter. "Family is my most precious treasure," she continues. Her children are growing up healthy and obediently as she hopes. They can discuss anything with her because she has always prioritized conversing with them no matter how busy she is; she has built a sound relationship with them. Her children visit her at work so they can see where their parents work. Thinn Thinn believes that, in order for employees to work willingly, free from anxiety, they must cherish their families. Thus she always extends a warm helping hands to the employees. She recognizes that a steady increase in population is essential for the nation's stable development in the long-term and that a support system enabling women to bear children without worries and to continue working while raising children is necessary.

Her companies provide an environment where female employees with children can work without worrying about child-rearing due to company support for their children. The company offers benefits including bearing half of the children's tuition fees, company cars taking sick children to the hospital and bearing half of the expenses for hiring childcare helpers. The companies also offer a monthly observation tour for employee children by bus, which is also a study opportunity for the mothers. She has the firm belief that business expansion contributes to providing employment opportunities to more people, raising awareness about self-improvement and income level, and building a happy family life.

Her husband describes her as an entrepreneur, wife and mother: "She is an outstanding business woman and a wonderful educator for our children. She does not waste any money and manages our family budget well; she is perfect also as a wife."

—Lessons from Her Grandfather

Thinn Thinn respects most her late grandfather who taught her many things when she was a child. She began to talk about her fond memories of him in those days. "My grandfather received a British-style education during the colonial period and was a well-disciplined

man with a strong will. Whenever my parents fought, I went to my grandfather's, where he taught me how we should live, what is important in life and many other important things. He also told me how a poor person with morals should be more respected than a rich person without morals and that everything has its cause and effect." Thinn Thinn continues by saying, "I also very well remember his words: 'whoever tells you valuable lessons and experience is your teacher.'"

The small house where she spent time with her grandfather during her childhood is a place of memories which also served as the starting point for her thinking, and she has been preserving it well. She started a social welfare project in that old house one and a half years ago to help poor women in farm villages improve themselves. She purchased five sewing machines; currently seven young women are working on producing handicrafts. The sight of them enjoying their work with shining eyes tells us the importance of giving job opportunities to such women. Near the project site, Thinn Thinn found an old craftsman who used to mend her father's shoes and started talking with him in a gentle and friendly manner. This also showed us how caring she is as a person who profoundly considers everyone.

—Aiming to Become a Woman Entrepreneur

Thinn Thinn's message for women entrepreneurs like her is, "Always considering those at the bottom of society and thinking positively is important. Moreover, acquiring practical knowledge is very important." She continues slowly but in a very determined tone of voice, "Acquired knowledge is a pillar to support one's life." As if looking back on her own youth, she dedicates these words to the younger generation who are going to play crucial roles in the future. "It is important to continue learning with a broad perspective. No matter how many possibilities there may be, I want them to use their time wisely and grab chances because time flies by."

Their regular clients include international organizations and overseas public institutions.



History 02

1949

Ayeyarwady

Myanmar



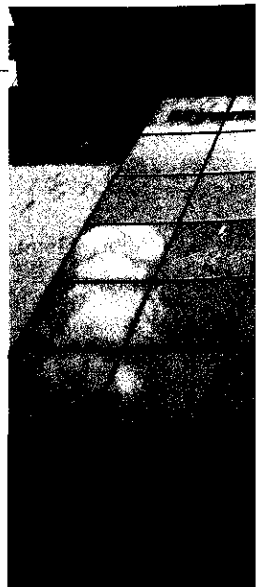
Ms. Hla Waddy
President, Depawaddy Construction and Pile Foundation Co., Ltd.
President, New Step Services Co., Ltd.
President, Square Power Group of Companies
President, Myanmar Women Entrepreneurs' Association (MWEA)

Hla Waddy was born in 1949 in Phayar Su Village, Ayeyarwady Region. After graduating from university, she had worked as a factory's office staff for 1 year, as a middle school teacher in the village of her hometown for 10 years, and as a joint auditor for 11 years. After that, she experienced her own business of cafeteria for 1 year. Then her necessity made herself engage in construction business. Overcoming various difficulties, she continues leading and developing three construction-related companies with faith.

Running through the Turbulent Times without Hesitation

Foreword

After being brought up in a poor village, Hla waddy made great efforts to master her studies at university and experienced various jobs in the hardships of a rapidly-changing world. Despite several failures, she always moved forward on good opportunities and succeeded in developing one of the biggest construction companies in Myanmar. Hla Waddy now spends busy days as an entrepreneur, a mother and a supporter of women entrepreneurs. She says that she could reach this far because her family always supported her strongly. This is a story of a mother who has walked her life with her family bound together in firm bond and is stepping towards a new era.



—Creation of a Construction Company by Coincidence

Hla Waddy is the founder of 3 organizations: Depawaddy Construction Co. specializing in pile foundation where her oldest daughter is now Managing Director (MD), New Step Services Co. specializing in providing concrete and renting construction vehicles where her youngest son is now MD, and Square Power Group that manages a large cement factory under the authority of the Ministry of Industry. These organizations employ about 300 people in total. Hla Waddy works mainly on financial affairs at Depawaddy and on management at New Step Services as the President, while MDs manage the general affairs. She also works on the total management of Square Power Group as the President. Hla Waddy is also engaged in volunteer activities including as the President of the Myanmar Women Entrepreneurs' Association (MWEA), an executive committee member of the Union of Myanmar Federation of Chambers of Commerce and Industry (UMFCCI) and a standing committee member of the Myanmar Women's Affairs Federation (MWAF). People have different triggers for starting businesses. While many of them try to realize a long-thought out plan or dream from the past, it was different for Hla Waddy. She worked hard to solve a mishap that occurred in her life. Then, before she realized it, she was already in the construction business.

Hla Waddy contracted with a contractor to build her house before the pro-democracy movement started in Myanmar in 1988. Due to the political chaos caused by the pro-democracy movement, the economy stagnated and the construction of her house stopped. She found that the contractor was not willing to continue construction work and was at a loss on what to do. "But I could

MWEA and Ms.Hla Waddy's residence are in this building.



(left) Ms.Hla Waddy inspecting a construction site.

not leave the house incomplete," she remembers, "I decided to manage the rest of the work by myself and finish the house." Hla Waddy says it was a momentous decision, because construction work requires experts in each part and is not an easy field for an amateur. She went through hell and wanted to give up many times, but then she would have had a great loss. She asked many people for help and worked single-mindedly until her house was finally finished.

"The house I built was much better than expected. My older sister and neighbors then started to ask me to build their houses," she says nostalgically. "It was a good trigger. I was worried about entrepreneurship, but I discovered that the construction business was promising and decided to embark on it." It was the result of her struggle in the problem that she accidentally faced, and her decision became a turning-point in her life. "Changes in life are always dramatic. We never know when we come across good or bad luck." She continues, "but it was a precious experience which taught me that everything is possible with motivation. I learned as an important lesson that we should not give up after one or two failures and that optimistic thinking is necessary, even in difficult times."

—Hot on the Entrepreneurial Path

Hla Waddy founded Dynasty Co., the predecessor of Depawaddy Co. in 1989. She spent the next 10 years carving a career as an entrepreneur, fighting against countless difficulties. As a result, she became confident in construction business management. In 1999, she started on Depawaddy Co. which continued the business of Dynasty Co. and specializes in pile construction.



Busy Yangon city has heavy traffic.

Pile construction, which supports and stabilizes civil engineering and construction work, is a very important process that requires advanced soil analysis; demand was increasing with economic development in Myanmar. Since its foundation, Depawaddy Co. mainly constructed medium- and high-rise buildings of 6 to 12 floors. In 1997, the company entered into a partnership with SPA (Serge Pun & Associates) Group and was designated as the contractor for the development of FMI (First Myanmar Investment) City in a suburb of Yangon. Depawaddy Co. has been focusing on construction in the area since then and has built 300 residences, gardens, banks, recreation centers, sports clubs and general hospitals so far. FMI is the first public investment company in Myanmar and part of the financial service department of SPA Group, which was founded in 1992 when the Myanmar Investment Law was enacted. SPA Group is one of the biggest business conglomerates in Myanmar with more than 3,500 employees. Meeting its president, Serge Pun, who is a Myanmar-born in Hong Kong, was a big turning point for Hla Waddy.

Depawaddy Co. continues to develop today as one of the best pile construction companies in Myanmar. Although Hla Waddy was often confused at first due to lack of expertise in pile construction, she visited construction sites many times in the same way as she was building her house and tried to understand the important points of construction work. As the business started to be prosperous and became interesting, Hla Waddy was featured as "a person who provides highly satisfactory work that responds to any request of the clients" in a well-known magazine in Myanmar and developed a reputation for quality work. She says, "The corporate policy of this company, which is to make a better world by supporting the people around us, has remained the same since its foundation."

In 2009, she founded New Step Services Co. which provides concrete. She had once accepted the request of President Serge Pun of SPA Group to succeed some

shares of a foreign company and become MD. She bore this heavy responsibility for five years, but the company being foreign, she was often unable to make her own decisions in financial affairs. To have better control, she founded New Step Services Co. which continued this business. From 2015, the company reduced providing concrete and started renting construction vehicles owned by the company.

—Business Sense Polished through Difficult Times

Despite her current success after many twist and turns, Hla Waddy always remembers the trials and setbacks that she experienced in the process. She says that dealing with competitors was a pain in the neck in addition to managing funding, technical issues and staffing. "It was a thorny path," she looks back. "Banks were not functioning then and bad deposit and withdrawal timing would lead to the danger of bankruptcy, so I was always nervous about managing funding. For technical issues, I studied hard, learning from architects and technicians. It took much time and hard work to be able to understand the important points of construction work such as reinforcing bars and cement construction."

Difficulties came one after another. "Concerning human resources and competitors, as the construction business has been prospering recently, large construction companies from Singapore and China came and started to recruit employees with attractive conditions. Employees that we nurtured with effort easily moved to these large companies, and it became difficult to keep experienced employees and even to succeed at bidding. Thus I had a chain of difficulties."

The biggest crisis that she experienced happened when she was managing Dynasty Co. Due to the financial crisis in 1990, its funding was about to fail. The cost of raw materials doubled. "When it rains, it pours". Furthermore

failure in completing a project during the contract period caused a great loss and the company was about to go bankrupt. It was then that President Serge Pun of SPA Group assisted her by lending the necessary funding, which enabled the company to escape from the danger of bankruptcy.

She says, "I will never forget the help President Serge Pun gave me." To repay this kindness, she worked single-mindedly, encouraged by her children. Five years later she had repaid all the debts. A proverb says that heavy work in youth is quiet rest in old age, which means that the work done in youth will train the person and definitely lead to his/her growth. Hla Waddy also says, "The way will definitely be opened if you keep working hard even in the most difficult times. It is important for an entrepreneur to acquire specialized knowledge and also to understand the precise situation he/she is in. An entrepreneur must have the insight and discernment to be on the ever-changing site, predict a half step ahead by looking at the future and make timely decisions. He/She needs a personality that can motivate employees and gather the wisdom of many people. These competences are polished through difficult trials in challenging situations, not books."

—Employees as Valuable Partners

"Employees are valuable partners whom I work with and they are also important pillars that support development of our company," Hla Waddy says. "I expect employees to improve their skills and knowledge through work, assist with revenue-expenditure balance which is the basis of sound management, pay attention to legal revisions and business trends to respond to changing situations, and to complete tasks responsibly." She expects them to always improve themselves and strengthen organizational competence. The best teamwork, in which mutual trust is built and employees can discuss frankly without a hierarchy and work towards a

Having happy time with her family



The sales manager,
Ms. Kay Thwe Khaing on the left

common goal, is necessary to improve company results. Hla Waddy hopes that her employees can increase their income by improving company profits and make their families happy. To increase their motivation, she gives them part of the annual profit as a bonus. She also provides them with loans, and several percentage of the annual profit is used for the Central Provident Fund, which is retirement savings. As part of the Corporate Social Responsibility, scholarships are also provided to the best students from employee families. Various measures like this are taken for employees to have a better sense of belonging to the company and feel fulfilled by their work. Ms. Kay Thwe Khaing, the sales manager of Depawaddy Co. says with a smile, "Ms. Hla Waddy is demanding at work, but she is like a warm-hearted mother who always cares for employees and our families."

—Repaying the Favor to Her Hometown

Hla Waddy was born in 1949 in a small village in the Ayeyarwady Region, located 150 km southwest of Yangon. Her father was a village chief who also worked as a farmer, and her mother had a grocery store. She was the youngest of 7 children, with three brothers and three sisters. Her father taught her to use money carefully and frugally and to always remember her hometown, even when she would succeed in the future; her mother taught her to help with house chores and always be polite to people. Even today, despite wide spread consumerism, the spirit of frugality taught by her father is always in her mind.

Hla Waddy was a very good student in her school days and a ray of hope in her village. She was the first from her village to have entered college, located in Patheingyi District and studied there for two years. She then entered the Rangoon Arts and Sciences University in 1970 and obtained a bachelor's degree in mathematics, which she had been good at since childhood. She received a great support from her village. Therefore Hla Waddy felt very grateful to the whole village that brought her up. Whenever she came home during holidays, she worked on the farms and in the fields with the other women. She used the money earned from this work for the village and temples.

To repay the warm help of the people of her hometown, she now builds hospitals in her village and mechanizes agriculture to improve the farmers' living standard as part of the social contribution projects. Hla Waddy devotes herself to this work because the teaching of metempsychosis is more important to her than the current profit. For Myanmar people who believe in metempsychosis, contributing and returning profits to society is a natural duty. Her wish to pay back the favor to her hometown was shining on the face of Hla Waddy as she spoke.

— Endless Pursuit of Dreams

Hla Waddy's entrepreneurial spirit is unstoppable; her new business plan is the hotel industry. She has already

acquired land in Chaungtha Beach, which is well-known and located five hours from Yangon by car, and plans to construct a hotel. "The ongoing business is taken care of by my oldest daughter, MD of Depawaddy Co. and by my youngest son, MD of New Step Services Co. As for myself, I like to start new businesses." Her life as an entrepreneur started from the construction business and diversified according to society's needs. She continues, "but I still would like to develop the construction business where I started." Hla Waddy spoke passionately and her face was full of motivation. Specifically, she is looking for foreign investors to invest in cement factories managed by Square Power Group to expand its business.

She has a message to share with the youth. "It is important to always be optimistic, take care of your health and stay honest. To make your life rich, treating everyone honestly is important. Even if you are highly educated, you can only achieve success with the righteous way of thinking." For women who aim to start a business, Hla Waddy says, "everyone has a great innate capacity. This capacity is brought forth by being beneficial for family, community and country, which surely leads to success. Women are better at intellectual work that increases added value than physical work, and therefore I would like each woman to be active in a business world that is suitable for her."

— Surrounded by Her Beloved Family

A construction site her company contracted





Pamphlets of her companies

Hla Waddy is grateful to her parents, husband and children from the bottom of her heart. "I was only able to succeed thanks to my family's great support. My parents, despite being from a family of farmers, fully supported my receiving a higher education. I also recognized the importance of education for my children and did my best. Some of them even studied abroad. I hope that they will do their best in the same way for their children to be well-educated business people in the future. And I hope that the next generation will have even greater success than mine."

Apart from work, Hla Waddy enjoys spending her precious and relaxing time with her grandchildren. Mr. Kyaw Soe, her husband talked about Hla Waddy with greatest compliments: "She has great power as an entrepreneur and has been doing her best for her business. She has also played the role of a mother well, and gave our children higher education; so they became independent and bright adults. As a wife, she takes care of me very well. I think she is a great mother and brilliant at all three roles."

Ms. Nant Su Shwe Sin, the oldest daughter of Hla Waddy and MD of Depawaddy Co. speaks of her mother, "She always told me how to live by always being honest and doing the right things. She taught me the attitude and important hints for my business; she is a role model as good as or better than male entrepreneurs." She openly shows her respect for her mother.

—As the President of the Myanmar Women Entrepreneurs' Association

Hla Waddy speaks of the significance of successful women entrepreneurs from her perspective as the President of the Myanmar Women Entrepreneurs' Association (MWEA). "When I first started my business, I had inconveniences because few women had started up businesses like men. But today, equal opportunities exist for men and women without discrimination. If a woman can achieve something in the competitive business world, it can give hope to many girls and young women, making their abilities bloom and influencing them in a good way." Mothers generally have greater influence than fathers, as mothers strongly wish for their children's education so that the next generation can grow. Therefore, women who are socially powerful and successful can become role models for other women and this influence is significant. Hla Waddy was deeply involved in the establishment of MWEA. She became acquainted with a professor of the Yangon Institute of Economics at the 4th World Conference on Women held in Beijing in 1995. They quickly got along well and came to the conclusion that a new organization to promote "the improvement of the status of women and their empowerment" should be created. This was the starting point of MWEA.

Since its establishment in 1995, Hla Waddy has continued serving for MWEA, first as the Secretary General, then as the Vice President and now as the President. She has absolute confidence that she is engaged in improving the status of women and their empowerment with greater awareness than anyone else. As a project of the association, Hla Waddy has been working to give dreams and hopes to people, encourage them and make them prosper. She thinks that the most important thing is to empower people and give them the opportunity for education. She thus assists orphans and children from large or poor families with no spare money to send them to school. With the relief fund from members of MWEA, Hla Waddy is also doing her best to assist women to continue their education, improve the health of community members and strengthen their social ties. She believes that working as a group can achieve things that are difficult when faced alone. So it is necessary to organize MWEA members to promote the development of rural villages. "When a cart wheel is stuck in the mud, you cannot move the sunken cart alone, but you can do it with a united group." Hla Waddy believes in this wise saying that teaches the importance of mutual help and acts on it. She is definitely a reliable and strong mother.

Leading Business to Success with Courage and Efforts

Foreword

"I must save the family from poverty".

The girl worked hard and dedicated her youth for her family.

Yet, she was not swayed even by unbearably severe circumstances but continued to believe in her own possibility.

She has overcome difficulties with a strong will and great effort which is second to none.

Her warm personality and outstanding sense of languages began to add colors to her life with reliable friends.

She has begun a new journey towards the target which is even higher than before.

Here, let us introduce the path a young "female entrepreneur" has pursued.

History 03

1979

Yangon

Myanmar



MS. KHE NI NI SOE (N. NI)
Managing Director, Marco Polo Travels & Tours Co., Ltd.
Founder, Piti Panni Foreign Language Center.

Ni Ni was born in 1979 in Yangon. She survived her girlhood when she had to earn for her family alone, and established a school of foreign language in 2003 after she graduated from university. Along with the management of the school, she started a tourist company with four friends in 2011 and now tries to expand her business with uniquely planned tours. She continues challenging and making efforts towards realization of her dream.



Marco Polo Travels & Tours is located in the center of Yangon

— Her First Own Business by Leveraging the Language Skills

Ni Ni's love for studying started since she was a child. When she was an elementary school pupil, she also learned other subjects such as English and Arabic from her mother at home, which were not taught at school. While her mother taught Ni Ni mainly the basics of English language, she taught Arabic carefully as they are Muslim family and Arabic is necessary for one to understand sacred texts of Islam. Ni Ni's excellent language skills were developed from those days. When she was a high school student, she took classes in Italian and Spanish which were provided in a Buddhist monastery. She mastered those two languages surprisingly fast and when her teacher retired, she was asked to teach Italian and Spanish although she was only 17. As people say "Art brings bread", Ni Ni's ability in languages was her art and it was literally outstanding. Utilizing her talent to learn and master multiple languages at one time, she continued to work very hard and mastered a number of foreign languages including English, Italian, Spanish, French, and Arabic. Her classmates who learned with her but could not make much progress respected her, rather than envying her.

Based on the language skills she acquired, she came to hope to start up a small business and she first established "Piti Pann (meaning "Blissful Flower") Foreign Language Center" to teach Asian and European languages in 2003, the year she graduated from her university. At first, she rented an office with two classrooms where she taught the students alone. Later on, the number of students increased and the Center started to offer 5-6 classes a day. While the number of students has been

increasing in the entire Center, Ni Ni says overall profit has not increased so much because more spacious classrooms are required for the increased number of languages and the payment for the teachers. Actually, the language courses offered now are English, French, Spanish, Italian, Japanese, Chinese, Korean, and Russian, in the order of popularity.

— Challenging Tourism Business with the Joint Management by Five People

As the management of Piti Pann Foreign Language Center achieved certain level of success, Ni Ni came to think about starting other businesses. There were a few reasons for Ni Ni to focus on tourism business. First point was rapid growth in international tourists. While Myanmar has numerous tourist attractions including untouched nature and Buddhist ruins, the country has not accepted international tourists for a long time. Therefore, Ni Ni thought there are business opportunities as Myanmar has a strong impression of "the last unexplored region in Asia" and the number of international tourists is rapidly increasing along with the progress in democratization. Second point was that tourism business may be able to provide employment opportunities for those who study hard to become a tour guide, as she often found such students at her Language Center. Finally, the third point was that the idea of starting up a new business in the tourist-related industry moved her positively as she talked to her friends who loved traveling.

However, borrowing money from a bank is not easy in Myanmar and one cannot start up a new business unless one has enough funds to set up an enterprise. When she was wondering what to do with this issue, four of her trustworthy friends supported her idea and each of them agreed to invest equal amount of money. Thus, "Marco Polo Travels & Tours Co., Ltd." was established in 2011. Ni Ni named the company after Marco Polo since she was fluent in Italian and hoped to attract tourists from Italy. Also, the fact that Myanmar has historical relationship with Marco Polo was one of the reasons for her to choose "Marco Polo". Marco Polo is a historical person who visited Pagan around the end of the 13th century, and wrote in his book "La Description du Monde" (known as The Travels of Marco Polo in English) about the magnificence of the "golden pagoda and silver pagoda".

Since the transition to civil government in 2011, Myanmar has developed its economy steadily. In the area of tourism, the number of international tourists visiting Myanmar has increased dramatically; it exceeded 1 million in 2012, 2 million in 2013; and finally reached 3.5 million in 2014. In the “World Economic Forum on East Asia Meeting” held in Naypyidaw in 2013, the government positioned tourism, as one of the major industries for Myanmar and announced the policy to attract 7.5 million international tourists by 2020.

While Marco Polo Travels & Tours takes the form of joint responsibility and management by the five members including Ni Ni, she is the person who represents the company as she has a qualification of tour guide, ability to give presentations to attract people, and a clear vision, although she is the youngest one among the five members.

There are about 1,800 travel companies in Myanmar. In order to lead the business to success as a newly-entered company, how a company can differentiate itself from the competitors and express uniqueness will be the key to success. Ni Ni proposed a reception of international tourists in a way that enables her to utilize her foreign language skills she had achieved spending many years and the knowledge in the area of environmental protection. Especially, she hoped to focus on acquisition of customers especially from Europe and enhancement of eco-tours with a theme of environmental protection, which would also be educational for the younger generations. Therefore, she implements a precise market research to grasp the needs of international tourists and plans to provide tours which have themes such as energy consumption and conservation of cultural heritages. The “eco-tourism” Marco Polo Travels & Tours aims for is a system that let the tourists understand the value and importance of the unique things in the region which

lead to conservation by conveying their attraction. By appealing the resources in the region to the tourists and letting local people reconfirm the value, their awareness for preservation and conservation will be raised and it may bring the uniqueness of the region.

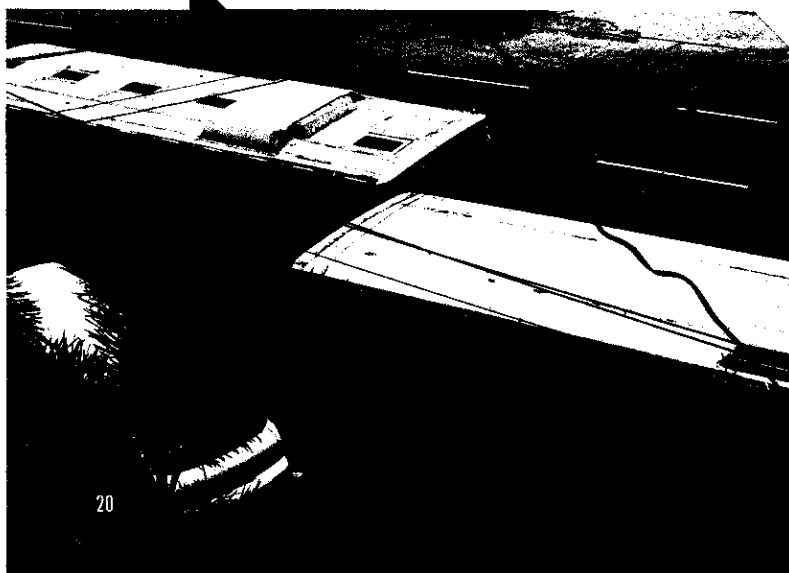
Ni Ni believes that it would truly give significance to their tours, if she can suggest the issues on the environmental and social impact from a wider point of view through these tours planned by Marco Polo Travels & Tours.

In order to realize this, she sees that provision of the latest inclusive and trustable information to customers will be the most important point and she has promoted research on the development of sustainable sightseeing tours, having support from specialists in the area of environment and NGOs. While the number of employees is 11, which is not so many, the company has achieved consistent result in terms of growth, by doubling the sales, almost tripling the number of tour packages sold to foreigners, and almost quintuple the ones sold to Myanmarese customers since the year of establishment.

—Continue Learning till the End of One’s Life

Ni Ni loved studying since she was a child, and that was because she followed the teachings of Muhammad, the Islamic Prophet loyally. Also, the words she cherishes the most are the teaching that “one should make use of one’s ability to the utmost and aim to become an excellent personnel who can serve for community and society”. She always remembers that she should learn till the end of her life. She was full of intellectual curiosity and she always devoted herself to reading thoroughly whenever she had time. In her school days, she sent her work to the essay contest which was held every year on the Union Day. She thought it was fun to plan hard with adequate awareness of problems, read many books, and construct her ideas in her essay. As a result, her essays were always chosen for the first prize among a number of applicants. Also, she proactively participated in quiz and various competitions and achieved excellent results. The fact that she had studied hard and acquired a variety of knowledge gave her substantial strength and made her win the first prize in the “Yangon Photo Essay”, a renowned contest in 2012. Furthermore, she applied for a business contest related to development project on tourism which was held by the Ministry of Foreign Affairs of the Netherlands in 2014 and also won

A view of the town from the window of Marco Polo Travels & Tours





Participants at Japan Center

a prize. Since about 1,500 tour operators and tourist companies that are members of Myanmar Travel Association were subject for this competition, it was not easy to win a prize. However, Ni Ni created a business plan based on the research result and practical experience she had accumulated and she was chosen as one of the 15 winners of top prize. In addition, she was invited to a seminar held in Amsterdam as an extra prize and was chosen to become a representative of Myanmar as a result of evaluation on presentations. Then she was given a chance to give presentation on the prospects and challenges in the area of tourism in Myanmar at an international seminar held in Geneva in May 2014 as a representative of Myanmar. As people say "practice makes perfect", she has experienced and showed an example that "one's effort never goes unrewarded" if one continues steady effort and learning.

The reason why she came to be interested in "Myanmar-Japan Center for Human Resources Development" (Japan Center) was also out of her "intellectual curiosity". That was when she launched Marco Polo Travels & Tours and was wondering how to overcome difficulties and how to expand the business, as the number of reception of targeted European tourists was not increasing. As a result of her participation in entrepreneurship course at Japan Center, she could acquire precious advices such as business planning, strategic marketing and human resources management, which are effective in leading business development later. It was also helpful for her that the courses were offered in the weekends or early morning so that working people could participate easily. As she continued to take courses and achieved excellent results, she was chosen from the participants to participate in JICA's training program conducted in Japan. She said, "We had networking sessions with people related to SMEs in Nobeoka City, Miyazaki Prefecture, and company visits. It was also very stimulating to learn that companies and universities are

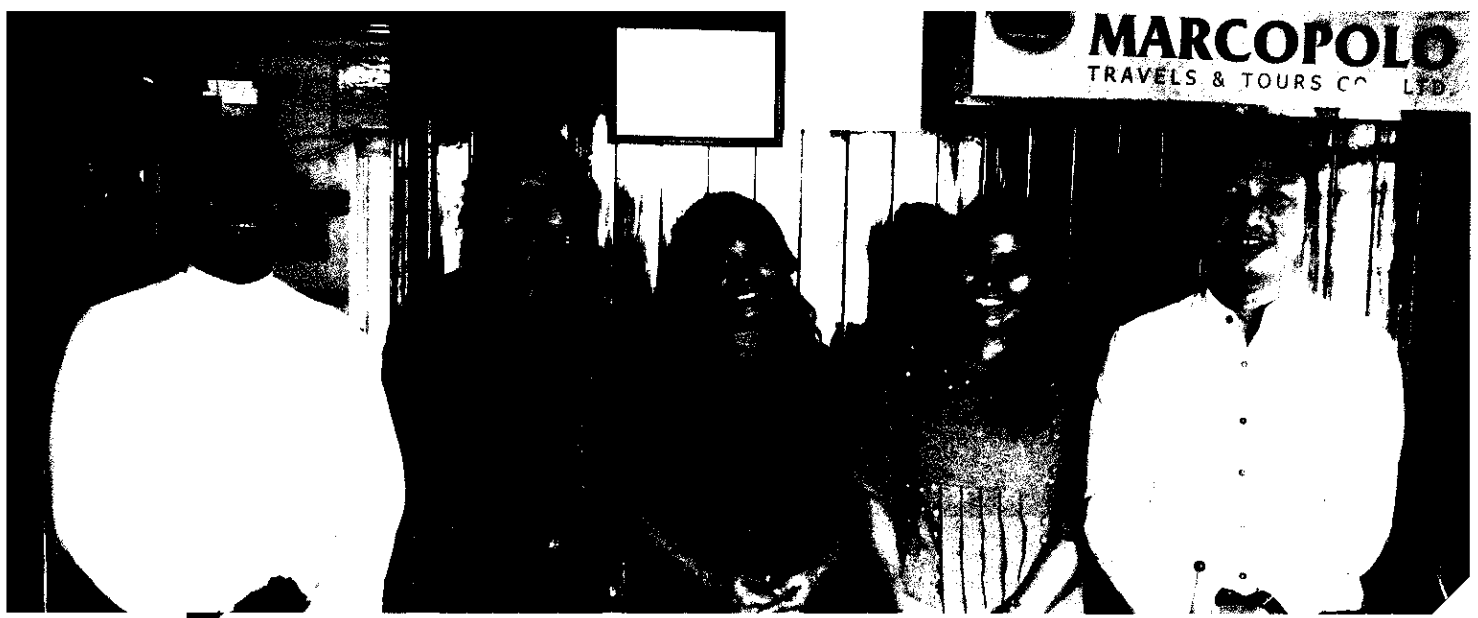
collaborating for joint researches. The training in Japan has become valuable experience for me. Especially, it was impressive for me to learn the management policy of Panasonic. It was a valuable management posture that focuses on the development of human resources as expressed in the words that "We make people before we make products", which was the philosophy of Konosuke Matsushita, the Founder of the company. The photo of that moment was placed in her album dearly.

"Where there's a will, there's a way"- these are the words of Abraham Lincoln, the 16th president of the U.S., and Ni Ni told us that this is the phrase which has supported herself. "For me, the life is continuation of positive challenges with a will for actions, thinking about the balance in the society, and overcoming difficulties you face". As we see Ni Ni's story from her age of 17, the personality of the Pakistani clever girl who was awarded Nobel Peace Prize in 2014 overwrapped with Ni Ni. Both of them demanded and fought for the rights of the girls to receive education with a strong will.

← Ni Ni's Girlhood in a Middle-class Family

Ni Ni was born in 1979 between a man of Mon ethnic group who was a governmental engineer and a woman of Bamar ethnic group who was also an engineer. When Ni Ni became 18, she chose to belong to Mon ethnic group as she was more intimate with her father's side relatives. The six family members included her parents, one elder sister, and two younger brothers and she spent peaceful life, grew in an average middle-class family.

As Ni Ni's academic records were always at the top in any academic year through her school days and she cooperated well with others when she took actions, she was trusted tremendously from the people around her as a leader in the school. Since she was always appointed to the position of class leader in her elementary school, she learned a lot about leadership skills. She always acted proactively, taking the lead of a group for any issues to work for the school as a model pupil. At school, she enjoyed giving water to plants and she did it as a daily routine. Since then, she has been interested in things related to plants and natural environment. There was a system to award one excellent pupil per township in the 33 townships in Yangon and she was chosen as a model pupil. This was reported in newspapers and she was a well-known figure in the township.



Marco Polo Travels & Tours is managed by five members

— Day of Extreme Poverty Caused by Unexpected Unemployment of Her Parents

When Ni Ni was 15, she was attacked by misfortunes: her father had to stop working due to a disease and her mother also lost her eyesight by diabetes. As parents could not earn money any more, the family suddenly fell into the poorest class in the society and Ni Ni had to support the life of all of her family. She even did not have time to lament her situation. "My elder sister was a "lady" and was not a type of person to earn money. Therefore, I was determined to earn for the family, alone," she said. Her new life turned out to be even severer than she expected in terms of economy. Nothing but fight against the extreme poverty was her daily life. Especially, to study in the university took so much money that she had to work from morning to evening to earn her tuition and living expenses. She had almost no time to attend classes but went through them somehow by passing final exams. She remembered and said, "Actually, my academic records at the university were not good. I could graduate somehow thanks to a few close friends in the class who allowed me to borrow their notebooks."

Her daily routine was precisely scheduled to support her life. Now she talks about her past with smiles, but it is clear that such extreme working hours were putting overwhelming pressure on her at that time. Specifically, she visited 6-7 students at their homes every day as a home teacher and taught subjects for entrance examinations two hours per student with concentration, from 6:30 in the morning to 8:30 in the evening. She had no time even to have lunch. She visited the same student four days a week in her schedule, which meant she had

to work extremely hard, having had almost no time for sleep as she had to prepare carefully for the nine subjects of entrance examination. In addition, her students were only two or three years younger than Ni Ni and were raised in a wealthy family. Nevertheless, she talks about her sensitive girlhood, without any negative feelings, as if it was very natural for her. "I just wanted to help my parents who could not work due to the sickness", she said.

— Broad Mind which can Accept Various Sense of Values

Although Ni Ni is a Muslim, she says she respects Mother Teresa who was a Christian. Ni Ni learned and was encouraged by the way Mother Teresa lived her life, following the revelation of God that told her to "Throw away everything and work among the poorest people" and worked faithfully for a long time to bring repose for the suffering people. Ni Ni said, "Even though we believe in different religion, I find many things I can sympathize with the way Mother Teresa lived her life as a human being, and she is the person I respect most." Therefore, she made efforts to overcome difference in the sence of value and religions for making harmony among them. On the whiteboard in their office, there were words of Mother Teresa in English: "I can do things you cannot, you can do things I cannot; together we can do great things". There, we can find the essence of their joint management which emphasizes the teamwork.

While Ni Ni spent her days working extremely hard, the happy time she spends at home with her beloved family is a "place of relaxation". She met Mr. Sein Tun when she was teaching Italian, and got married. He actually

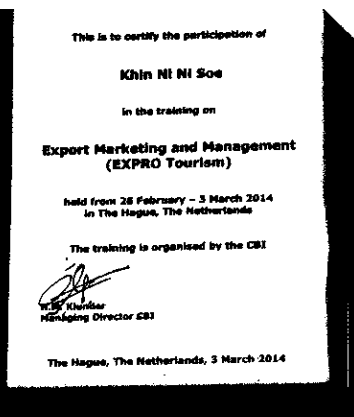
works as a freelance tour conductor and told us about her tourism business: "As I work in the same tourism industry and I can work with her, I really hope for her success. Therefore, I am trying to reduce her housework. Our 12-years-old daughter is also proud of and adores her mother." In this way, Ni Ni's husband supports her as much as possible. Ni Ni's family assists her mentally and physically.

Ni Ni is glad that now she has more chances to meet many business leaders through her new job. Furthermore, it has become a source of her energy. She can learn from their speeches and behaviors how they manage things appropriately and lead people skillfully. She told us about how she was impressed by Dr. Khan. He is a founder of "Nulife", a well-known mail order business in Asia. Nulife is evaluated as one of the most valuable companies in Hong Kong. Nulife encourages people so that they do not hesitate but can advance forward, and provides necessary support to many of the persons who realize their dreams by starting up a business. Ni Ni is one of the persons who received advice from Dr. Khan. Ni Ni has developed her philosophy of life further through the exchanges with the persons she respects.

— Towards Realization of Her Dreams

Ni Ni wishes to utilize her precious knowledge, know-hows, and experiences she gained through her work for the development of Myanmar. Since Myanmar's transition to democracy in 2011, the country has been achiev-

Numerous certificates of achievement are the footprints of Ni Ni



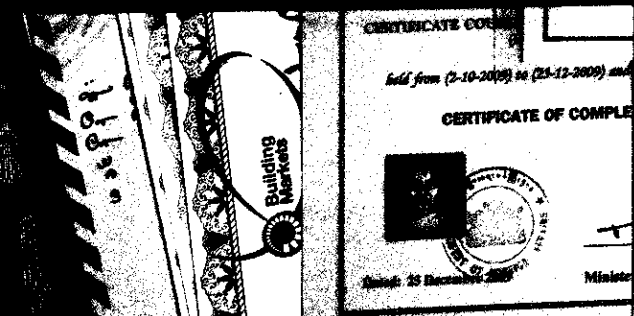
ing its steady economic development and needs to construct strong relationship of trust in the international community. She said, "Increasing the chances of employment would contribute to the alleviation of poverty through the development of tourist industry. Also, as tourist industry plays a central role and supports the economic development of Myanmar, I would like to expand business towards the future."

Her future dream is the construction of "Green Hotel Chain". Specifically, she thinks about construction of small-scaled hotels in five places which have rich natural environment and hold sightseeing tours taking environment into consideration, and intends to promote this project in a three-year program starting from 2016. As the plan of first phase, the company has already purchased land in Kayah State, 600km north-east away from Yangon and now is preparing for the construction works. "In Myanmar, the number of hotels is very limited and the room charges become very expensive in the busiest time. Therefore, it is extremely important to provide reasonably-priced hotels with quality services which can accept many tourists", she said. Looking back at the time she participated in the training in Japan, she also said, "I was given useful tips for "Omotenashi" through the homestay program in Japan". Through the experience of staying in Japan, she could broaden her horizons, coming up with this "Green Hotel Chain Concept", and have hope for the development of even better business towards the future. However, in order to realize her concepts, she has many issues to be solved; she needs a lot of funds and also needs to find trustable partners.

Regarding female entrepreneurs, she said, "The quality required for female entrepreneurs is courage and trust. People need to continue learning throughout their lives, be motivated towards various things, demonstrate initiatives, always get insight into the future and exert strength in the development of new markets." Ni Ni continued with more passion: "I would like anyone who thinks about starting up a business to have a strong will for the realization of making a useful project, without giving up. Starting up a business would lead the economic development of the country and give vigor to the society." She continued further and said, "And it encourages the personnel to flexibly respond to the growing and changing society".

Ni Ni's story itself does not end here. The story she is going to draw would become the light which shines on every woman in Myanmar.

Certificate of Attendance





Myanmar

