## Simpler tech solutions to boost MSMEs' digital transformation — expert

SMALL BUSINESSES with limited technical expertise can build, customize, and deploy digital solutions tailored to their needs, global software company Kissflow said.

With more micro-, smalland medium-sized enterprises (MSMEs) being urged for digital transformation, easier technology solutions are needed to spur faster adoption, Dinesh Varadharajan, chief product officer at Kissflow, said in an interview with BusinessWorld on Wednesday last week.

"Low-code, no-code platforms" can democratize technology use among small businesses, which can be as simple as drag-and-drop, he noted.

"Business users can't understand code and programming. We need to create a product that allows businesses to solve their own problems," he said. "Just drag and drop to create an application for a specific need."

"For example, if I am from the HR [human resources] function, and I want to automate the performance appraisal application, then I should be able to create it myself," he added.

With full implementation by 2030, digital technology could create up to P5 trillion in economic value, equivalent to about 27% of the Philippines' gross domestic product in 2020, according to a study conducted by global tech advisory firm Access Partnership and commissioned by Google.

This requires the Philippines to embrace digital skills training and education, accelerate digital adoption and innovation, and tap opportunities for digital trade, the study said.

"Unless these MSMEs change the way they operate, there is a significant threat to them," Mr. Varadharajan said regarding more digital native competitors entering the market.

"They need to digitize faster through simpler products, especially those who do not have a huge IT [information technology] function," he added, commenting on the opportunity Kissflow sees in the country.

With its core value 'Keeping It Smart and Simple' as an acronym in its brand name, Kissflow aims to modernize the legacy system of enterprises, small or large, by creating efficient applications around it, said Mark Anthony B. Zaplan, country sales manager for the Philippines at Kissflow.

"Business units, everyone in the organization, can build their own application as soon as they need it," Mr. Zaplan said. "It is not exclusive to IT and programmers."

Kissflow has served enterprises in the Philippines for the last seven years, garnering 30 customers to date, with plans to tap business districts outside the capital region, Mr. Zaplan said. — Miguel Hanz L. Antivola

### The making of Baao women artisans:

# **Building lives beyond embroidery**

By Miguel Hanz L. Antivola Reporter

SUSTAINING a social enterprise means having a close loop with the community - an endeavor that goes beyond self-profit, according to farmer, artist, and social entrepreneur Bernadette B. de Los Santos.

"You employ the skills and materials of your community, and the benefits should also go back to them," Ms. De Los Santos, founder of BidiBidi Enterprise, said in an interview with BusinessWorld.

"Success here is not measurable in terms of monetary value; it's more about its effect on me and my community, and not only the pocket," she added.

Ms. De Los Santos aimed to revive hand embroidery in her town, providing off-season income opportunities for farmers and their families.

"In between those two periods (planting and harvest seasons), farmers don't do much, so they get buried in debt," she said about the farmers in Baao, Camarines Sur. "By the time they get paid from their harvest, they use the money to pay off their debts."

Ms. De Los Santos started her social enterprise after the Baao local government asked her to teach women hand embroidery.

Initial efforts to establish the project were not sustained, she said, noting that when she approached various government agencies with her idea, many were doubtful or did not immediately understand her initiative.



"They could not see the wisdom in teaching non-agricultural skills to farmers or their wives,"

She eventually found support. The Department of Social Welfare and Development saw the potential of the proposal, she said.

"In early 2017. I began teaching hand embroidery to 150 women through the Sustainable Livelihood Program, and this was also the year I registered the BidiBidi Enterprise."

A noticeable community benefit of the social enterprise is the economic empowerment of Baao women from zero income to an average weekly income of P1,000, Ms. De Los Santos noted.

"People may think it is small, but they do not work in a factory; they work on the designs at home," she said. "They continue to be mothers, wives, and sisters to their family."

"They arrive every Saturday with their finished items, and they get paid by the piece," she added.

Additionally, a portion of the profits from BidiBidi's handicraft bags allowed Ms. De Los Santos to establish a scholarship fund for farmers' children, which has already sent over 30 students to college, she said.

"I have a scholar who is going to be a public school principal," she said. "It's a matter of giving them a chance to have education.'

#### **GROWTH AND SUSTAINABILITY**

BidiBidi significantly expanded its market after the selection of Ms. De Los Santos as a beneficiary of the Gender Responsive Economic Action for Transformation Women Project Phase 2 in 2018.

Entrepreneurial experts mentored her to leverage social media marketing and broaden her reach.

"My market is not big in the sense that I export. It's just local, but that is where the demand started."

"That is also the time when the consciousness of Filipinos to buy local grew," she said about BidiBidi handwoven bags also gaining recognition from celebrities. "We were able to keep up with the demand."

While BidiBidi is not currently eyeing export quantities for its handicrafts, Ms. De Los Santos noted plans to join international trade fairs for wider exposure. "The real plan is to make

my enterprise sustainable," she said. "My definition of success for what I do is when more people are hired, more hands are involved in making my products, so that means more mouths are fed."

"I always get asked, 'Did you get rich doing your business?' I always say, 'I got enriched,'" she added.

"It gives me a lot of joy - it's non-negotiable... I have a better purpose for money."

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