

3.2 Case Study of Brunei Darussalam¹

3.2.1 Profile of a Woman Entrepreneur

The woman ICT entrepreneur nominated to be interviewed for this project is Aimi Ramlee of Brunei. Aimi Ramlee is co-founder and creative & business development director of Tyne Solutions.² Established in 2014, Tyne Solutions is an award winning software development firm dedicated to supporting innovative companies, specializing in bringing ideas to life and is committed to not only building sophisticated software, but to fully understanding clients' needs by capturing the nuance of clients' vision in its design. It focuses on building bespoke complex back-end systems for a range of businesses in APAC, Australia, New Zealand, USA and soon Scandinavia, with particular expertise in cloud-based mobile and web technologies, VOIP and human-centered design.

Tyne Solutions has won a few major awards, namely a special prize from the Russian Government at the 2016 APEC Best Awards in Peru and a BND\$20,000 grand prize for their modular business management software called Pillars at the 2015 Brunei iGNITE Business Plan competition for tech startups.

To date, the three main projects which Tyne Solutions has worked on for clients beyond Brunei are:

- **Property Management Software**
A mobile and web based application used by a multinational bank in four countries to assign building maintenance tasks to staff remotely as well as manage visitor registration and approval remotely.
- **Staff Welcome App**
a mobile and web-based application used by a multinational bank in 10 countries to support and manage expat staff in each country, enabling staff to access relevant local information, communicate with local staff and report their status and locations during emergency situations.
- **Order Record Management System**
A desktop record management system for a logistics company in Brunei, enabling staff to enter, view and edit records simultaneously and attach image files of original order forms.

¹ This case study was conducted by Sophiana Chua Abdullah, Researcher, Center for Strategic and Policy Studies, Brunei Darussalam.

² <http://www.tyne-solutions.com/>

Aimi majored in History and English literacy from Melbourne University Australia in 2009 and obtained a Master's degree in International Relations from London School of Economics and Political Science, UK in 2011. She was recently nominated to serve as the first YSEALI Women's Leadership Academy Alumni country lead for Brunei. She represented Brunei at the 2017 ASEAN-Japan Women Entrepreneurs Linkage Program, the 2017 YSEALI Women's Leadership Academy, and the 2015 Global Entrepreneurship Summit in Kenya. She was selected as a 2017 Australia-ASEAN Emerging Leader by DFAT Australia & Asia Link and is one of Lyfe Media's '33 Brunei Women Under 33 to Watch'³ in 2017.

Her portfolio includes her previous roles as Associate Director of Asia Institute & Asia Trader Forum and Programme Director for Sponsored Conferences in Hong Kong as well as a short stint as an English Literature teacher at a government secondary school in Brunei.

Aimi is also the founder and managing director of ANR Management Services⁴, a Brunei consulting firm which utilizes local perspectives to help international businesses take root and specializes in facilitating business relations between foreign multinationals with local governmental bodies and corporations.

As a side project, Aimi is currently developing a prototype mosquito net with modular features which can take up any size and be used for outdoors while being robust enough for emergency situations. The raw materials are derived from plastics recycled from the sea. For this project, she teams up with a partner currently working in Brunei who deals with various social enterprises in Singapore. This idea came about in 2016 and Aimi has been prototyping it in 2017 with the aim to apply for Intellectual Property in 2018.

3.2.2 Profile of a Company

The interview with Aimi Ramlee took place on 3 January 2018. It was centered on the following topics:

- Starting the business with Tyne Solutions
- Characteristics of Tyne Solutions
- Success factors of Tyne Solutions
- Challenges faced by Tyne Solutions and Possible solutions
- Policy Recommendations for Women Entrepreneurs or Startups

³ <http://www.muslyfe.com/2017/04/11/women-watch-brunei-2017-33-part-2/>

⁴ <http://www.anr-management.com>

- Advice for woman startups/entrepreneurs

Starting the Business with Tyne Solutions

Aimi wanted a specific dream job, one with purpose, independence, flexibility and control over what she worked on, where and when. She could not find it so she decided to carve one out for herself.

“To be honest, I’d love to work for the UN or a big multinational NGO but if I can’t get my dream job, I am going to make the closest alternative and if it means having my own company to get to work with them as clients on projects that are equally rewarding, then I will do it. I believe I am far more likely to get it through this than I am to work for a local company and expect that to happen.”

While she enjoyed her job in Hong Kong dealing with hedge funds and organizing networking and conferences, it was to her, still a traditional type of job. When she came back to Brunei in 2013, she intentionally did not look for work. She decided that if she was to try to have a business, that was probably the best time to do so when she had no debt or children and could risk as much as possible. So she decided to give it a try, to become an entrepreneur and start a business.

The three main things that propelled her to becoming an entrepreneur was the independence to design her work, the choice over what projects to work on and the ability to design her own work schedule. Having worked in Hong Kong and remotely in Brunei, she knew she could do work anytime and anywhere.

“Sitting in an office 9 to 5 is not a prerequisite to production or a key to success. I didn’t want to spend a vast majority of my life sitting behind a desk somewhere else. I wanted to have the flexibility to work on projects I like and have the ability to travel and meet with people around the world. No one else was going to give me that kind of job”.

Another major reason why Aimi started her business was to have the flexibility to spend time with her family and she felt that by being an entrepreneur, it was one way she would have full control over that.

Although her company, Tyne Solutions, which she built with her husband, is classified as an IT company, she added that she believes that technology is not a specific industry.

“Virtually any industry now will require technology. One can be a writer, philosopher, and archaeologist and still require technology.”

Aimi and her husband saw a gap in software development in Brunei. They observed that many of the systems created in Brunei were based on customized software, with very few systems created from scratch which incorporated the local environment and nuances into the design. Also, the ones currently available are mainly marketing platforms as opposed to systems which support internal management processes.

They set up Tyne Solutions to bring about a more human-centered design into system development, with her husband drawing from his IT and programming expertise and Aimi primarily focusing on the design and development of the user interface (UI) and user experience (UX) aspects. Her husband has over 10 years of experience in software development which he drew from his time working with Logica, a multinational IT and management consultancy company headquartered in the UK and from working with a team to help set up Galileo, a global navigation satellite system (GNSS) created by the European Union (EU) through the European Space Agency (ESA).

When they first started, they had a conflict – to be a product-based company with one specific product like Twitter or Facebook which dictates what one does, or to be a service-based company jumping from project to project as opposed to building on one business. They started with Squarefeet.asia, a marketing platform for real estate and property management with a full-fledged internal management system for estate agents to manage their portfolios, and started to look around for ideas on what proprietary software to use. They wanted to continue to bootstrap to be independent and to grow organically. While they were looking for ideas on what proprietary software to build, they started doing services and projects for other companies and found that it was a good niche for them. Their reputation grew as a service-based company and as they received more and more recommendations from clients, they gradually refined it further, making it the core of their business.

Today, Tyne Solutions is essentially a service-based company based on human-centric design and technology with a focus towards social enterprises beyond Brunei. With this shift towards more socially-conscious projects, Tyne Solutions is looking towards working with social enterprises in New Zealand and Australia, and is now working to acquire a project with National Geographic on creating an online database for animal researchers worldwide.

“It wasn’t so much we moved into technology when we started but we tried to provide technical solutions to any industry that we were interested in. This year, we will focus on social enterprises and see if we can create a niche in that area and provide services that way”.

Tyne Solutions drew inspiration from a social enterprise they had previously worked with called MilkCrate⁵ in Pennsylvania. MilkCrate aims to instill positive behavior and if it is part of one's organization, one can get points from doing good deeds like recycling or volunteering. Over time, those points can be exchanged for other things. It is a way to instill behavioral change as opposed to just direct rewarding an item. While Tyne Solutions did not design the whole framework of Milkcrate, it helped build software to develop certain features of the platform.

“We found that we are good at accessible technology and dealing with English-speaking multinationals or startups. We are good at refining very fluid visions of founders and over time, we realize that this is what we do. Now that we have a better grasp of that, we have the ability to dictate where that goes. Now that we know what we are good at, we can also focus where we want to point that direction. We are not going to shut out businesses but we are going to make more concerted effort to reach out to social enterprises and say look, we can build this for you and we can be part of your journey to changing the world. That is how we are going to brand ourselves from this year onwards.”

Tyne Solutions is characterized by the following:

Lean Approach

By lean methodology, this means to recognize and use the resources that one already has in order to achieve what one needs to do. This helps keep the costs down. While lean methodology implies not having any credit or debt, it also means not having office space or a receptionist. Aimi advised against being dictated by what is conventional. She works from home, albeit amidst some social stigma, but strongly believes that convention should not dictate one's operating procedures.

“To stay lean, use only what you need when you need to. Fully use what you have. Keep your costs low. Only do what needs done with the resources that you already have.”

Tyne Solutions started with a lean capital of BND10,000 drawn mainly from savings. As a husband and wife team, they worked 18 hours a day for three months to launch Tyne Solutions and had enough paying customers within the first week that they were profitable. Tyne Solutions now runs itself and has more than paid itself.

The lean methodology is applied to human resources too. For example, Tyne Solutions does not have full time staff of developers as their projects change in size and fluctuate depending on the time of the year. A rotating pool of about three to four contract staff is maintained, drawn from a

⁵ <http://mymilkcrate.com/>

pool of professionals with full-time jobs in Brunei. This helps keep costs down where they pay only for what services are needed.

With this lean approach and being a virtual company, coupled with the fact that there is no income tax in Brunei but with subsidies to enjoy, Tyne Solutions is able to roll out projects at a competitive rate.

High Touch Relationship Building

Tyne Solutions does not use social media much apart from LinkedIn in order to build the network. Tyne Solutions publicizes their company through high touch relationship building, which is human to human contact.

“Deals are made through relationships. We never do sales by going up to people and asking them upfront to buy our product. We make as many friends as possible and let them know that if they ever need any software development to call us. Then I get a call. It is about ensuring a pipeline of relationships. It is usually through word of mouth, through recommendations by friends. By the time you meet with them, they already need what you have and only the people who need what you have come to you. So we are not wasting time chasing people who don’t need us. But this means we have to maintain a lot of relationships.”

3.2.3 Findings

3.2.3.1 Success Factors of Tyne Solutions

Aimi attributed the success of their company to these factors:

Human-Centered Design⁶

Tyne Solutions design and develop everything in house and they believe that one of their key success factors is that they dedicate far more time to the design process than most companies do. Many turnkey systems suffer from the lack of design-thinking from the users’ perspective while systems can be made more intuitive for users. These systems are usually designed by engineers and while how the systems operate makes sense to engineers who build them, that is usually not how human beings operate.

⁶ <https://www.ideo.org/approach>

Tyne Solutions believe in building systems that are inclusive and accessible which have passed the Mom Test:

“If you think of SAP or Excel, how many times have you heard people say you can do a three-day course in Excel and get certification? You never have to do that with any of your apps on your phone. Not everyone is a young tech-savvy person who works in a company. We want it to be inclusive and accessible. Not like, oh you are old, don’t bother to learn. It is not fair. A lot of tech out there is English-centric. If we can design something that is intuitive, that is human-centric, this means less time is wasted on training people and less investment made in that. The Mom Test: if your mum can use an iPad or app with no issues, why can’t they do that at work?”

There are usually two options when it comes to developing a system. One can either buy existing software and customize or shoe-horn it in to fit the local environment, or one can take the time to learn more about the local environment and incorporate it into the design and development. Their main differentiator is that Tyne Solutions do not customize any software but leans towards the latter with human centered design as their main niche, by putting their users at the centre of how their systems and processes work, not the person building the systems. Aimi added that,

“It makes sense to the engineer and developer but if you don’t have that level of empathy, you cannot understand how your users will react to it. This is where my background in English Literature actually helped because English Literature is the best subject to learn if you want to improve empathy because you really have to use your imagination to think about how different characters think. So that’s how all things tie together. In the end, you have a product or system which is more useful and sustainable.”

Location & Proximity

Tyne Solutions believe that it is also their location in Brunei and proximity that help bring their operation costs down and make them competitive.

“People forget that there are advantages which we hold – like where we are. If you are a company and something goes wrong, you have to wait say 5 hours for the time difference. Imagine you are in Australia and you outsource to India, something goes wrong, what are you going to do? Our niche is proximity.”

Also, as Tyne Solutions develop their systems in-house, they take control of the coding and when their customers need any changes or modifications, they can carry out these changes relatively faster than their counterparts who would have outsourced to third party software houses overseas.

Communication through English

English is one of the most widely spoken languages in Brunei. Tyne Solutions holds the belief that this is by far one of the biggest differentiators for them as they can communicate very well with clients in the US and Australia. They target English-speaking multinationals or startups globally who require bespoke software and presence in the region, mainly Asia Pacific.

“Let’s say you have an idea, product or app, and you list the features and scope and hand these over for someone to develop for you. They will make it but they won’t have a more nuance idea of how your business works, what your vision is, what you are trying to achieve. If you come to us and you want an app that let people park easier and you want this and this. We know that, because of our design process, that people won’t use this as people need both hands when driving. So it has to be voice activated. We incorporate things like that into the design. Sometimes you have an idea, you don’t know what technology can do for you. That is the reason why we get a lot of recommendations. Almost all our businesses are referrals. We haven’t really done any marketing. Most of it is just clients referring us to each other. That is the reason why they come to us in the region, especially with English speaking multinationals. They can’t really get the development skills for this price regionally with the language capabilities that we have.”

Aimi advised against underestimating the quality of our English language in Brunei.

“There is English and there is cultural nuance. I went to a few ASEAN events last year and at every single event, Bruneians were smart out as to how well they spoke English. That is common in Brunei with different accents of English, different levels of English obviously, but most people will understand you and respond to you. They will not have an issue expressing themselves. If someone has a less-than-structured way of expressing themselves, Bruneians have a knack of understanding them. We understand the nuances. This is a marketable asset. We have enough educated people in Brunei that we can actually export a lot of service-based industries from Brunei in a very competitive way”.

Experience

The husband-wife team of Tyne Solutions had the advantage of working overseas previously so they knew what international companies were expecting and what work environment or culture was necessary in order to be competitive. Their international experience, coupled with their complementary educational and professional backgrounds, meant that they could approach international businesses with a unique proposition. Almost all of their businesses are with clients outside of Brunei, mainly from Australia, Hong Kong and Laos.

“We deal with projects that are too small for the big companies and too big for one person to do. In those countries, they will have one or two persons who can do it but they won’t have the range of expertise that we have. Our bit of the ocean is very small but it is big enough for us and the ignored market for the really big companies who will target tenders.”

3.2.3.2 Challenges

The main challenges faced by Tyne Solutions and how some of these were overcome are:

Access to Capital

Getting access to capital was a real challenge for Tyne Solutions. They had initially opted for government grant schemes but with the many conditions and requirements that were needed, they decided to start the business by themselves using past savings. One way was to stay lean by harnessing fully on technology and becoming a virtual company.

“By taking advantage of the internet which is the most democratizing force and commit to cloud-based software, anyone can be a business and can be competitive to anyone outside of Brunei, with no limitations.”

Market Size

There was also a lack of critical mass which forced the company to look beyond Brunei. They started to reassess their business in a more brutal way and found that they had to be more open to non-conventional sources of business while fully utilizing their past experiences.

They found they had a few advantages over other local businesses in that they had previously worked overseas and had built a good network of relationships outside Brunei. They believe that they knew the market outside Brunei better than their local counterparts and decided to take advantage of that asset that they had.

Social Stigma

When they first started their business and became entrepreneurs, they were faced with a lot of negative connotations from family and friends. They were especially pressured by family to get a ‘real’ job and there was the common belief that education or a degree is a waste on entrepreneurs. However, once they realized that their market base was not just Brunei, they changed their perspective. Their family and friends also became more supportive and understanding.

Online Payment Gateways

They found that a main barrier to entry for many businesses in Brunei is the online payment gateways. For example, one can make, but not receive, payments via Paypal which has not prioritized this facility for Brunei due to its small market size. There is also the challenge to work with banks to bring down the costs of online payments. To date, there is still a lack of infrastructure in place to overcome such a barrier.

3.2.3.3 Policy Recommendations

There is no evidence of any gender divide for entrepreneurs in Brunei. One can be a man or woman, and still be an entrepreneur. Aimi also observed that some of the more successful entrepreneurs in the country are in fact women. However, Aimi suggested that it would be beneficial to have policies for startups in general, regardless of gender.

Lower Barriers to Entry

It is also useful to have more competitive policies that enable startups to have low barriers to entry. For example, there should be policies in place to ensure the success of grant schemes and micro loan facilities. For example, there must be a policy to ensure that micro loan facilities are not limited to certain types of businesses only. There should be more focus on improving the infrastructure for online businesses. For example, to have a policy in place to keep internet costs down for businesses.

“In general, startups are good in finding their own opportunities, for example, utilizing social media such as Facebook and Instagram to start their businesses. However, there are certain challenges which would require government help, such as to address the high costs of online payment gateway when it comes to selling online in bulk.”

Utilizing Brunei’s Trade Delegations

Another area which is underutilized is Brunei’s trade delegations around the world. While there is a good resource in embassies and consulates, these are not being utilized to build branding about Brunei as a service or an export country as opposed to just a destination.

Aimi suggested having as part of the policies of Brunei Ministry of Foreign Affairs and Trade, for Brunei embassies and consulates to use their presence overseas to help develop business networks and help improve Brunei’s branding as a business counterpart, emphasizing the need for Bruneians to get exposure. A suggestion is for Brunei embassies and consulates abroad to host a meeting at least once a year for Brunei businesses to meet and build relationships with entrepreneurs and industry heads of countries overseas. For instance, a Brunei embassy or high commission in

another country could host a networking dinner for Brunei businesses to meet with local businesses of that country. They could use that leverage that they have in that country based on their knowledge about the associations in those local environments.

“Serendipity sometimes happens and it happens sometimes when people meet. That is one of the values of gatherings. My job in Hong Kong, part of it was to bring trade delegations to New York during the UN General Assembly and we would host India investment forum where we brought heads of like industry from India to New York to during the UN General Assembly, bring the Minister of Finance from India, get all the industry heads from the US to sit in a room for a conference and that is how deals are made. I was doing that at 26. Why can’t our Ministry of Foreign Affairs and Trade do that now with the resources that they have? I have done the same thing in Indonesia with business heads in region and also mainly locally as well to work with the investment banks. We can do it by ourselves but it is a hundred times harder as we don’t have that leverage.”

“This is what I mean by high touch relationships – big contracts don’t get signed because of any email. It is because you met somebody that you trusted. So give us an opportunity to meet more people and represent Brunei. There is sort of bad image like how Brunei like if it doesn’t exist, it has nothing to offer. This story has been reiterated so much so that Bruneians have believed it that we don’t have anything to offer. We need to change that story and the best way to do that is to get more people to meet more Bruneians. So we need more of our people out there too. There aren’t enough of us to do it ourselves so if the government can help with that, which would be great.”

Exposing Our Young Bruneians

There should also be a policy in place to expose our young Bruneians to working overseas in other countries. This would greatly help them get exposed to working in an environment that is so different from Brunei but demands far more and will make them realize what it takes to really compete. It can complement the i-RDY apprenticeship programme set up in 2017 which aims at enhancing the employability and marketability of unemployed graduates in the country.

“We are an island, but not an island. There are many talented Bruneians who have a lot to offer but if they have only ever known Brunei, and the way we do things here, they would never even try.”

Aimi recounted the long hours she and her team had to put in for a whole year for one of their clients called Sparknet based in Pennsylvania USA. Sparknet is a software development company that outsourced some of their work to Tyne Solutions. From that, they received recommendation

after recommendation. For example, they got recommended to work with GlobalTech for nearly a year to help develop translation software. It is a software that allows them to funnel translators to emergency call centers in hospitals in US. One of the things their software helped with was Hurricane Erma and Harvey and helped do like 6000 hours of translation in a day for the Hispanic calls mainly for Hispanic to English for emergency services. The whole city of Philadelphia now uses GlobalTech software to funnel all their 911 calls if they need translation.

Mentorship

Aimi believes that young entrepreneurs or startups would greatly benefit from good mentorship. Being a strong advocate of women empowerment, Aimi herself invests her time in mentoring young women entrepreneurs within and beyond Brunei.

“One always forgets those places or spaces which are more valuable than buying an ad. Be more generous with your time. It will come back in folds. I do a lot of mentoring and I myself have a mentor. I try to give back through entrepreneurship networks or organizations, anything that helps with women empowerment. The more networks that I have, the easier it is for me to expand my reach.”

There is a lot support in the recent years given to female tech entrepreneurs. Aimi tries to help promote anything that can help elevate gender equality. Compared to South East Asia in general, Aimi believes that,

“We are really good when it comes to gender equality. We are way ahead, top for Muslim countries for gender equality and also quite way ahead in terms of countries in the Asia Pacific. We have a long way to go but we need to take advantage of those gains and that is where we hope to be able to do.”

In 2016, she was selected to represent Brunei for the YSEALI (Young SEAsia Leadership Initiative) Women Leadership Academy⁷, run by the US state department. This Women Academy is run every year and is represented by about four women from each country. It is a workshop to build leadership skills but also an alumni network has emerged out of this. Aimi has just been recently nominated and elected as Brunei country lead for the Women Leadership Academy Alumni Network.

⁷ <https://asean.usmission.gov/education-culture/woman/>

Aimi has also volunteered to mentor women entrepreneurs through the UK Queen's Young Leaders' Programme and the Wedu⁸ Rising Stars of Thailand where mentors are matched with mentees from India and IndoChina.

“When I mentor them, it is mainly for female entrepreneurs not necessarily linked to ICT. Essentially, mentorship is not about giving them something specific but it is about being there for what they need. For example, they need sounding board for what they want to achieve. I am dedicated to doing that with the real scope to helping women to know that they can be entrepreneurs. In fact they have advantages to being a woman. Relationship building is a lot easier for most women and women networks are actually very good to help you to develop your business and your network.”

Through the Women Leadership Academy, Aimi also plans to put together a Lean In Circle⁹ in Brunei and she hopes to learn the ropes from a counterpart in Malaysia who already has a Lean In Circle for young professionals.

Other countries have different challenges when it comes to gender inequality like women go not get to go to school, or face the issue of sex traffickers, while in Brunei, there is a very specific glass ceiling that women work with.

“We don't have the problem about women not allowed to go to school. In fact, we have more women in schools and at work. Women are not afraid to achieve things because we achieve far more. But the problem is we do not have women ministers or as many women CEOs or Board Directors as we should have. Those are the decision making levels that we need to achieve.”

Aimi hopes to launch the Lean In Circle in Brunei by the first quarter of 2018. Lean In Circle is essentially an informal circle of women being able to meet to talk about how they are in their respective industries. It is a useful non-structured way to allow women to get together to get more proactive on a small scale.

“We are not looking to put a new law in place but we understand that there is a lot of nuance on how gender politics happen in Brunei. To be honest, Brunei is very good at supporting women. We get celebrated a lot. Through that, we do lose sight of where we are not well represented. A lot of it is legacy and that there are not enough women who are of a certain age and who are as old or have been working as long because for the longest time, women

⁸ <http://www.weduglobal.org/about-us/>

⁹ Based on a book 'Lean in' by Sheryl Sandberg

could not be full-time employees. These are the things that these Lean In circles are meant to work towards.”

3.2.3.4 Advice for Women Entrepreneurs

Aimi had the following advice for women entrepreneurs especially startups:

Start with What You Have

This means assessing all your assets or resources in terms of money/capital, technical and soft skills, friends and even acquaintances:

“Assess all your resources which are not just money. It could be anything from what skills you have, or whether you can speak a second language? Do you have free time in the evening? Do you know how to knit? Anything can be an asset. Who do you know? Who are your classmates at school? Also, do not take the education and benefits in Brunei for granted. They are assets.”

Be Flexible but Always Keep Moving

Once you have identified all your assets and have fully investigated the problem you want to solve, start! One can make mistakes but one can always pivot and be flexible.

“For example, you many say you are just going to only sell scarves and you find out that there are many people who are already selling scarves. You can pivot by selling a different type of scarves, or you can sell scarves to only a certain type of people, or you can sell scarves packaged with something else.”

One must also understand when one hits a problem like low sales, supply problem, distribution problem, or lack of capital, there are always ways around it. One would have to stop and assess what opportunities are available before moving onto the next step. The point is to keep moving and not to be afraid to admit that one has made a mistake and would have to stop doing that.

“I have seen people who still have a shop even though they sell nothing and pay rent for 2-3 years straight because they won’t give up the idea that they own a shop. Those are the things. There are always a way to pivot and just start. Don’t wait for capital. If you don’t need an office, don’t use an office. If you don’t need a receptionist, don’t use a receptionist even though everyone has one. Just be ready to test the idea.”

Look beyond Brunei

One should always look beyond Brunei and not be held back by thinking that there is no market in Brunei.

Do Not Let Other People's Definition of Success Dictate What You Do.

An entrepreneur in Brunei does not fall clearly into the definition as one holding a stable job. One of the key issues faced by entrepreneurs in general is that people couldn't fit them into a box to figure out if they are successful or not. In Brunei, the conventional idea of success still is whether one holds a government job or a good job in the private sector, like a banker.

"The idea is to define your own notion of success, keep your head down and do your thing."

3.2.3.5 Summary and Discussion

The interview with Aimi Ramlee led to many insights into how a Brunei woman ICT entrepreneur in the ICT field worked and flourished in Brunei. She attributed the success of her company, Tyne Solutions, to several factors, such as lean methodology in terms of capital, human and physical resources, high touch relationships, experiences drawn from working overseas, proximity to their customers and the ability to understand and incorporate the cultural nuances of customers into the design of systems.

The three main things that propelled her to becoming an entrepreneur were the independence to design her work, the choice over what projects to work on and the ability to design her own work schedule. Today, Tyne Solutions is a virtual service-based company based on human-centric design and technology with a strong focus towards social enterprises beyond Brunei. A husband and wife team, they believe in building systems that are inclusive and accessible and have passed the Mom Test.

The main challenges she faced were getting access to capital, small local market size, social stigma attached to entrepreneurs and the high costs of online payment gateways. Several recommendations were made such as utilizing Brunei's trade delegations overseas to promote Brunei products and services, exposing young Bruneians to working for short stints overseas, and providing mentorship for young entrepreneurs.

Today, the world population is around 7.4 billion where women and girls comprise nearly half of the world's population¹⁰ and yet there are some 250 million fewer women online than men¹¹ and the gap is widening, from 11% in 2013 to 12% in 2016¹². As Hillary Clinton¹³ once quoted,

"Women are the largest untapped reservoir of talent in the world. It is past time for women to take their rightful place, side by side with men, in the rooms where the fates of peoples, where their children's and grandchildren's fates, are decided."

With the advent of the Fourth Industrial Revolution bringing about advanced robotics, autonomous transport, AI and machine learning, this will have a major impact on the future labor market and it is estimated that 90% of future jobs will require ICT skills²⁰. Much can be done to harness technology in order to promote gender equality and women empowerment.

In comparison, women and girls comprise nearly half of the population of Brunei. There is no evidence of gender disparities in terms of internet accessibility in Brunei. In terms of income disparities, females in fact earn more than males in the ICT industry, unlike many of the other industries in Brunei.

Aimi does not sense a gender gap in ICT entrepreneurship in Brunei. It is in finding her niche in the ICT market that has provided her the platform to compete at a level beyond Brunei. In her capacity as a woman ICT entrepreneur and mentor, she has started on a right footing, but has still a way to go to empower herself as well as women ICT entrepreneurs near and far.

¹⁰ <http://www.un.org/en/development/desa/population/publications/database/index.shtml>

¹¹ <http://www.unwomen.org/en/news/stories/2017/7/reshaping-the-future-icts-and-the-sdgs>

¹² <https://www.itu.int/en/ITU-D/Statistics/Documents/facts/ICTFactsFigures2016.pdf>

¹³ <http://www.elle.com/culture/career-politics/interviews/a12529/at-the-pinnacle-of-hillary-clintons-career-654140/>